

# Katapult Lease-to-Own at BrandsMart USA

Sales & Customer Experience  
Team Member Playbook



## Sales & Customer Experience Team Member Playbook

### Welcome to Katapult

Katapult is a lease-to-own payment option designed to help customers get the products they need, especially those who may not qualify for traditional credit. We focus on serving the over 100 million customers with low or evolving credit by looking beyond a traditional credit score. Instead, Katapult evaluates multiple factors to approve more customers and help grow your customer base.

For the BrandsMart USA team, this means:

- ✓ More approvals after a credit decline
- ✓ More sales opportunities
- ✓ A simple, fast checkout experience

### How Katapult Helps You Close More Sales

Katapult is designed to convert customer who:

- Can't pay in full today
- Don't qualify for traditional financing

Key advantages

- Fast, simple application with instant decisions
- Minimal customer information required
- Flexible payment structure
- Drives repeat business through lease line increases and better terms for returning customers

### Customer Eligibility Requirements

To apply, customers must have:

- Valid government issued photo ID with current address
- Valid SSN or ITIN
- Mobile phone number
- Valid email address
- Credit or debit card (no prepaid, gift cards, or cash for initial & recurring payments)

## Sales & Customer Experience Team Member Playbook

### How Lease-to-Own Works

Katapult is not credit financing. It's a lease purchase agreement.

### BrandsMart USA Customers

- Make recurring lease payments for use of the items
- Can return the items at any time (per lease terms)
- Have the option to own, but are not obligated

### Lease Purchase Options

At any time, customers can:

1. Exercise the Early Purchase Option (Best Value): *Pay cash price + 5% (minus payments made, excluding taxes/fees within the first 3-months)*
2. Continue Leasing (Default): *Keep making scheduled payments*
3. Return the Items: *No further obligation beyond incurred costs*
  - *Return items to BrandsMart within the BrandsMart USA return policy guidelines*
  - *Return items to Katapult outside of the BrandsMart USA return policy guidelines*

### Key Program Details

- Lease Terms:
  - 12 months: \$150 – \$2,000
  - 18 months: \$2,000.01 – \$5,000
- Approval amounts up to \$5,000
- \$150 minimum cart
- \$45 initial payment
- No late fees. Ever.
- 30-day pre-approval expiration window
- Customers can have multiple active leases (within their lease line)
- First payment due date and payment frequency is set during application process
- Katapult is available in 46 states (excluding WI, WY, MN, NJ)

### What Makes Katapult Different (Customer Value)

- No credit required (no impact to FICO score)
- Higher approval rates vs. traditional options
- Flexible ownership options
- Performance-based lease line increases for good performing customers
- Supports protection plans, warranties, and ADH coverage

### Important:

Delivery and shipping are not leasable and must be paid upfront at checkout in addition to the initial payment.

## Sales & Customer Experience Team Member Playbook

### What Team Members Should Know

- You will not see approval/decline reasons
- Katapult owns the merchandise during the lease agreement term or until the customer completes all required lease renewal payments or exercises the early purchase option.
- Customers can return items anytime per the lease agreement (to BrandsMart USA within the return policy window or to Katapult outside of the BrandsMart USA return policy window)
- Customers may reapply after 30 days if declined

### Core Leasable Categories

Including but not limited to:

- ✓ Appliances (refrigerators, washers, dryers, ranges)
- ✓ Small kitchen appliances (microwaves, air fryers, coffee makers)
- ✓ Furniture & mattresses
- ✓ Electronics (TVs, laptops, gaming, phones, audio)
- ✓ Fitness equipment (treadmills, bikes, non-gas e-bikes)
- ✓ Lawn & outdoor equipment (grills, mowers, trimmers)
- ✓ Home products (vacuums, portable A/C, generators ~ plug-in only)
- ✓ Jewelry (smart watches)
- ✓ Automotive (tires, rims)
- ✓ Optical equipment

### Accessories

Including but not limited to and must be included with a primary product:

- TV mounts, cables, surge protectors
- Appliance hoses/connectors
- Mattress pads
- Home accessories

## Sales & Customer Experience Team Member Playbook

### What Cannot Be Leased

These items must be processed separately using another payment method:

#### ⊘ Services & Fees

- Installation, setup, assembly
- Repairs, labor
- Haul-away, recycling
- Restocking fees

#### ⊘ Digital / Subscription

- Mobile plans
- Memberships or activation fees
- Standalone software

#### ⊘ Gift Cards & Cash-Like Items

- Gift cards (any brand)
- Prepaid cards
- Gaming/streaming credits

#### ⊘ Prohibited Items

- Drones, hoverboards
- Firearms or weapons
- Consumables (food, cleaning supplies, clothing)
- Toys and disposable items
- Hearing aids

#### ⊘ Items Requiring Licensing

- Gas-powered bikes, scooters, mopeds
- ATVs, go-karts
- Motorized vehicles requiring registration, insurance, or title

#### ⊘ Permanently Installed Products

Items that are:

- Hardwired
- Built-in
- Require professional installation
- Cannot be easily removed without damaging property

Examples:

- Built-in stoves
- Water heaters
- Split A/C systems
- Hardwired security systems
- Hardwired thermostats, doorbells, cameras
- Installed backup cameras or integrated car audio

## Sales & Customer Experience Team Member Playbook

### FAQs (For Team Member Conversations)

**Is this a credit product?**

No. Katapult is lease-to-own, not financing.

**Does it affect credit score?**

No. Katapult does not pull or impact FICO scores.

**Are there late fees?**

No late fees, ever.

**How long is approval good for?**

30 days

**Can customers pay off early?**

Yes. The 3-month early purchase option offers the best savings.

**If declined, when can they reapply?**

After 30 days.

**Does the customer need to be present to apply?**

Yes. The customer must complete the application themselves, as it requires their personal information and consent.

**What happens if a customer wants to return their product?**

Customers may return their item(s) at any time according to the terms of their lease agreement by returning item(s) to BrandsMart USA within the return policy window or to Katapult outside of the BrandsMart USA return policy window. Customers are only responsible for payments already incurred.

**Can delivery be included in the lease?**

Delivery and shipping are not leasable. Delivery and shipping fees must be paid upfront in addition to the initial payment at the time of checkout.

**Can a customer change their payment date?**

Payment schedules are set during the application process. Customers can contact Katapult support for assistance with payment-related questions.

## Sales & Customer Experience Team Member Playbook

### FAQs (For Team Member Conversations)

#### **What if my customer has an out-of-state government issued driver's license?**

Great news! Even with an out of state ID you can offer Katapult leasing as an option for your customer. Katapult is available in 46 states excluding WI, WY, MN, NJ.

#### **What if my customer doesn't want to apply for BrandsMart USA credit and prefers Katapult? Can they apply directly?**

Yes. While the recommended approach is to start with the BrandsMart USA credit application, customers can apply directly with Katapult. If the customer already has a Katapult pre-approval, prefers to apply directly with Katapult, or for any other reason, team members may guide them to apply directly with Katapult using the Katapult application flow at the Customer Experience desk.

#### **How does the As Low As \$1 Promotion Work?**

The As Low As \$1 Initial Payment Promotion is a limited-time promotion where approved customers can start a Katapult lease with an initial payment of \$1, \$29, or \$45, based on approval. The system determines the initial payment amount, customers cannot choose it, and not everyone qualifies for \$1. This promotion only affects the initial payment. All other lease terms stay the same.

#### **How does the \$150 minimum cart requirement work?**

Katapult requires a \$150 minimum total cart to qualify for leasing. As long as the total cart is \$150 or more, customers can include eligible leasable items even if individual items are lower-priced. All items must still meet leasable guidelines.

What this means for you: more flexibility to bundle items, add on accessories, save the sale, and help customers get what they need.

#### **What if I'm unsure how to position Katapult in the moment?**

Keep it simple, focus on flexibility, getting the product today, and the option to own. If needed, contact Katapult Team Member Support for real-time guidance.

## Sales & Customer Experience Team Member Playbook

### How to Position Katapult In-Store

Katapult should be positioned as a flexible solution to help customers move forward, not as a fallback after a decline.

### Frame It Early (Before Any Objections)

Set expectations so the process feels natural:

- “We have a couple of ways to help you take this home today. We’ll start with our standard BrandsMart credit options, and if needed, we have another path that helps a lot of customers still move forward.”
- “My goal is to find the best way for you to get this today, we have multiple options depending on what works best for you.”

### Core Positioning (Keep It Simple)

Use clear, confident language:

- “If financing isn’t the right fit, we still have a way to help you take it home today.”
- “It’s quick and simple, with an instant decision in most cases.”
- “It gives you flexibility, you can pay over time or pay off early to save.”
- “A lot of customers like this option because it doesn’t rely only on a traditional credit score.”

### What to Emphasize

- Getting the item(s) they want today
- Flexible payments
- No long-term obligation
- Option to own
- Simple, fast process

### What to Avoid

- Positioning Katapult as a “last resort”
- Over-explaining lease terms
- Sounding unsure or hesitant
- Apologizing for offering it
- Deciding for the customer which option is right for them
  - Always present the full set of options and follow the BrandsMart process
  - Do not make assumptions based on how a customer looks, what they say, or what you think they may qualify for

***Our role is to guide the customer through their options—not to filter or limit them.***

## Sales & Customer Experience Team Member Playbook

### Overcoming Common Customer Objections

Focus on understanding the customer first, then guide them to a solution.

#### “I won’t get approved”

- ✓ “A lot of customers feel that way, that’s exactly why we have another option that looks beyond just a credit score. “We’ll walk through the BrandsMart credit process first, and if that’s not the right fit, we have another option that looks beyond just a credit score, so you can take this home today.”

#### “I don’t want my credit run”

- ✓ “I understand. We’ll start with the standard BrandsMart credit application process, and if that’s not a fit, we do have a lease option that doesn’t rely on a traditional credit score the same way, so you still have a path to purchase today.”

#### “It’s too expensive”

- ✓ “Most customers focus on what works comfortably over time. Would you rather keep the payment lower or pay it off faster?” (Then guide to flexible payment conversation and options)

#### “I don’t want to open a credit account”

- ✓ “That’s actually why some customers prefer this option, it’s not a traditional credit account and gives you flexibility throughout, including the option to pay it off early.”

#### “I’ll come back later”

- ✓ “Totally fair, before you go, it might be worth taking a quick look at what you qualify for so you have all your options when you come back.”

#### “I’ll just pay cash”

- ✓ “That works too, some customers still like to see what options are available so they can decide what’s best for them.”

### Simple Talk Tracks to Remember

If nothing else, keep it to this:

- ✓ “If financing doesn’t work, we still have a way to help you take it home today.”
- ✓ “We’ll find the option that works best for you.”

***Always follow the BrandsMart process and present all available financing options. Our role is to guide the customer, not direct them to a single path.***

## Sales & Customer Experience Team Member Playbook

### Need Help?

Katapult is here to support BrandsMart USA Sales and Customer Experience Team Members in every interaction, with the goal of helping you confidently present Katapult, close more sales, and deliver a seamless customer experience.

Whether it's a question about the application, a checkout issue, or anything technical, our team is available in real time to help you keep the sale moving, overcome customer questions, and support your customer every step of the way.

### Dedicated Team Member Support (7 days a week):

 (833) 764-8448

 <http://go.katapult.com/merchant-chat>

### Hours:

Mon–Fri: 6 AM – 10 PM EST

Sat: 7 AM – 8 PM EST

Sun: 9 AM – 7 PM EST

### For support outside of these hours:

 [specialserviceteam@katapult.com](mailto:specialserviceteam@katapult.com)

### Customer Support:

 833-KATAPULT (833-528-2785)

### Hours:

Mon–Fri: 6 AM – 10 PM EST

Sat: 7 AM – 8 PM EST

Sun: 9 AM – 7 PM EST

### Key Takeaway

Follow the BrandsMart process and make sure every customer understands their options, we'll find the best way to help them take it home.

## Sales & Customer Experience Team Member Playbook

### Checkout & Application Process

#### Screen-by-Screen Guide

This section outlines the end-to-end process for completing a transaction using the BrandsMart credit application and Katapult lease-to-own option.

You'll find a step-by-step, screen-by-screen guide covering:

- ✓ Submitting the BrandsMart credit application
- ✓ Building the cart in POS
- ✓ Completing the Katapult lease checkout at the leasing desk
- ✓ Applying directly with Katapult

This process is designed to ensure a smooth handoff between the Sales Team Member and the Customer Experience Team Member, while keeping the experience simple and efficient for the customer.

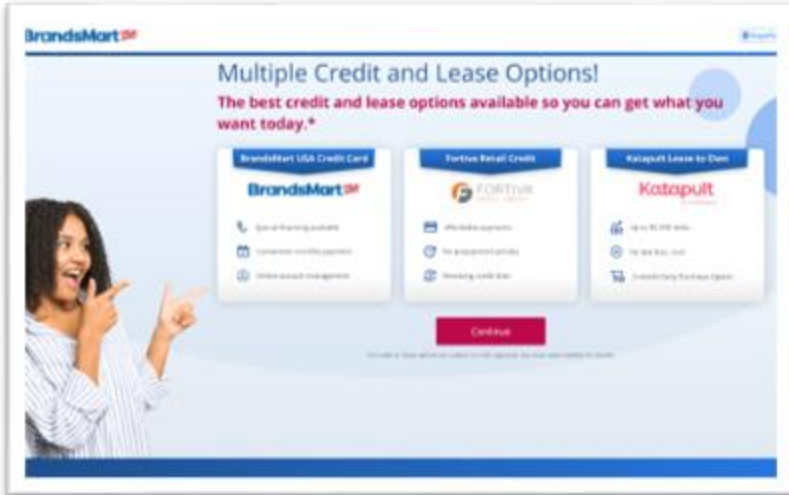
#### **Katapult Tip:**

Accuracy matters! Ensure that the personal customer information entered into POS and the BrandsMart USA customer profile when building the cart is up to date and matches the information that the customer will enter into the Katapult application at checkout.

Small discrepancies with phone number, email, address, first or last name can cause friction during checkout.

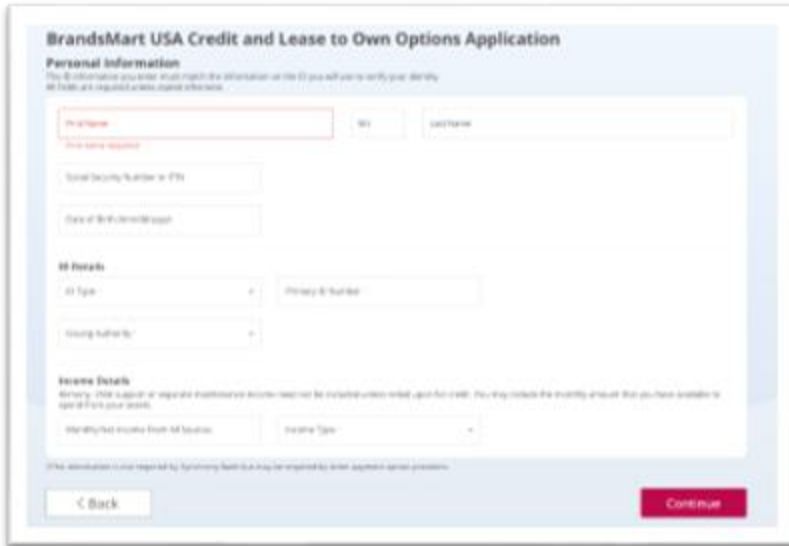
Sales & Customer Experience Team Member Playbook

BrandsMart USA Credit Application Waterfall



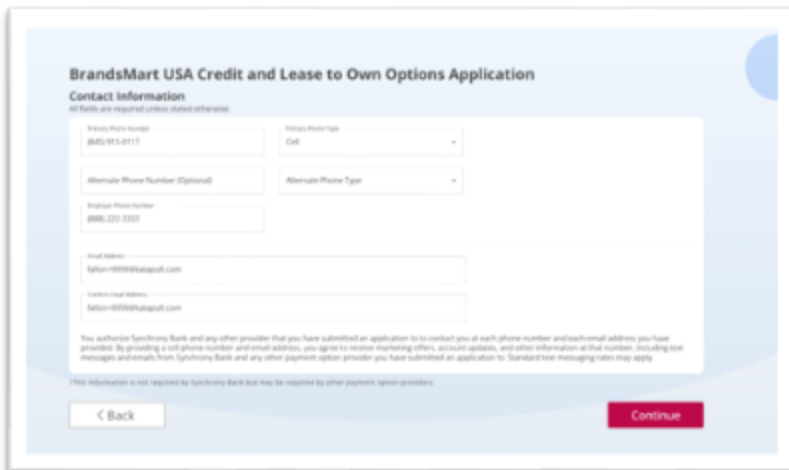
**Application Waterfall**

Customers should apply for all financing options via the BrandsMart USA application waterfall.



**Personal Information**

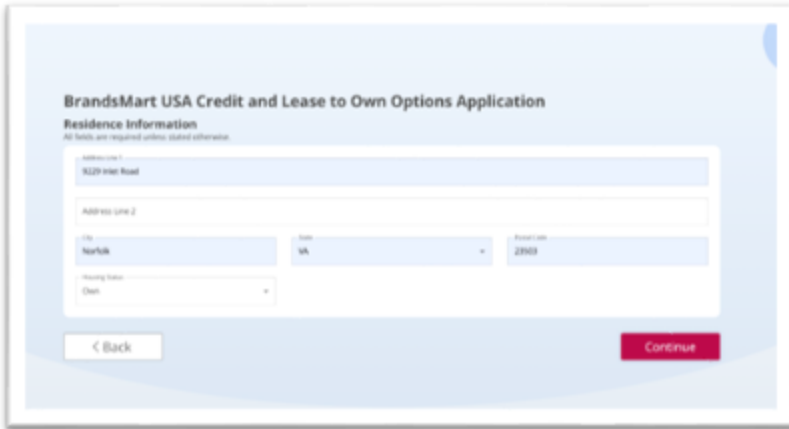
Customer will enter their Personal Information and Income Details and select “Continue.”



**Contact Information**

Customer will enter their Contact Information and select “Continue.”

# Sales & Customer Experience Team Member Playbook



**Residence Information**  
Customer will enter Residence Information and select “Continue.”

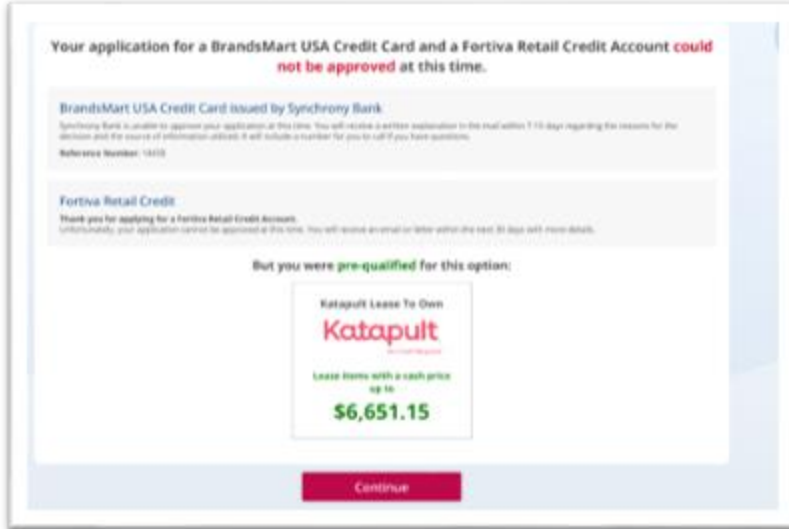


**Review Application Information**  
Customer will review Applicant Information and select “continue” to proceed.



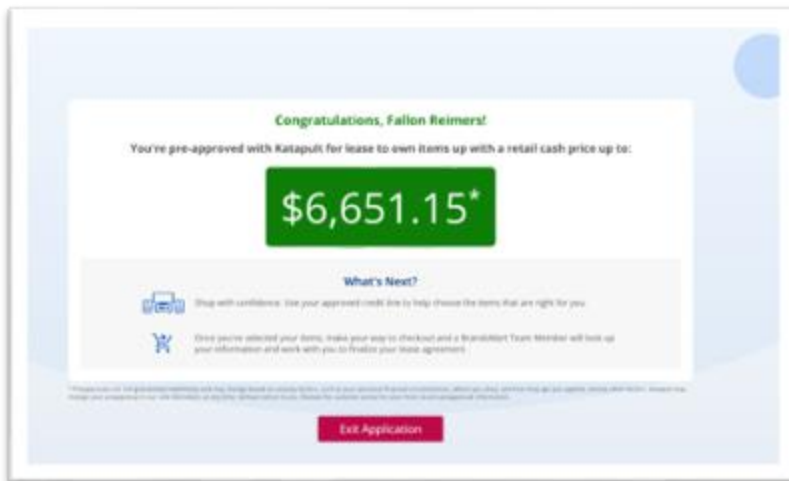
**Katapult Terms & Conditions**  
Customer will review and acknowledge the Katapult Terms & Conditions and select “Accept & Submit.” to proceed.

## Sales & Customer Experience Team Member Playbook



### Katapult Pre-Approval

If Synchrony is unable to approve Fortiva and Katapult will have a chance to approve the customer. The customer will select the offer they want to proceed with by selecting “continue.”

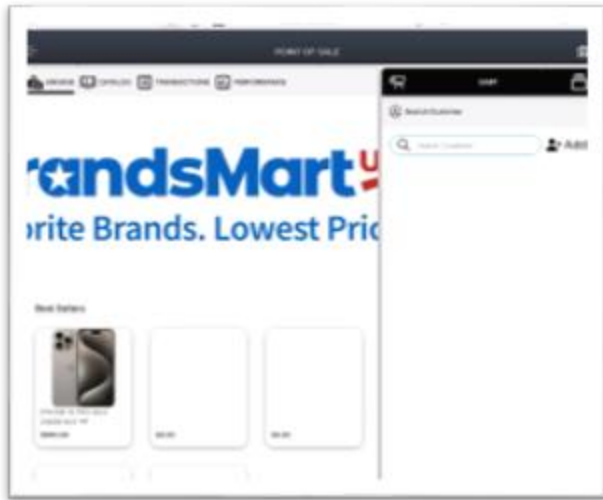


### Katapult Pre-Approval

Katapult will present the customers Pre-Approved lease amount. The customer can now shop with confidence and checkout using Katapult.

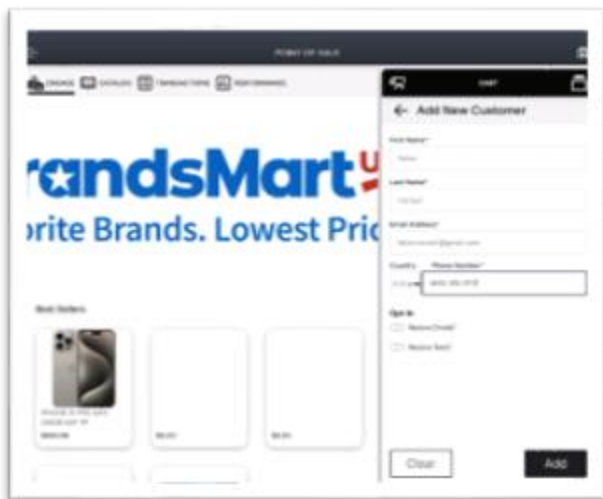
# Sales & Customer Experience Team Member Playbook

## Build Cart in POS



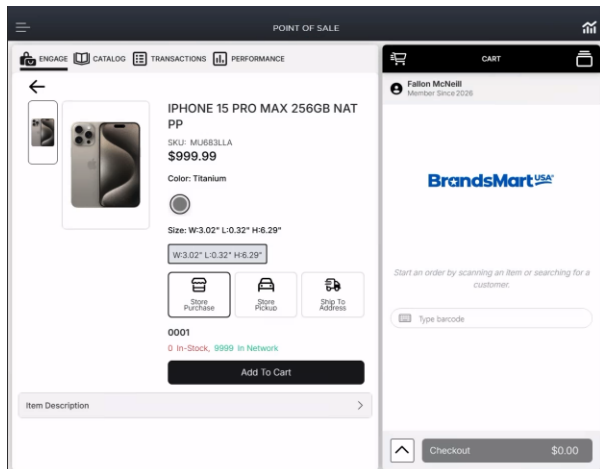
### Search Customer

Enter the customers name to see if they have a profile in the BrandsMart USA POS system.



### Add New Customer

If the customer is not found add new customer to POS system by entering the customers personal information: First and Last Name, Email Address and Phone number



### Build Cart & Select Fulfillment Type

Scan the items and add them to the cart. Select the fulfillment type: Store Purchase, Store Pickup or Ship to Address

## Build Cart in POS

**SHIPPING INFORMATION**

1. Add Shipping Address

City\*  
Norfolk

Zip/Postal Code\* 23503 State/Province\* Virginia

Country  
US

Billing Address  
 Preferred Shipping Address

**Continue**

2. Select Shipping Method

Cancel Save

### Shipping Information

Enter the shipping information and click “continue.”

**SHIPPING INFORMATION**

1. Add Shipping Address

2. Select Shipping Method

MIA Install \$0.00	<b>FDC Delivery \$59.99</b>	TCI \$0.00
ADC Delivery \$59.99	DOR Delivery \$59.99	Freight forwarder shipping FASTMARK CARGO \$59.99
Freight forwarder shipping WPLJA) INTL FREIGHT \$59.99	Freight forwarder shipping NEXT DAY CARGO \$59.99	Freight forwarder shipping ALCAR INTERNATIONAL \$59.99
Freight forwarder shipping TRANSNICA \$59.99	Freight forwarder shipping WORLD CARGO SERVI... \$59.99	Freight forwarder shipping SEAPACK \$59.99

Cancel **Save**

### Shipping Method

Select shipping method and click “save.”

**SHIPPING INFORMATION**

**DELIVERY DATE**

What day would the customer like the item delivered?

April 2026 TODAY >>

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	<b>17</b>	18
19	20	21	22	23	24	25
26	27	28	29	30	1	2
3	4	5	6	7	8	9

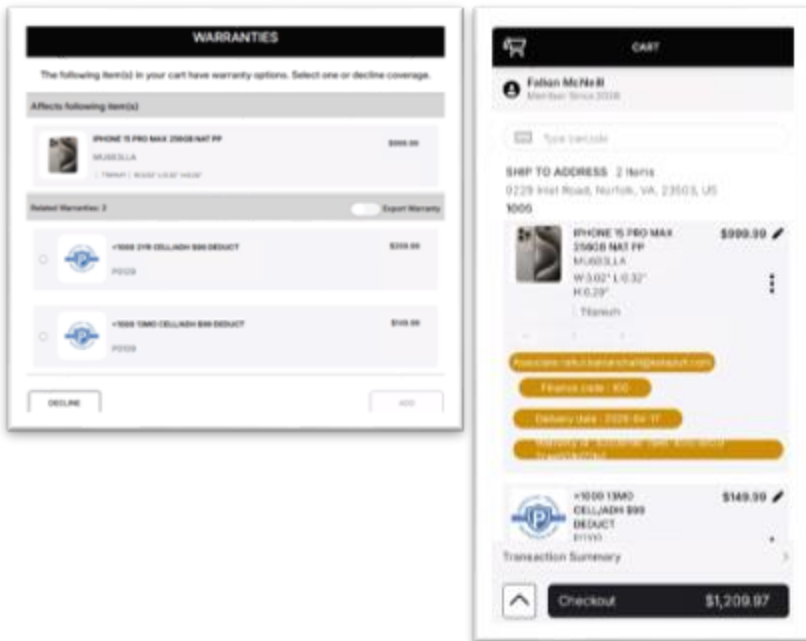
WILL CALL **SAVE**

### Delivery Date

Select what day the customer would like the item delivered and click “save.”

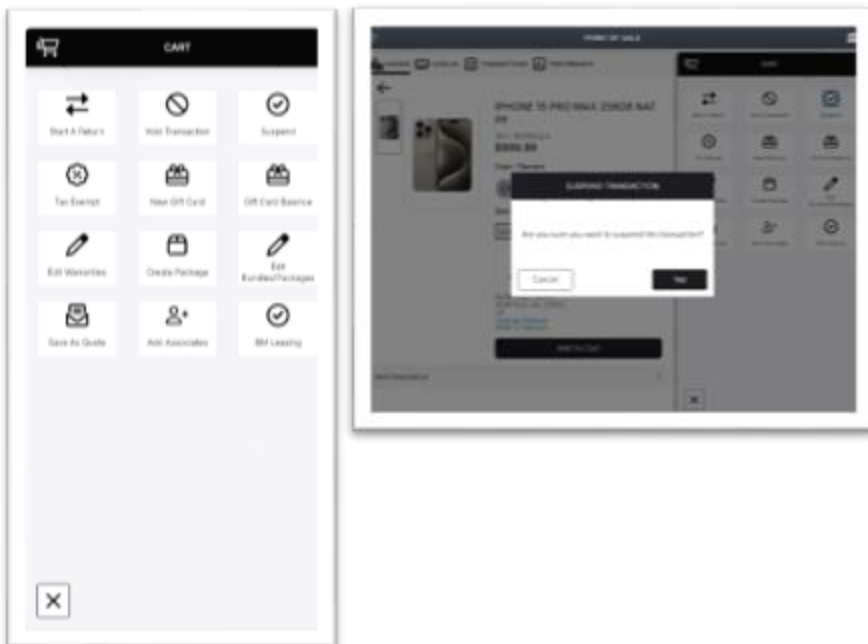
Sales & Customer Experience Team Member Playbook

Review Cart & Select Add Ons



**Add Warranties**

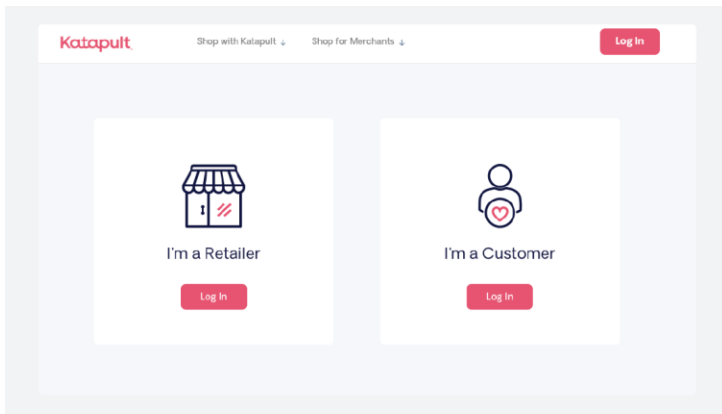
Add selected warranties to the cart.



**Suspend Order**

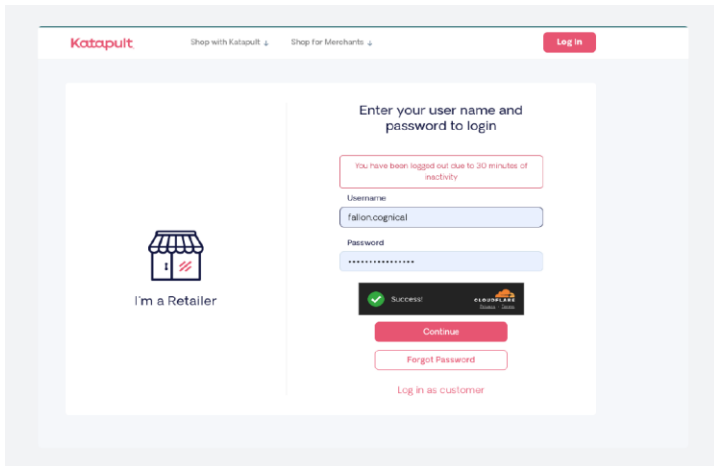
Suspend the order using the "BM Leasing" tile option then select "yes."

## Katapult Checkout Process ~ Leasing Desk



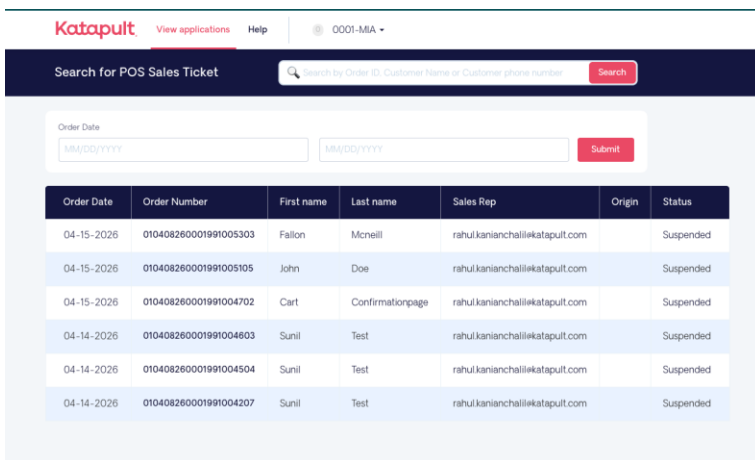
### Log In

Select I'm a Retailer and click "Log In" to continue.



### Enter Login Credentials

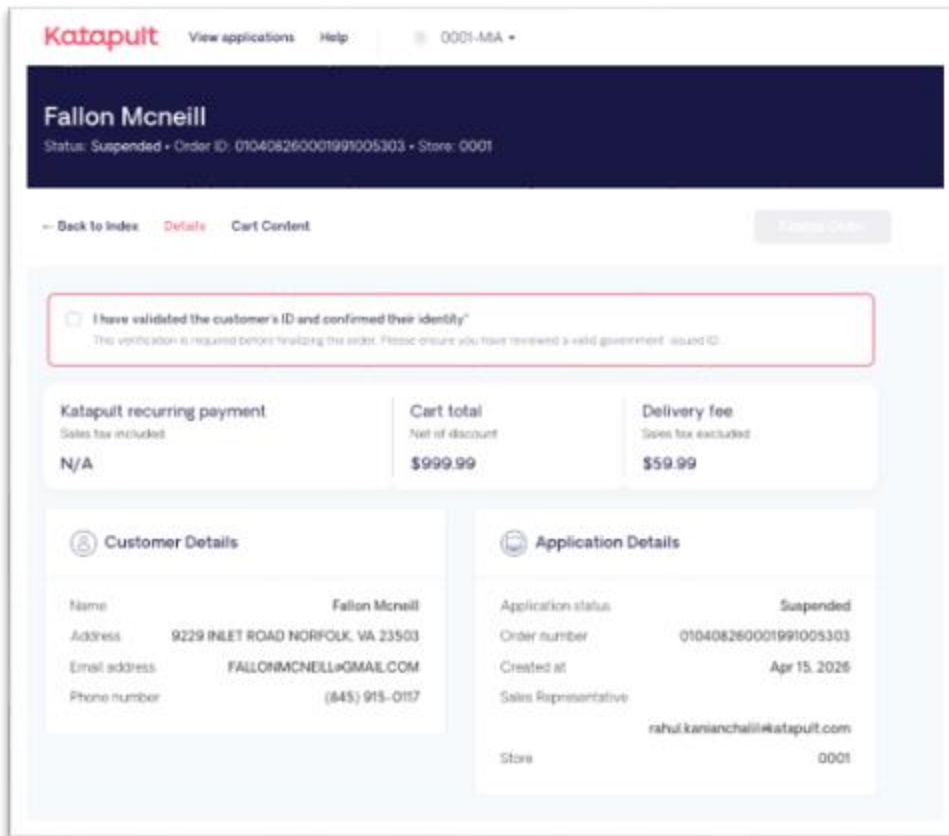
Enter your stores assigned username and password and select "continue." If you cannot remember your password, select "Forgot Password" to reset it. Link will be sent to the store manager email inbox.



### Search for Customer Order

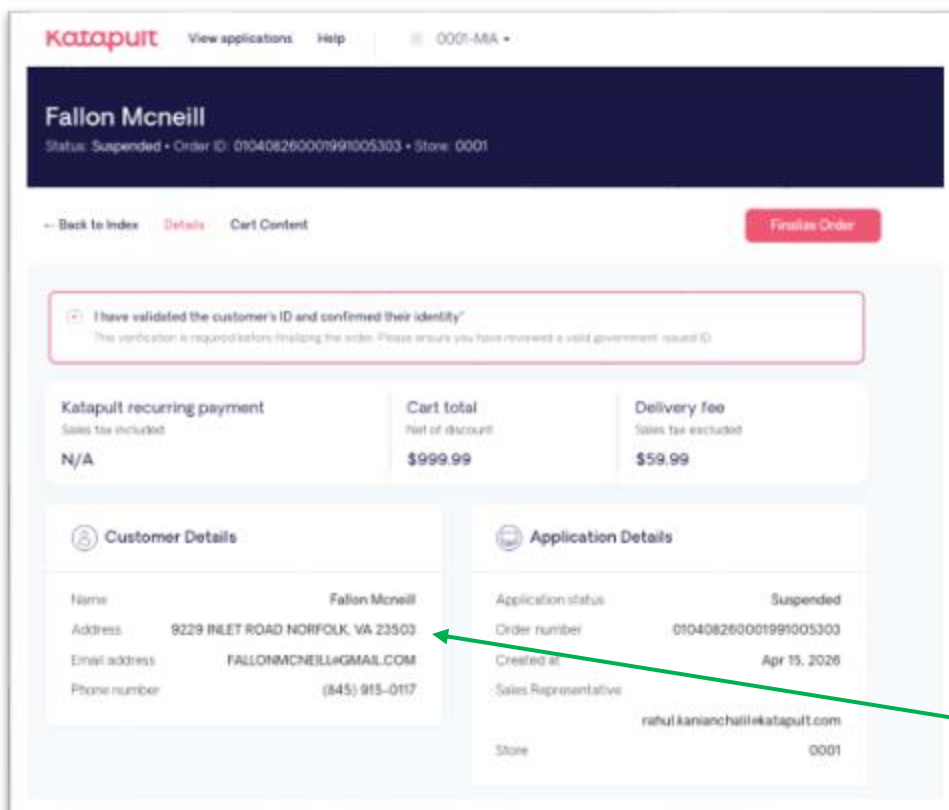
Search for the customer you are checking out with Katapult. You can search by Order Number, Phone Number or Name and you can filter based on status or date.

## Katapult Checkout Process



### Order Review

Click into suspended order, Customer Experience Team Member will have the option to “Finalize Order.”



### Validate Customer Identification

Team Member must confirm customer ID matches prior to moving forward with the checkout process.

**Note:**

No address will be listed under customer details if it is a take with order. Address populates from delivery details entered in POS..

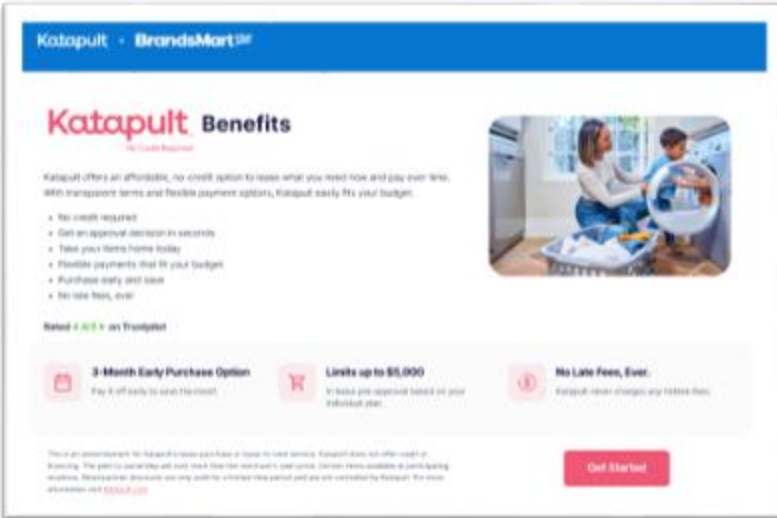
# Sales & Customer Experience Team Member Playbook

## Katapult Checkout Process

### Katapult Benefits

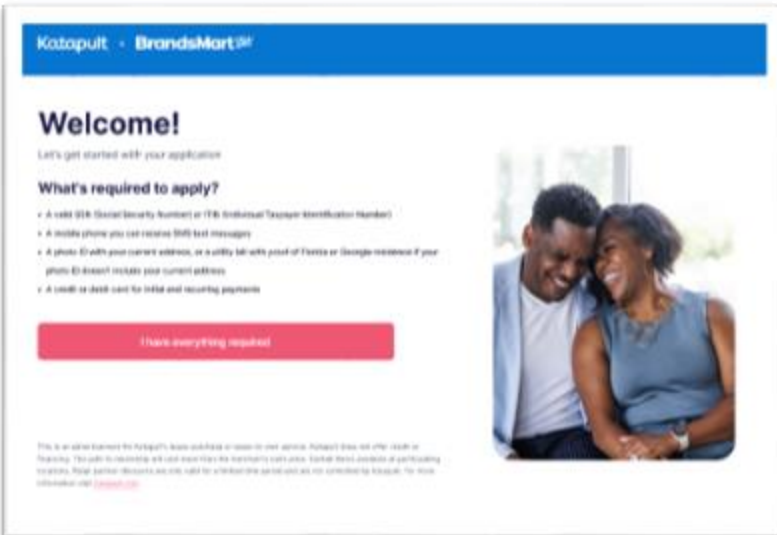
Customer can review Katapult features and benefits and click “Get Started” to begin.

If customer does not have an approval they can apply for an approval here. This should happen rarely if using the BrandsMart Credit waterfall application process



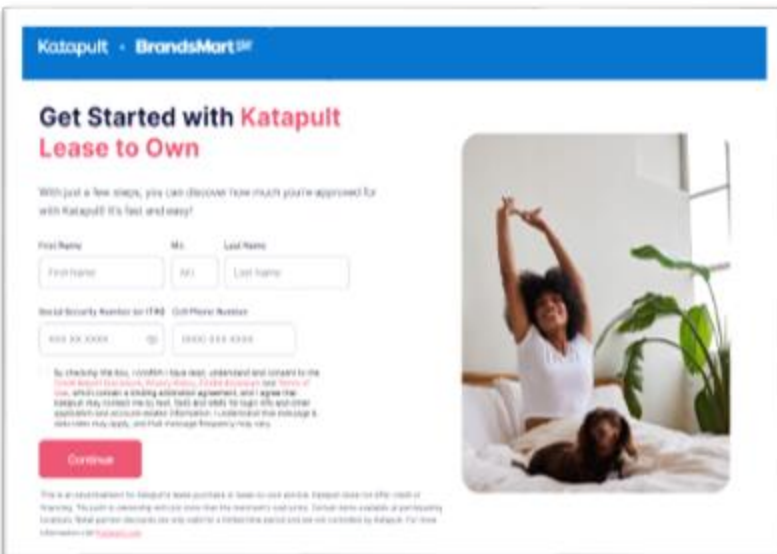
### Welcome

Customer should select “I have everything required” to continue.

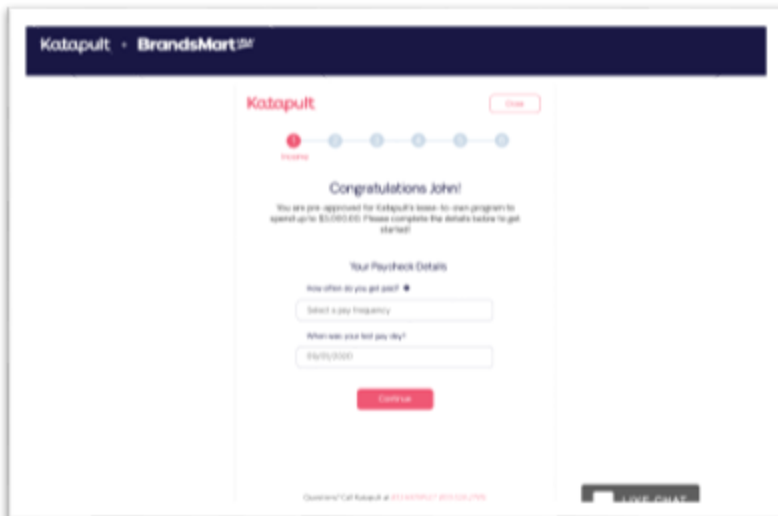


### Get Started with Katapult

Ask the customer to enter their personal information to look up their pre-approval and order from Katapult’s system. Then select “Continue” once complete.

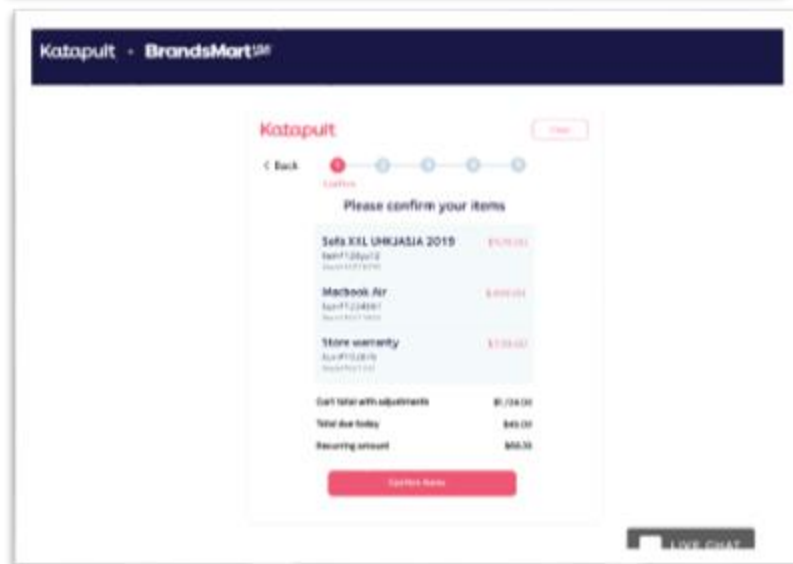


## Katapult Checkout Process



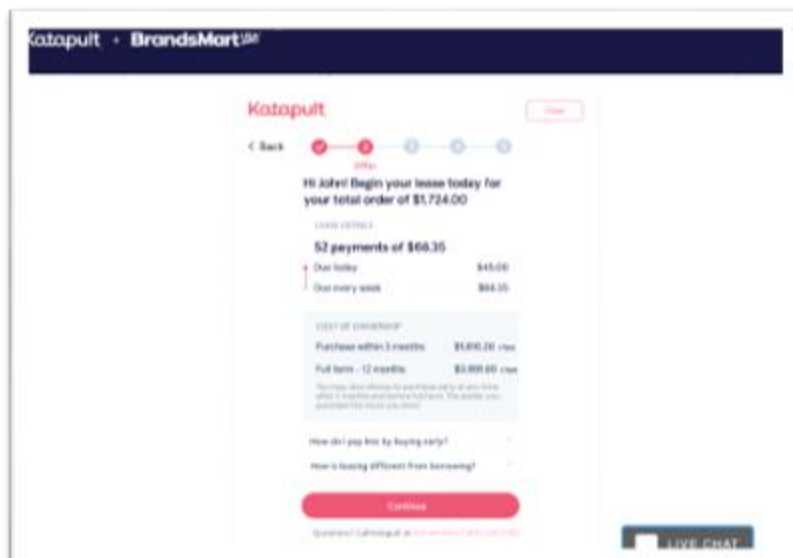
### Pay Frequency

Customer will enter their pay frequency information to setup payment schedule. Select “Continue” once complete.



### Review Cart

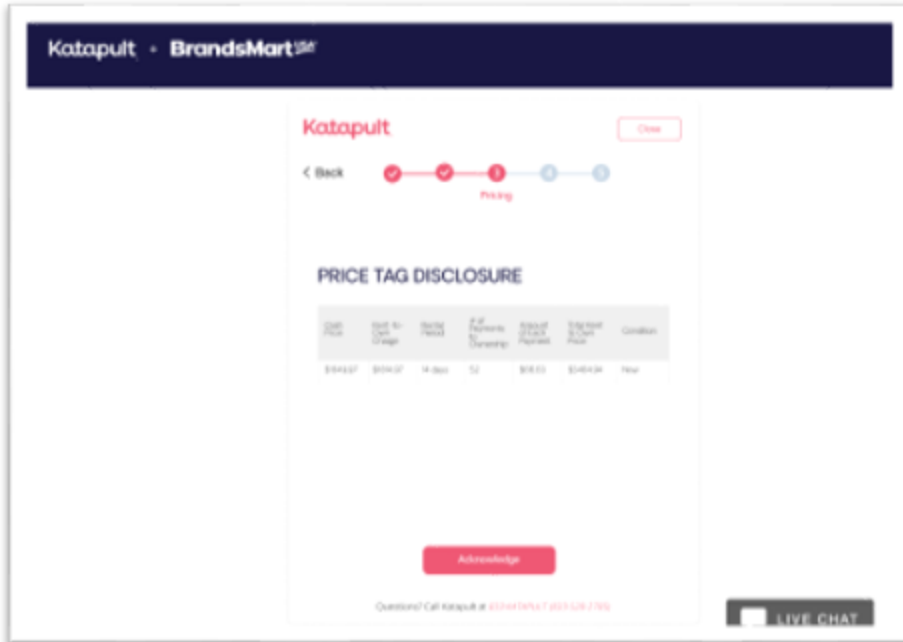
Ask the customer to review the cart to ensure the item(s) they intend to purchase are listed. Select “Confirm Items” once complete.



### Lease Details

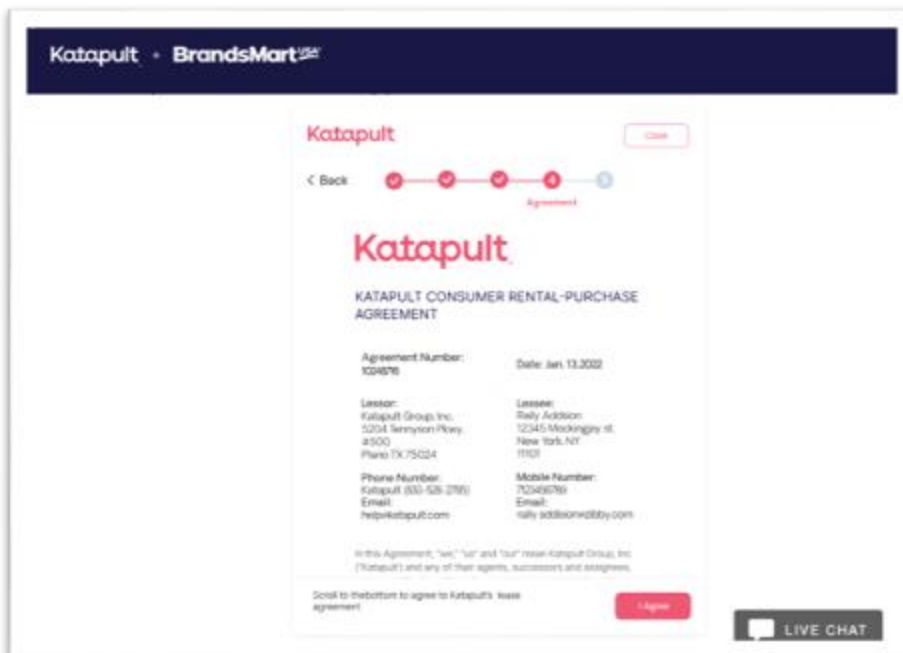
Have the customer review the lease details including number of payments, payment amount, 3-month early purchase option cost and total cost of ownership. Select “Continue.”

Katapult Checkout Process ~ Agreement Review



**Price Tag Disclosure**

The customer will review the Price Tag Disclosure information and select “Acknowledge” to continue.

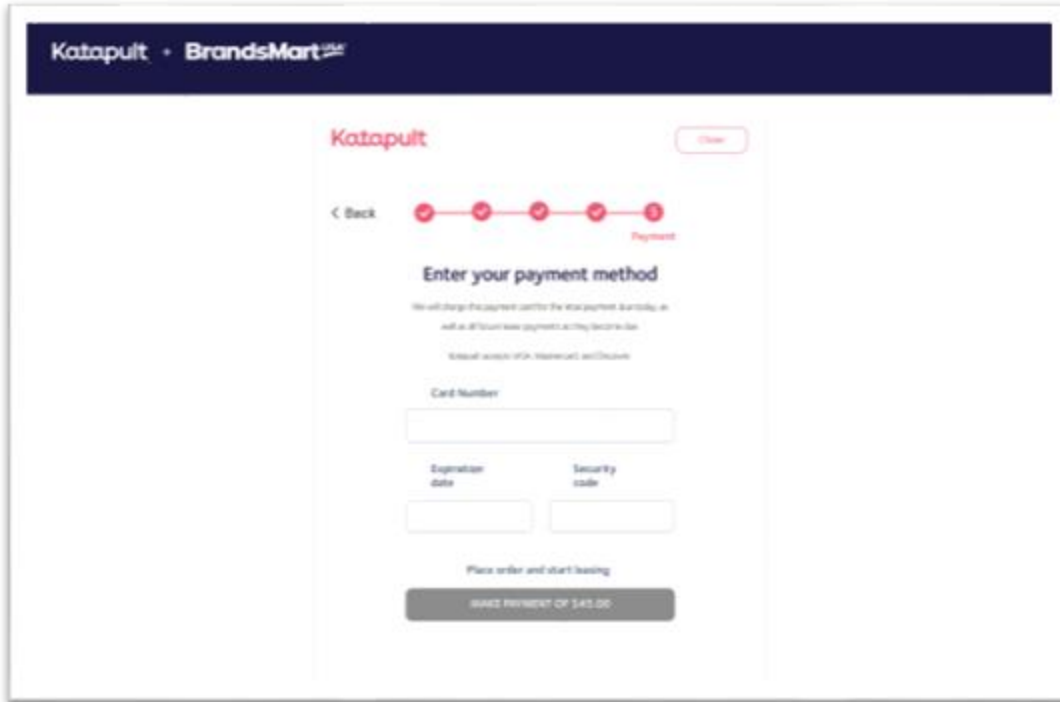


**Lease Agreement**

The customer should review the Lease Agreement in detail to ensure they understand all of the details of their lease purchase. Once complete click “I Agree” to continue.

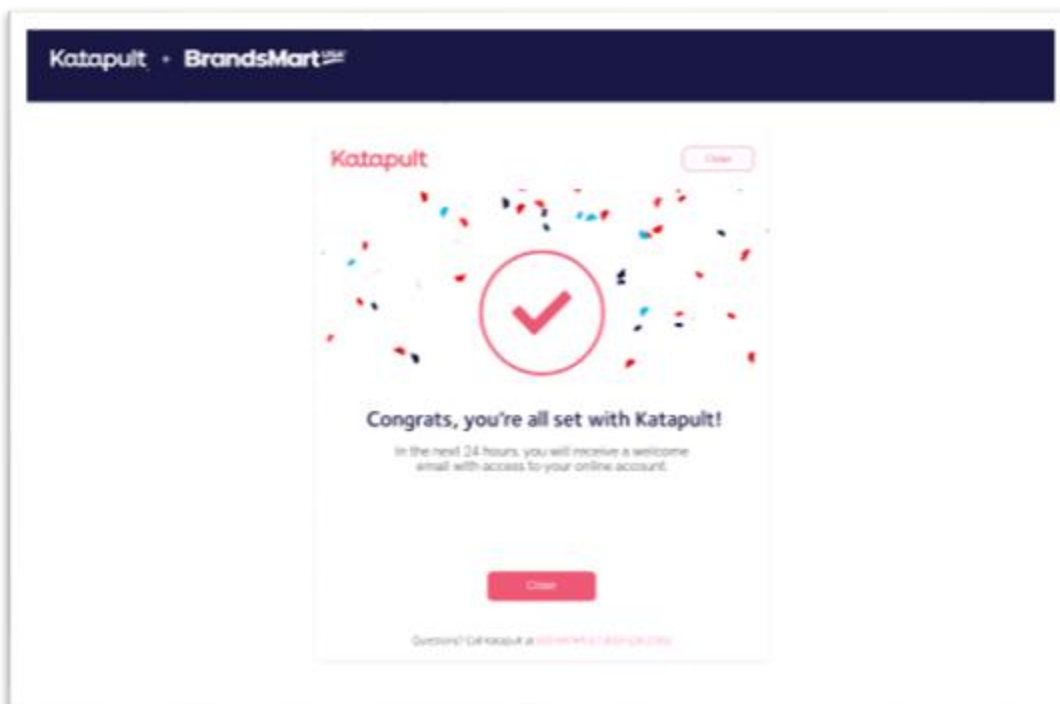
## Sales & Customer Experience Team Member Playbook

### Checkout Process Initial Payment Confirmation



The screenshot shows a mobile app interface for Katapult. At the top, there is a dark blue header with the text "Katapult + BrandsMart<sup>USA</sup>". Below the header, the app displays a progress indicator with five steps, the fifth of which is labeled "Payment". The main content area is titled "Enter your payment method" and includes a "Close" button in the top right corner. A "Back" arrow is on the left. The text below the title reads: "We will charge the payment center for the Katapult purchase as well as all future lease payments as they become due. \*Read more about financing with Katapult." Below this is a "Card Number" input field, followed by "Expiration date" and "Security code" input fields. At the bottom, there is a button that says "Place order and start leasing" and a smaller button below it that says "MAKE PAYMENT OF \$43.00".

**Payment Information**  
The customer will enter their payment information using a credit or debit card. Then select “Make Payment of \$” to process their initial payment.

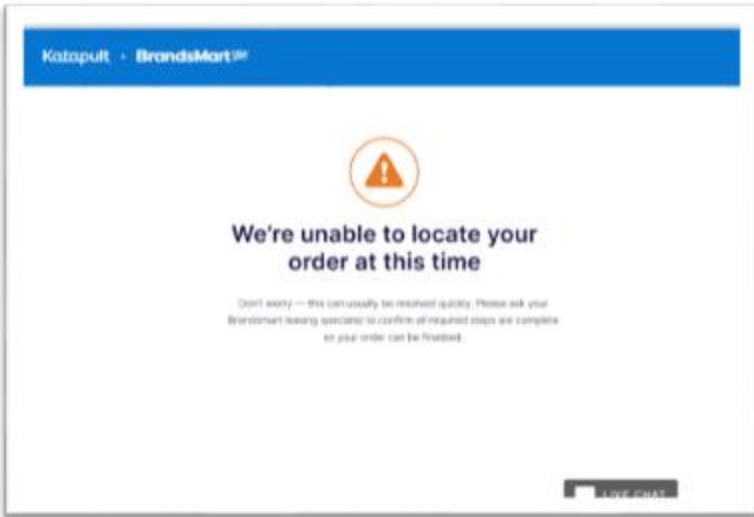


The screenshot shows a mobile app interface for Katapult. At the top, there is a dark blue header with the text "Katapult + BrandsMart<sup>USA</sup>". Below the header, the app displays a large red checkmark inside a circle, surrounded by colorful confetti. The text below the checkmark reads: "Congrats, you're all set with Katapult!" and "In the next 24 hours, you will receive a welcome email with access to your online account." Below this is a red "Close" button. At the bottom, there is a small link that says "Questions? Get help at [1-800-941-2783](#) or [help@katapult.com](#)".

**Payment Confirmation**  
Once the payment is successful the Katapult lease purchase is complete! Customer can select “Close” to complete checkout.

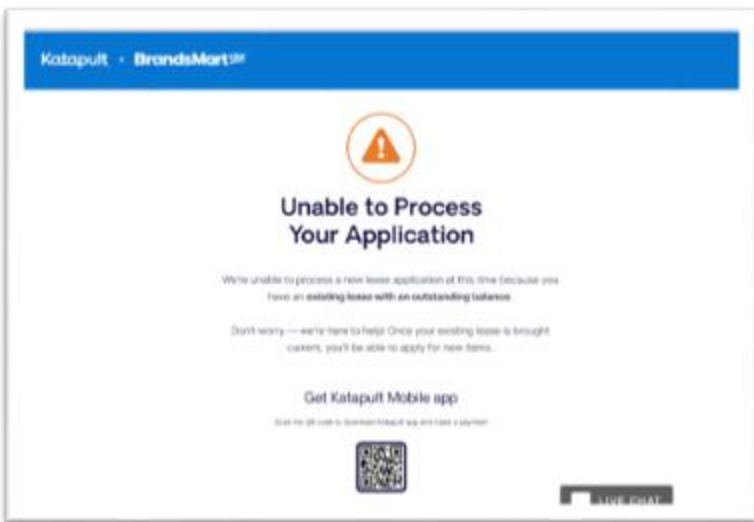
## Sales & Customer Experience Team Member Playbook

### Checkout Process ~ Error Messages

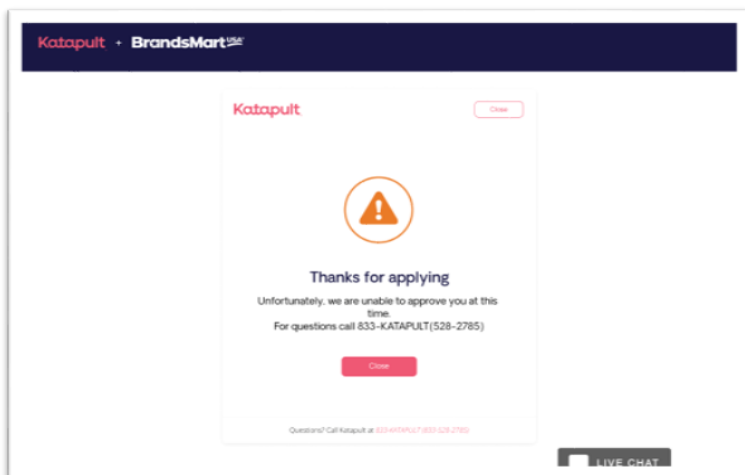


#### No Order Found

Ensure they cart has been built and suspended in POS.



#### Non-Performing Lease



#### Declination

## Sales & Customer Experience Team Member Playbook

### Checkout Process ~ Error Messages ~ Mis-Match Data (Email, Address, First / Last Name)



**Looks like we have different information on record for you.**

Your **email, first name, last name** must match our records - please select the correct data.

#### Data Mis-Match

Indicates we have mis-matched customer information: "On the order" (from MAO/POS) or "On the application" (from BrandsMart USA credit application flow).

Ask the customer to verify and select the correct information.

Customer select "Update my information" when complete.

**On the Order**

---

EMAIL  
wrongemailcorrectphone@gmail.com

---

FIRST NAME  
Notjohn

---

LAST NAME  
lastname

**On the Application**

---

EMAIL  
wnuf470-14-4430@gmail.com

---

FIRST NAME  
John

---

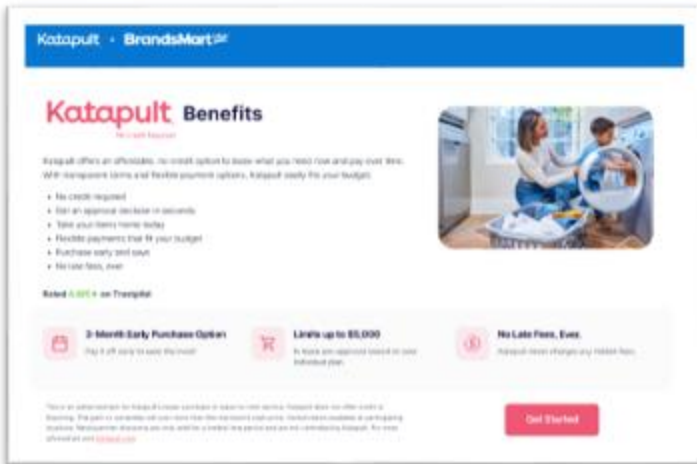
LAST NAME  
Test

Update my information

Close

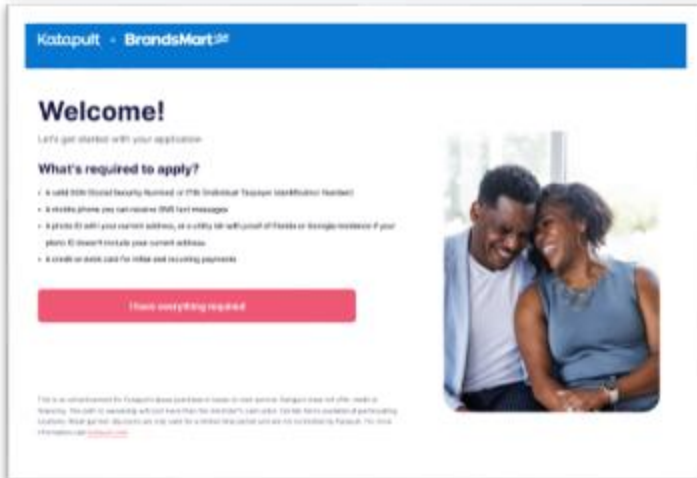
# Sales & Customer Experience Team Member Playbook

**Katapult Direct Application Process:** Use this process when the application from the BrandsMart credit waterfall cannot be located, which is a rare edge case. It may also be used when the customer already has an active Katapult approval, or whenever applying directly to Katapult is required for any reason.



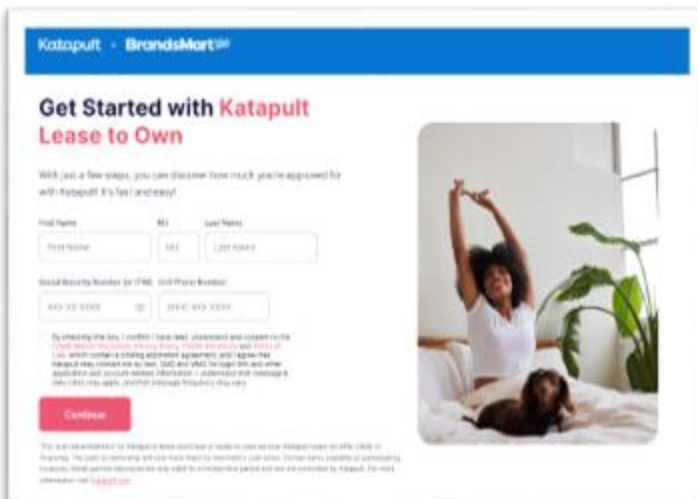
## Katapult Benefits

Customer can review Katapult features and benefits and click “Get Started” to begin.



## Welcome

Customer should select “I have everything required” to continue.



## Get Started with Katapult

Ask the customer to enter their personal information to look up their pre-approval and order from Katapult’s system. Then select “Continue” once complete.

# Sales & Customer Experience Team Member Playbook

## Katapult Direct Application Process: (continued)



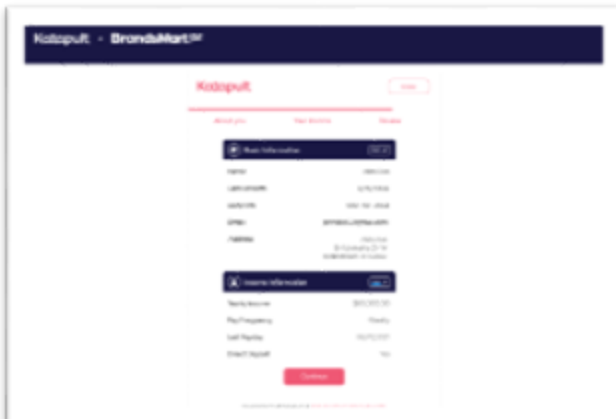
### Personal Information

We will require the customer to enter personal information.



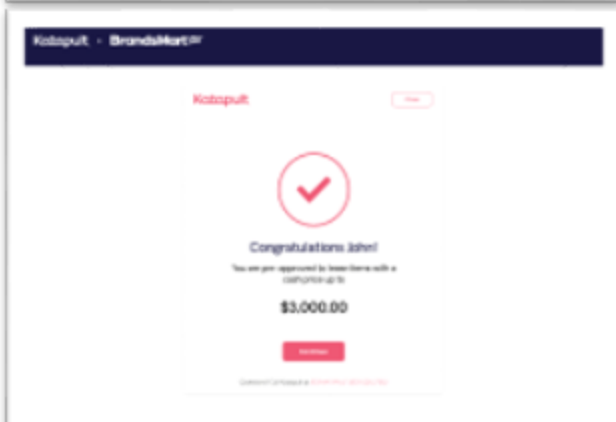
### Income Collection

We will collect the customer income information and pay frequency as part of the application process.



### Application Review

Customer will review their application details and select "Continue."



### Approval

Once approved and the customer has selected their item(s) follow the steps to build and suspend the cart in POS (beginning on page 15) to complete the checkout process.