



NEWS RELEASE

Fortiva® Retail Credit Partners With Bob's Discount Furniture To Extend Financing To More Consumers

2019-04-19

ATLANTA, April 19, 2019 /PRNewswire/ -- Fortiva® Retail Credit, the leader in second look point-of-sale financing, today announced a new strategic partnership to provide consumer financing services to Bob's Discount Furniture, one of the nation's largest furniture store chains.

The new partnership optimizes Bob's Discount Furniture's finance offerings and empowers consumers across the country to take advantage of Fortiva Retail Credit's industry-leading second look credit solutions, which include deep underwriting to approve more consumers, a seamless omnichannel application process and decades of proven experience in the industry.

"As with everything we do, this partnership aims to provide unsurpassed value by upgrading our second look financing solution with the industry's preeminent provider to ensure we have the best credit program possible for all our consumers," said Dean Lotufo, VP of Finance at Bob's Discount Furniture. "This partnership ensures that more of our shoppers, using credit to purchase our quality furniture, will enjoy a quick, simple and secure application process and instant decision."

"We are excited to partner with Bob's Furniture and their continued mission of delivering an unbeatable consumer experience through a seamless credit process," said David Caruso, Chief Commercial Officer - Retail Credit. "When large national retailers like Bob's Discount Furniture measure our financing expertise against competitors, we are proud to consistently stand out from other second look credit providers by leveraging market-leading technology and more than 20 years of consumer financing experience to approve more consumers and deliver more sales quickly."

Fortiva Retail Credit leverages flexible technology capabilities to offer a seamless option between prime financing and lease-to-own solutions. When a shopper is declined financing from a prime credit provider, their application is instantly processed for our second look solution, creating the most integrated consumer experience and most approvals for our client. Using knowledge gained from over 20 years of data aggregation and consumer performance, Fortiva Retail Credit offers the industry's deepest underwriting to approve consumers based on factors beyond their credit score.

Fortiva Retail Credit provides a fully integrated, omnichannel financing solutions for retailers in the big box retail, furniture, elective medical, health and fitness, home automation, consumer electronics, and home improvement industries. Six of the top 10 furniture retailers that offer second look financing in Furniture Today's Top 100 ranking have chosen Fortiva Retail Credit as their provider.

About Bob's Discount Furniture

Bob's Discount Furniture provides a wide variety of quality furnishings – including living room furniture, bedroom furniture, dining room furniture, office furniture and home accents – at everyday low prices. The stores also offer a unique and enjoyable shopping experience featuring cafes in each store with free gourmet coffee, ice cream, cookies and candy. Since 1991, Bob's has built strong customer loyalty by offering the highest-value home furnishings at the lowest possible prices. With **111 furniture stores** located throughout New England, California, Delaware, Illinois, Indiana, Maryland, Michigan, Missouri, New Jersey, New York, Nevada, Pennsylvania, Virginia and Wisconsin, the Manchester, Connecticut-based company has become the 12th-largest U.S. furniture chain and proudly holds an A+ rating from the Better Business Bureau. Additionally, Bob's is committed to supporting communities where its stores are located through a variety of charitable giving efforts. Bob's Discount Furniture Charitable Foundation has anchored the company's philanthropic work for more than 20 years. In addition, the Bob's Outreach program was created as a separate entity to help schools and children-related charities. The company donates more than \$2.75 million to charities through these programs each year. For more information on Bob's charitable programs, visit <http://www.BobsCares.org/>, and follow us on Twitter [@MyBobs](https://twitter.com/MyBobs) and on Facebook at www.facebook.com/MyBobs and Instagram www.instagram.com/mybobs.

About Fortiva Retail Credit

Fortiva® Retail Credit is a technology-enabled second look point-of-sale consumer credit program issued by The Bank of Missouri. The omnichannel program leverages instant decisioning capabilities, deep underwriting, and a paperless process to provide a best-in-class retail finance program for its clients both in-store and online. The flexible technology platform provides a loan decision to consumers within seconds. Clients in several markets such as furniture, big box/specialty retail, flooring, home improvement, HVAC, electronics, elective medical, health and fitness, and home automation, offer the program for second look financing. Fortiva® Retail Credit serves all U.S.

markets including Puerto Rico and the U.S. Virgin Islands. The Fortiva Retail Credit program is managed by subsidiaries of Atlanticus Holdings Corporation (NASDAQ: ATLC).

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