

Q4 2022

Plastiq Web Update

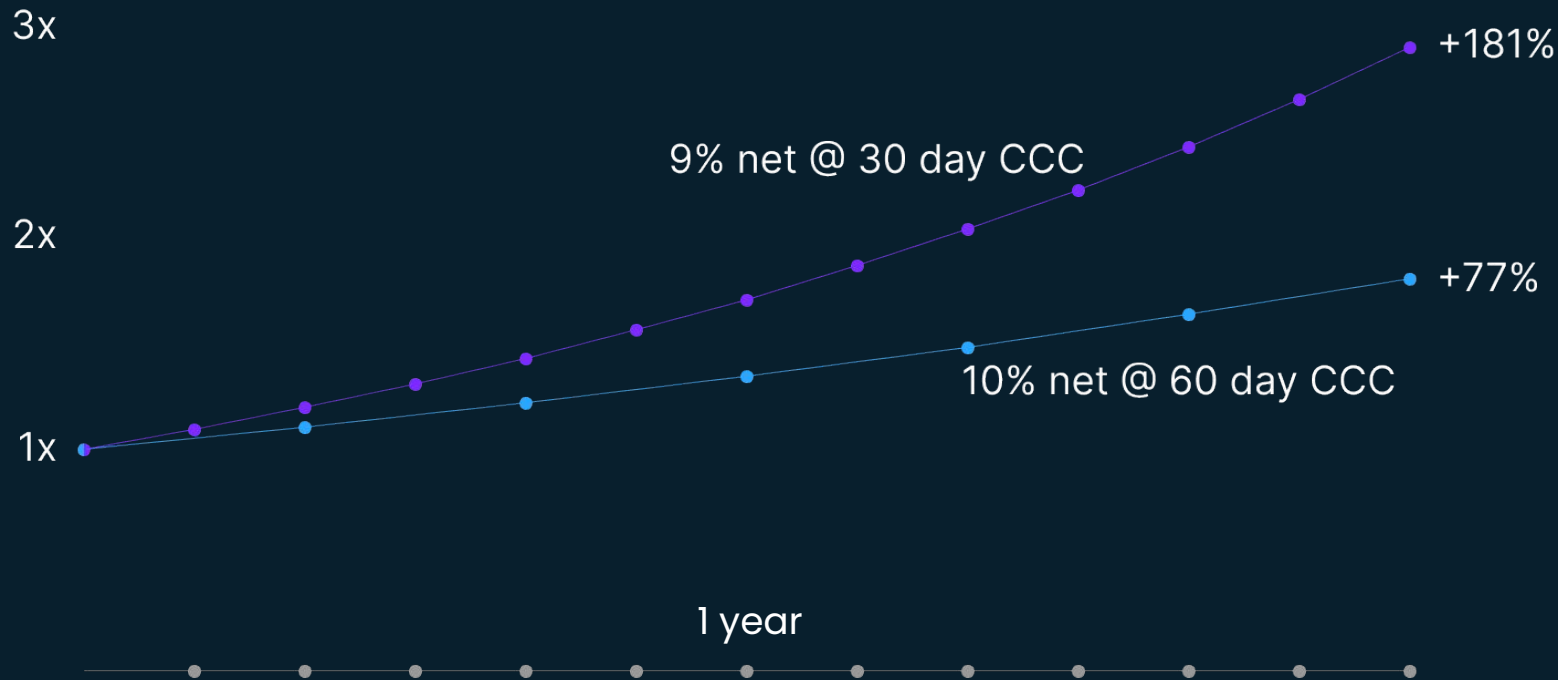
We accelerate your business.

factors

What's driving this update:

- Upcoming investor attention
- Evolving our image as a public company
- Better understanding of our ICP
- Need to drive growth of [smartpay]
- “One PlastiQ” unified approach
- Honing value props and benefits

What does business acceleration look like?



Cost of Capital Comparison

Bank Loan:

Estimated loan rate of 12%

Base rate:	12.0%
Tax deductibility**:	-1.5%
Cash back/rewards:	<u>-0%</u>
Effective rate:	10.5%

Time to repayment: 12 months

Annualized Cost of Capital: 10.5%

**assumes 25% tax rate, funds used over 12 mo., consult your tax advisor.

Card Payments:

Transaction fee of 3%

Initial fee:	3.0%
Tax deductibility*:	-0.75%
Cash back/rewards:	<u>-1.0%</u>
Effective fee:	1.25%

Time to repayment: 60 days

Annualized Cost of Capital: 7.5%

*assumes 25% tax rate, consult your tax advisor.

3 Ways to Improve Speed

- *Payment* speed
- *Cash conversion* speed
 - *Workflow* speed

Workflow Speed

We help you grow, then we help you be efficient.



The challenges that come with success:

A cash crunch is just one of them.

YOU EXPERIENCE

More bills and time spent

Loss of cash flow visibility

More vendors to manage

Less control over payables

More team members



WE OFFER

Invoice & bulk time-savers

One-stop-shop dashboard

Vendor 360, pymts statuses

Pre-approvals of payments

Team roles and permissions

Learning from other top companies

Comp analysis of other product suites:



stripe



intuit®



ICP Hypotheses

1. We believe that our #1 ICP is a *financial growth hacker*

They understand the Cash Conversion Cycle and use it to grow and succeed.

- They want to grow
- They're smart, savvy, and want to remain in control of their business
- They're active in business media and communities; they're self-learners

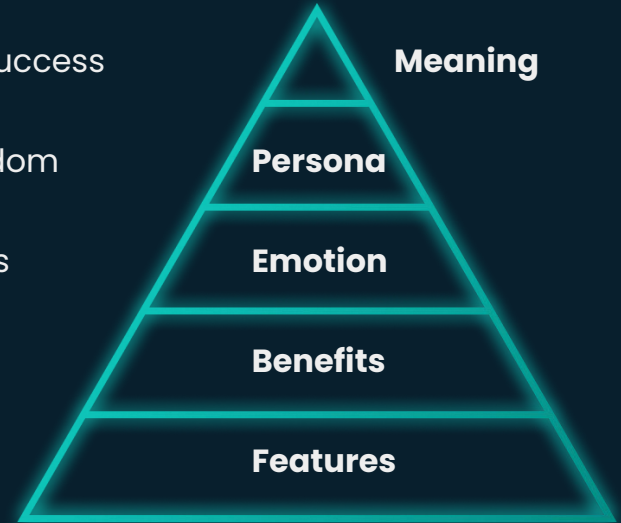
2. Our #2 ICP wants to be that person , let's help them achieve it and understand it. The SBA estimates 627,000 new businesses are started every year. They **all want to grow**.

3. Our #3 ICP may not want further growth, but still wants control and efficiency. They want to offer a good experience for their customers. Card usage will be seasonal or for secondary benefits.

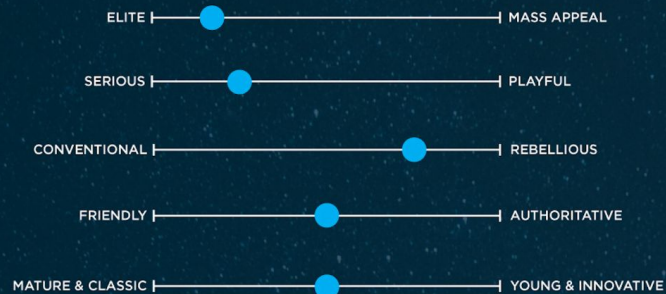
Brand Evolution

Brand – across product, marketing, and all customer touch points – supports and reinforces a consistent strategy.

- PlastiQ means **accomplishment** — it's synonymous with success
- The smart, savvy, financial growth hacker who shares wisdom
- Exhilaration of experiencing growth and increased success
- Grow, maintain control, improve visibility, have flexibility
- Prioritized to improve speed, performance, and CCC



Brand Evolution



Elite & inspiring to all. Not pretentious.

Mercedes

Mission serious but approachable.

Porsche

Rebellious spirit but helpful.

Toyota

Friendly and knowledgeable.

Audi

Innovative but mature. Timeless.

Volkswagen

PLASTIQ - BRAND



PAY - SUB BRAND



ACCEPT - SUB BRAND



CONNECT - SUB BRAND

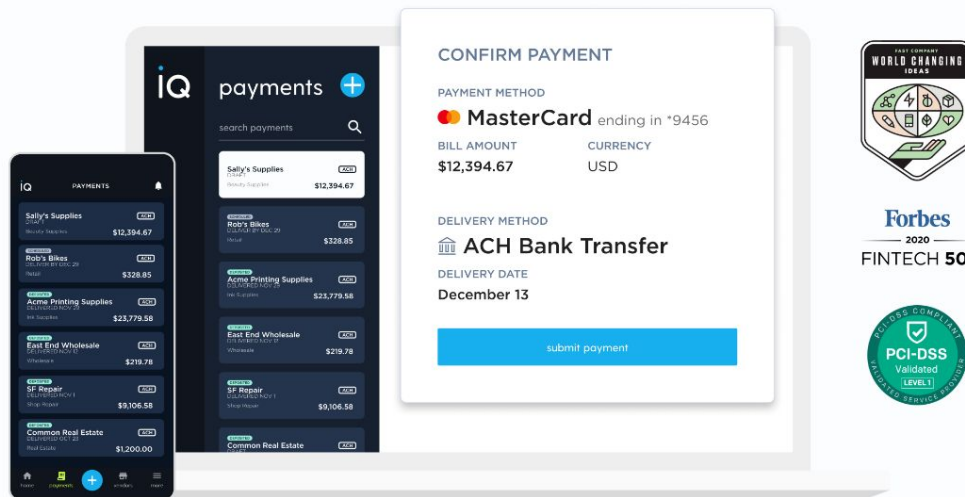


UI - CORE / FOUNDATION / INTERFACE



Accelerate your business.

Take advantage of credit and short-term financing to drive your business growth.
Save time and money with streamlined payment processing.

[Get started](#)[Watch video >](#)

plastiQ **pay**

Sell now. Pay later.

PlastiQ Pay lets you profit before you pay while racking up the benefits of paying business expenses with a credit card.

[Get started](#)
