



Choco Up

Use Now Pay Later to Close Sales Fast and Easier


Brian Tsang
Co-founder and COO



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About

- Trained as an engineer
- Began career in leveraged finance at Deutsche Bank NYC, executed over US\$26 billion offerings
- Moved to a global private equity firm, invested and managed over US\$4 billion of assets
- Started Choco Up with university schoolmate Percy
- CFA Charterholder and Certified FRM
- B.S. in Industrial and Systems Engineering, from Georgia Institute of Technology

A man in a dark suit and white shirt is shown from the chest up, covering his face with both hands. He appears to be sitting at a desk, with a laptop visible in the bottom left corner. The background is a blurred office setting. The text "Struggle to Close Sales because of Big Ticket?" is overlaid on the left side of the image in a white, sans-serif font.

Struggle to
Close Sales
because of
Big Ticket?

Use Now Pay Later (UNPL)

atome 

「 Buy Now, Pay Later 」 分期付款服務

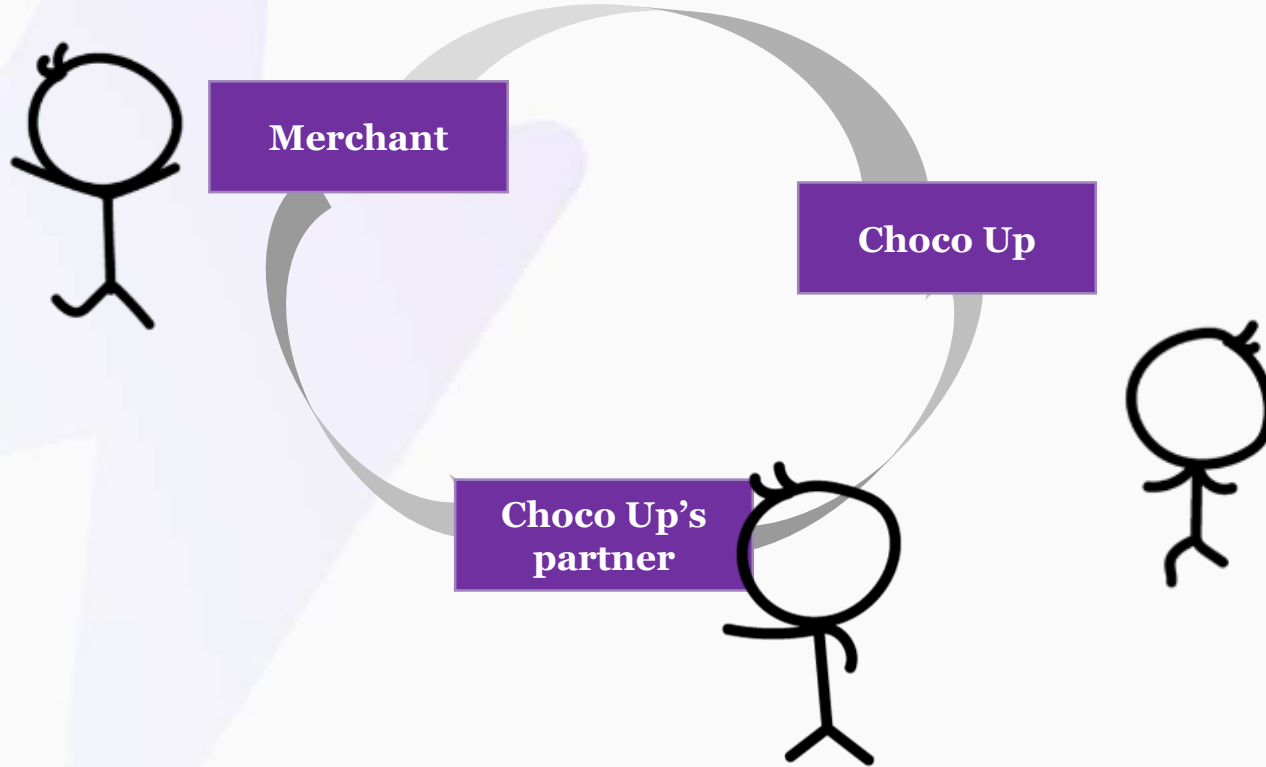
Business-to-consumer
(B2C)

**Use Now
Pay Later**

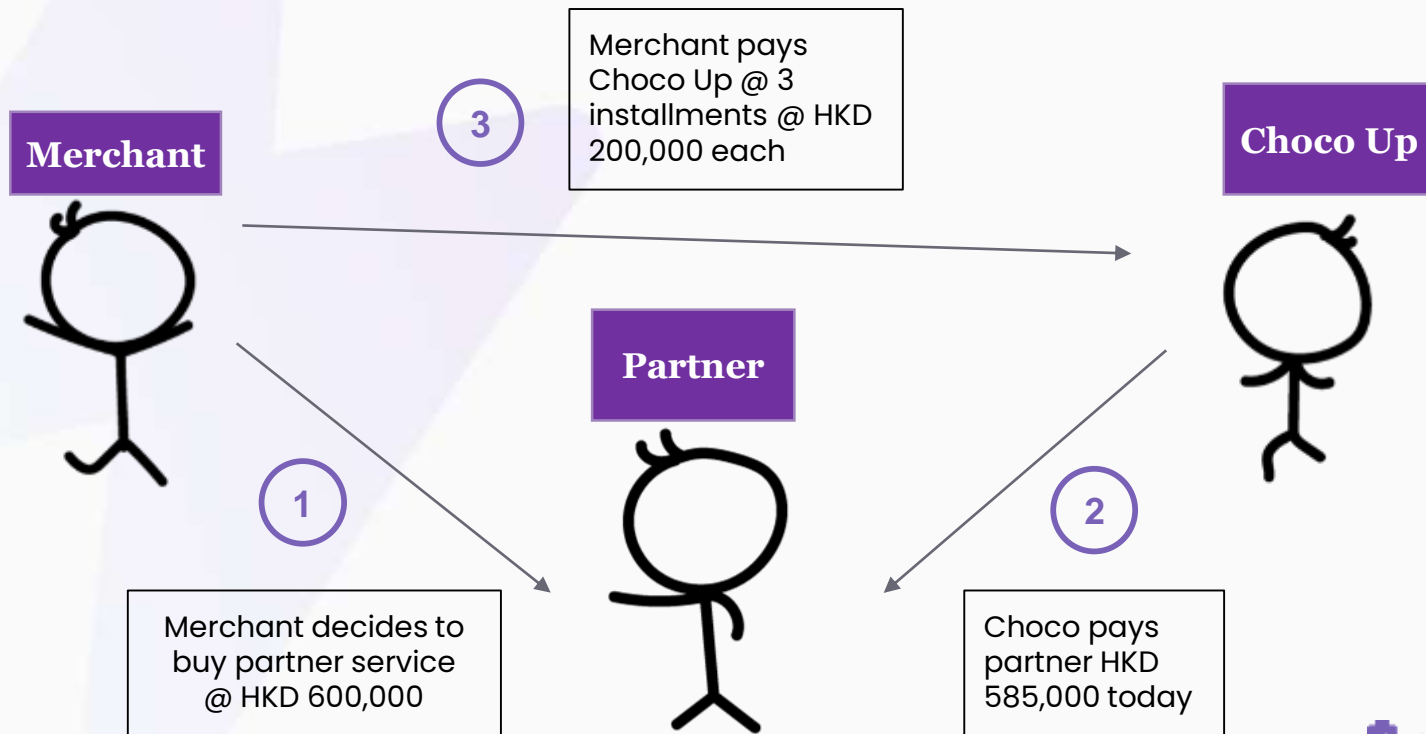
with Choco Up

Business-to-business
(B2B)

Involved Parties



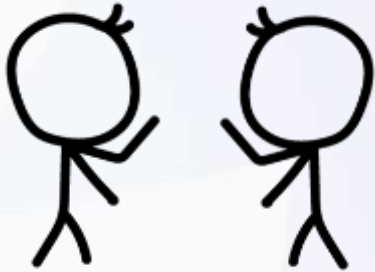
How It Works



*For illustration purposes only

Process

1 Sign UNPL partnerships agreement



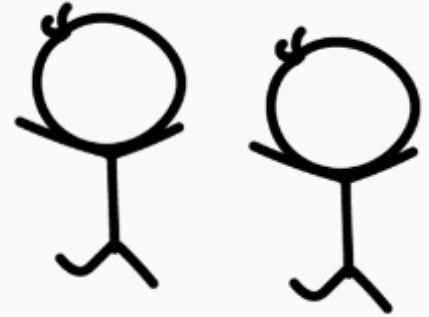
Choco Up Partner (you)

2 You line up merchant to Choco Up



Merchant
(your client)

3 Clear KYC, sign funding agreement, and release \$



UNPL 3 Main Benefits

1. We **pay you upfront** and end-customer pay in installments
1. **Close sales faster and easier!**
 - a. Lower client's buying hesitation
 - b. Close big ticket item
1. Book revenue now, **no account receivables** and drive cash flow

Phase 2: Embedded Financing

Enable you to offer embedded financing on your platform

- Your users can directly apply for financing to purchase your products
- Automatically approve funding
- Automatically collect repayments

Thank you!

Reach us on WhatsApp



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