



Bread Financial and Versatile Credit Team-up to Introduce Buy Now, Pay Later (BNPL) to the Versatile Platform

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Versatile Credit's platform paired with Bread Financial's BNPL technology offers customers increased financing flexibility and a seamless checkout experience

COLUMBUS, Ohio--(BUSINESS WIRE)-- Bread Financial Holdings, Inc. (NYSE: BFH), a tech-forward financial services company that provides simple, flexible payment, lending and saving solutions, today announced a new relationship with Versatile Credit Inc., a leading provider of innovative solutions linking bank lenders with consumers applying for credit in retail stores. Through Versatile Credit's platform, Bread Pay's buy now, pay later installment products will now be available to participating Versatile Credit merchants and their customers.

For the first time, these customers will now have access to BNPL financing at the point of sale – both online and in-store – giving them more financial choice and flexibility at checkout. Customers can pre-qualify for Bread Pay in a matter of seconds, immediately apply the financing to their purchase, and pay for their purchase in equal installments over time.

"Our partnership with Versatile allows us to increase distribution of our BNPL products in-store, while expanding opportunities in priority markets like elective medical and home improvement," said Val Greer, EVP and chief commercial officer, Bread Financial. "Together we're providing consumers greater options with the access to modern, innovative financing at checkout that they demand."

Versatile Platform merchants can now provide their customers with a simple, convenient, and transparent way to buy the things they want now and pay for them over a period of time. With the addition of Bread's BNPL solution, Versatile Credit provides merchants greater access to a complete spectrum of lending solutions, offering their customers increased choice and a better payment experience.

"Versatile Credit's approach to lending enables our merchant partners to keep customers across the credit spectrum engaged through a seamless application and approval process," said Vicki Turjan, President and COO of Versatile Credit. "The addition of Bread Pay allows us to further expand our product offering and provide financing solutions that meet a variety of customer needs and expectations."

About Bread Financial™

[Bread Financial™](#) (NYSE: BFH) is a tech-forward financial services company providing simple, personalized payment, lending and saving solutions. The company creates opportunities for its customers and partners through digitally enabled choices that offer ease, empowerment, financial flexibility and exceptional customer experiences. Driven by a digital-first approach, data insights and white-label technology, Bread Financial delivers growth for its partners through a comprehensive product suite, including private label and co-brand credit cards, installment lending, and buy now, pay later (BNPL). Bread Financial also offers direct-to-consumer solutions that give customers more access, choice and freedom through its branded [Bread Cashback™ American Express® Credit Card](#) and [Bread Savings™](#) products.

Headquartered in Columbus, Ohio, Bread Financial is powered by its 6,000+ global associates and is committed to sustainable business practices. To learn more about Bread Financial, visit [BreadFinancial.com](#) or follow us on [Facebook](#), [LinkedIn](#), [Twitter](#) and [Instagram](#).

About Versatile Credit Inc.

Founded in 1991, [Versatile Credit](#) is a privately held, omni-channel financing platform that provides a simple, flexible and diversified sales finance lending solution for retailers seeking prime, near-prime and no-credit consumer financing solutions.

Facilitates over \$8B+ in annual financing volume across over 1500 partners, inclusive of over 30% of the Top 100 Furniture Retailers in the US, with major deployments in furniture, home improvement, jewelry, electronics, automotive, and elective medical.

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