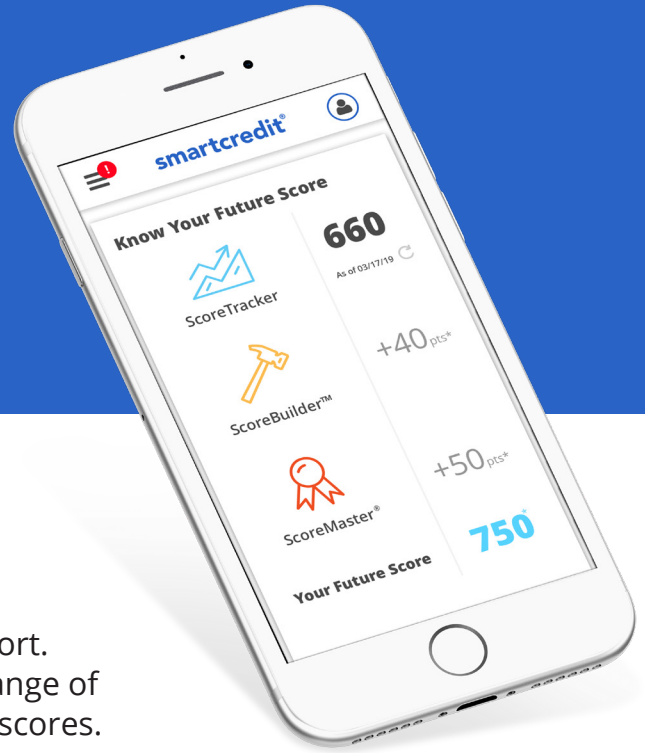


Business to Business Partnerships



SmartCredit® Features

Smart Credit Report®

A simple and innovative way to view your credit report. SmartCredit® utilizes the Vantage 3.0 score with a range of 300 – 850, the most comparable to traditional FICO scores.

3 Bureau Report & Scores

Available in certain plans and as an additional purchase.

ScoreTracker

In addition to your Vantage 3.0 score, SmartCredit® also calculates and tracks automotive, insurance and employment scores. See all your different types of credit scores and how they're progressing.

ScoreBuilder™

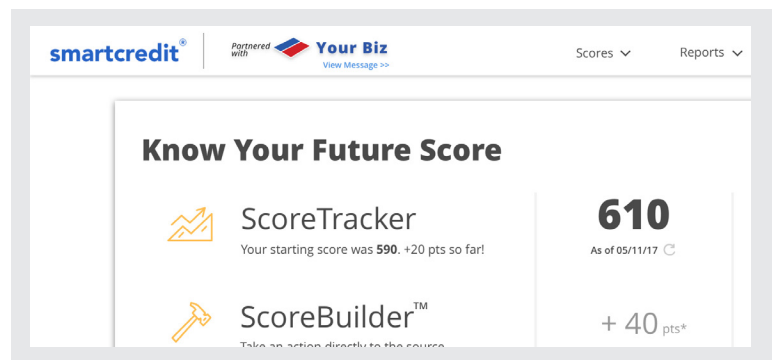
A unique 120-day plan to help build yourself a better credit score.

ScoreMaster®

Interact with the moveable slider to see how paying down balances or spending on credit cards impacts your credit score.

Money Manager

Manage all your online accounts in one place. We track and update your account statements, payments due, and daily transactions.



Expand brand reputation when customers see your logo and special message here.



Score tools ready for mobile, tablet or desktop.

Action Buttons

With the push of a button you can remove identity theft, negotiate debts, resolve reporting problems and ask questions directly with your creditors. No forms to fill out, letters or phone calls.

\$1 Million Identity Fraud Insurance

Covers your entire family residing in your household as well as your bank, savings, brokerage, lines of credit, credit card and more.

360° Monitoring

SmartCredit® is the only site that allows you to monitor both your credit file and payment cards in one place by combining traditional credit monitoring with Money Manager.

Features to Help Your Business Grow

Co-Brand and White Label Sites

Create a website that is custom designed with your branding and business model in mind. All of our sites are ad free.

Seamless Integration

Embed the SmartCredit® product into your enrollment process and create SmartCredit® accounts on behalf of your customer.

Dual Login

View SmartCredit® simultaneously with your customer and provide informed counseling and conversation while navigating the site together.

Partner Portal

With full access to SmartCredit's® proprietary partner portal, you can retrieve reports that provide customer insights and company metrics. You can also cancel customers, waive fees and change payment cards.

API in to Your Customer's Data

Near real-time reports that notify you when a customer updates their credit file and the score changes, or when new inquires post to their credit file.

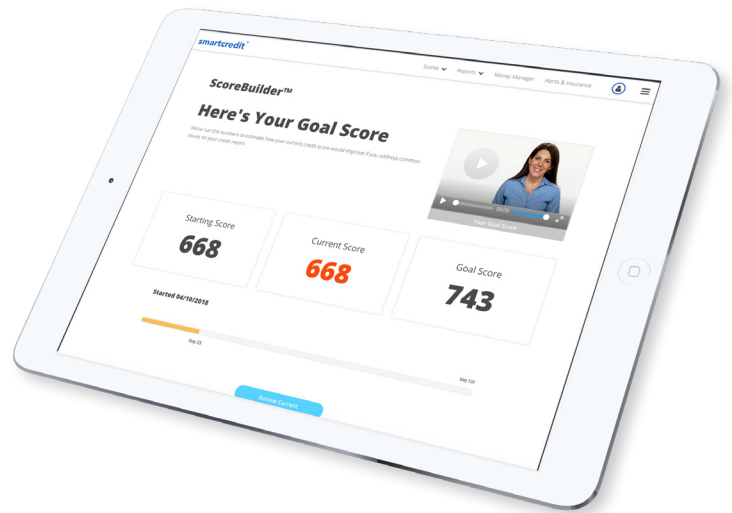
Budgeting & Spending Analysis

New Comprehensive Tools (In development).

Flexible B2B Programs

SmartCredit® has various programs that integrate with your business and make you more money.

See additional program details on the following page.



Contact Us Today

Questions? Want to learn more? Contact our relationship oriented partnership team.

ConsumerDirect, Inc.
16795 Von Karman Ave, #230
Irvine, CA 92606
www.consumerdirect.com

b2bsales@consumerdirect.com
714-431-0005 Option 4



Join our facebook community and learn from other SmartCredit® partners.
www.facebook.com/smartcredit/community

Flexible B2B Programs

Below is a table providing an overview of our partnership programs.

B2B Affiliate	Direct customers to your unique affiliate link with predefined retail price points, product features, and monthly payouts to you. Setup is fast and there are no upfront costs. Ideal for new and/or low volume businesses.
Co-Brand Wholesale	You pay a volume driven, tiered monthly membership (“wholesale”) fee for each enrolled customer and keep any margin at the retail price you set.
Co-Brand Sponsorship	You pay a volume driven, tiered monthly membership (“wholesale”) fee for each enrolled customer. You may then offer those memberships to your customers at no charge.
Co-Brand Fixed Payout	A fixed earnings plan with predefined retail price points, product features and monthly payouts to you.
Co-Brand Revenue Share	You set the retail price and keep a fixed percentage of the profits (usually 40 - 50%).
Co-Brand Bulk Sponsorship	You pay a flat, deeply discounted monthly fee for bulk purchases of SmartCredit® in increments of 100. You may then offer those memberships to your customers at no charge.
Co-Brand Sponsorship to Revenue Share	You pay a volume driven, tiered monthly membership (“wholesale”) fee for a trial period of your choosing. After the trial period the memberships convert to a revenue share program at a retail price you set.
Co-Brand Employee & Member Benefit	You pay a flat, deeply discounted monthly fee for bulk enrollments in SmartCredit®. You then offer those memberships to your employees or members at no charge.
White Label	Fully branded version of SmartCredit® personalized with your logo, colors, overall brand and merchant processor. Ideal for partners who enroll 500 or more customers per month.