October 25, 2017

FT PARTNERS
TRANSACTION ANNOUNCEMENT

FT Partners is pleased to announce its exclusive role as sole strategic and financial advisor to

Credit Sesame

in its growth financing with participation from

Menlo
Inventus Capital Partners
Globespan Capital Partners
ia capital group

for a total consideration of

$42,000,000
Overview of Transaction

- On October 25, 2017, Credit Sesame announced it has raised over $42 million in equity and venture debt
  - The funding comes from existing and new investors including Menlo Ventures, Inventus Capital, Globespan Capital, IA Capital, SF Capital, among others, along with a strategic investor
- The $42 million in funding is comprised of $26.6 million in equity and $15.5 million in venture debt, bringing the Company’s total funding to over $77 million
- Headquartered in Mountain View, CA, Credit Sesame was founded in 2011 and has provided credit and loan management tools to over 12 million members
  - The mobile and web solution provides consumers with tools to build a path to achieve financial wellness, including free access to their credit profile complete with their credit score, credit report grades, credit monitoring, interactive step-by-step tools and recommendations for better lending options

Significance of Transaction

- The funds will be used to accelerate the company’s growth, hiring, and member acquisition, and to advance its analytics, robo-advisor and machine learning technologies
- A new strategic investor has also joined Credit Sesame’s consortium of investors in this round and a separate strategic partnership may be announced in the near future that will allow millions more to benefit from Credit Sesame’s services

FT Partners’ Role

- FT Partners served as exclusive strategic and financial advisor to Credit Sesame in this transaction
- This transaction further demonstrates FT Partners’ continued success advising both leading consumer FinTech brands as well as companies across the Credit / Lending Tech landscape
FT Partners Advises Credit Sesame on its Growth Financing

Credit Sesame Overview

Company Overview

CEO: Adrian Nazari

Headquarters: Mountain View, CA

Founded: 2011

- Credit Sesame is the fastest growing personalized credit service with one purpose: to help consumers achieve financial wellness and reach their financial goals.
- The Company’s robo-advisor technology leverages its significant consumer data and analytics along with thousands of rules and insights.
- As the first of its kind in the industry, this technology aims to simplify and automate the management of consumer credit and loans, addressing the liability side of the balance sheet and helping consumers achieve improved financial wellness.
- Credit Sesame has seen over 100 percent annual growth for the past three years and achieved full profitability in early 2017.

Solutions Overview

Credit Management

- **Free Credit Score & Report Card**: Provides complete picture of consumer credit from your credit report.
- **Free Credit Insights & Recommendations**: Analysis of credit and expert advice from industry professionals.
- **Free Real-time Credit Monitoring**: Monitors credit changes for up to minute evaluation and risk prevention.
- **Free Credit & Identity Theft Protection**: Protects consumers with $50K ID theft insurance & resolution service.

Debt Management

- **Debt Picture & Monitoring**: Automatically shows consumer debt picture and monthly updates.
- **Financial Product & Market Monitoring**: Aggregates and monitors financial product eligibility, rates and terms.
- **Mobile Accessibility**: Access your account on your desktop & mobile apps.
- **Customized Loan Recommendations**: Analytic engine advises how to save on loans, mortgages, credit cards and more.
FT Partners Advises Credit Sesame on its Growth Financing

Overview of FT Partners

- Financial Technology Partners ("FT Partners") was founded in 2001 and is the only investment banking firm focused exclusively on FinTech
- FT Partners regularly publishes research highlighting the most important transactions, trends and insights impacting the global Financial Technology landscape. Our unique insight into FinTech is a direct result of executing hundreds of transactions in the sector combined with over 15 years of exclusive focus on Financial Technology

FT Partners’ Advisory Capabilities

- Debt & Equity Capital Markets Advisory
- Strategic Consortium Building
- Anti-Raid Advisory / Shareholder Rights Plans
- Sell-Side Valuations / Fairness Opinion for M&A
- Restructuring and Divestitures
- Sell-Side / Buy-Side M&A
- Capital Structuring / Efficiency Advisory Services
- Board of Directors / Special Committee Advisory
- LB0 Advisory

FT Partners’ FinTech Industry Research

- In-Depth Industry Research Reports
- Proprietary FinTech Infographics
- Monthly FinTech Market Analysis
- FinTech M&A / Financing Transaction Profiles

I The Information

Named Silicon Valley’s #1 FinTech Banker (2016) and ranked #2 Overall by The Information

Investor

Ranked #4 Most Influential Person in all of FinTech in Institution Investors “FinTech Finance 35”

Numerous Awards for Transaction Excellence including “Deal of the Decade”
FT Partners – Focused Exclusively on FinTech

FT Partners is the Advisor of Choice for Leading Consumer FinTech Brands

**Online Consumer Warranty Products**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its role as exclusive strategic and financial advisor to
square trade
in its sale to
Allstate.
for total consideration of
$1,400,000,000

**Connected Car Solutions**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its exclusive role as sole strategic and financial advisor to
AUTOMATIC
in its sale to
SiriusXM
for total consideration of approximately
$115,000,000

**Digital Money Remittance**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its exclusive role as strategic and financial advisor to
azimo
in its Series B financing led by
frog
for approximately
$20,000,000

**Robo-Advisor**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its exclusive role as advisor to
BLACKROCK
in its 100% acquisition of
FutureAdvisor

**Digital Gift Cards**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its exclusive role as sole strategic and financial advisor to
GiftCards.com
in its sale to
BLACKHAWK NETWORK
for total consideration of
$120,000,000

**Consumer Marketplace Lending Platform**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its exclusive role as sole strategic and financial advisor to
PROSPER
in its Series G financing from an investment fund co-managed by
FinEX ASIA
for total consideration of
$50,000,000

**Tech-Enabled Consumer Lending**
Financial Technology Partners LP
FTP Securities LLC
is pleased to announce its exclusive role as sole strategic and financial advisor to
earnest
in its Series B minority financing led by
BV
for total consideration of
$75,000,000
FT Partners – Focused Exclusively on FinTech
Significant Experience Across the Credit / Lending Tech Space

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Transaction Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>GreenSky</td>
<td>Initial Public Offering, $45,000,000</td>
</tr>
<tr>
<td>DST ICONIQ</td>
<td>Private Placement, $30,000,000</td>
</tr>
<tr>
<td>TPG</td>
<td>Private Placement, $28,000,000</td>
</tr>
<tr>
<td>Synchrony</td>
<td>Private Placement, $18,000,000</td>
</tr>
<tr>
<td>P2P</td>
<td>Private Placement, $14,000,000</td>
</tr>
<tr>
<td>Kabbage</td>
<td>Private Placement, $13,000,000</td>
</tr>
<tr>
<td>Earnest</td>
<td>Private Placement, $10,000,000</td>
</tr>
<tr>
<td>Marqeta</td>
<td>Private Placement, $5,000,000</td>
</tr>
<tr>
<td>OptimalBlue</td>
<td>Private Placement, $3,000,000</td>
</tr>
<tr>
<td>GTCR</td>
<td>Private Placement, $2,000,000</td>
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FT PARTNERS ADVISES
FT Partners – Focused Exclusively on FinTech
FT Partners Advised on Many of the Largest Alt. Lending Transactions

<table>
<thead>
<tr>
<th>Company</th>
<th>Investor(s)</th>
<th>Amount Raised</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROSPER</td>
<td>Affiliates of Jeffries, New Residential, Third Point</td>
<td>$5,000,000,000 Loan Commitment</td>
</tr>
<tr>
<td>GreenSky</td>
<td>Fifth Third Bank, TPG, ICONIQ, DST, Wellington Management</td>
<td>2,000,000,000 Loan Commitment, 50,000,000 Investment</td>
</tr>
<tr>
<td>Kabbage</td>
<td>RCP, Archetype Capital Partners, ING, Scotiabank,</td>
<td>300,000,000</td>
</tr>
<tr>
<td>earnest</td>
<td>BV, maveron, Adams Street,</td>
<td>135,000,000</td>
</tr>
<tr>
<td>TAULIA</td>
<td>QuestMark Partners, BBVA edbi</td>
<td>75,000,000</td>
</tr>
<tr>
<td>PROSPER</td>
<td>Fund Co-Managed By: FinEX ASIA</td>
<td>65,000,000</td>
</tr>
<tr>
<td>nav</td>
<td>Experian, khosla ventures,</td>
<td>38,000,000</td>
</tr>
<tr>
<td>Upstart</td>
<td>35,000,000</td>
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In addition to these large rounds, FT Partners has advised on a number of other prominent Credit / Lending Tech transactions.
Overview of Transaction

- On September 22, 2017, Prosper Marketplace announced that it has raised $50 million in a Series G financing round from an investment fund co-managed by FinEx Asia.

- San Francisco, CA-based Prosper is a leading marketplace lending platform for consumer loans, connecting people who want to borrow money with individuals and institutions that want to invest in consumer credit.
  - To date, over $10 billion in personal loans have been originated through the Prosper platform for debt consolidation and large purchases such as home improvement projects, medical expenses and special occasions.

- Based in Hong Kong, FinEx Asia is the first global FinTech marketplace connecting Asian investors with high quality, low volatility asset classes, including U.S. consumer lending.

Significance of Transaction

- The Series G investment, which brings Prosper’s total equity raised to $410 million to date, will be used to make strategic investments in the Company’s platform and products.

FT Partners’ Role

- FT Partners served as exclusive strategic and financial advisor to Prosper and its Board of Directors.
- FT Partners also advised on Prosper’s $5 billion loan purchase agreement from a consortium of institutional investors.
- This transaction further solidifies FT Partners’ role as the advisor of choice in the Alternative Lending sector.
Overview of Transaction

- GreenSky completed a minority $300 million financing round from TPG, DST, Iconiq and Wellington Management
- The Company provides an online loan platform that allows businesses to offer flexible credit programs to their customers – promoting higher transaction values and driving sales growth
- GreenSky’s proprietary, technology-driven platform enables partners to make informed, real-time credit decisions and allows for real-time transaction processing
- The Company has grown to be a leader in the emerging Alternative Lending space, with a particular focus on home improvement financing

Significance of Transaction

- Represents the largest private equity financing in the Alternative Lending space to date
- Demonstrates a fundamental shift in lending customer acquisition models away from traditional banks and towards specialists like GreenSky
- This transaction positions GreenSky as a clear leader in Alternative Lending and enables the company to continue to innovate and bring additional products to market

FT Partners’ Role

- FT Partners served as exclusive strategic and financial advisor to GreenSky and its Board of Directors
- FT Partners leveraged its deep knowledge, extensive experience and broad industry relationships to help achieve a highly favorable outcome for the Company
- Transaction demonstrates FT Partners’ continued success advising top-tier financial technology companies
Overview of Transaction

- On July 26, 2017, Marqeta announced a strategic, minority financing round led by Visa for a total consideration of $25 million
  - Visa and Marqeta also announced a multi-year, global partnership to drive innovations in commercial and consumer payments
  - Existing investors Commerce Ventures, 83 North, CommerzVentures and Granite Ventures along with new investor CreditEase also participated in the round
- Headquartered in Oakland, CA, Marqeta is the first modern card issuing and core processing platform, powering prepaid, debit and credit cards for the world’s top commerce innovators

Significance of Transaction

- The additional capital will enable Marqeta to continue to fuel its rapid growth and global expansion
- The initial efforts of the Visa partnership will involve growing opportunities for virtual, physical and tokenized payments across a number of commercial markets and use cases that can benefit from Marqeta’s developer-friendly platform

FT Partners’ Role

- FT Partners served as exclusive strategic and financial advisor to Marqeta and its Board of Directors
- This transaction demonstrates FT Partners’ deep domain expertise and transactional excellence in the Payments sector
- FT Partners also advised Marqeta on its Series C $25 million financing in October 2015
FT Partners – Focused Exclusively on FinTech

Award-Winning Investment Banking Franchise Focused on Superior Client Results

**FT Partners has been recognized as Investment Banking Firm of the Year and regularly achieves Merger and Financing Deal of the Year recognition**

### M&A Advisor Awards

<table>
<thead>
<tr>
<th>Year</th>
<th>Awards</th>
</tr>
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</table>
| 2016 | • Investment Banking Firm of the Year  
• Cross Border Deal of the Year |
| 2015 | • Dealmaker of the Year  
• Technology Deal of the Year |
| 2014 | • Equity Financing Deal of the Year  
• Professional Services Deal of the Year, Above $100mm |
| 2012 | • Dealmaker of the Year  
• Professional Services Deal of the Year, Above $100mm |
| 2011 | • Boutique Investment Bank of the Year  
• Deal of the Decade  
• 10 Deal of the Year Nominations Across 9 Categories |
| 2010 | • Upper Middle Market Deal of the Year, Above $500 mm  
• IT Services Deal of the Year, Below $500mm  
• Cross-Border Deal of the Year, Below $500mm |
| 2007 | • Dealmaker of the Year – Steve McLaughlin  
• Business to Business Services Deal of the Year  
• Computer and Information Technology Deal of the Year, Above $100mm  
• Financial Services Deal of the Year, Above $100mm |

### Institutional Investor Annual Ranking

<table>
<thead>
<tr>
<th>Year</th>
<th>Awards</th>
</tr>
</thead>
</table>
| 2015 | • Steve McLaughlin ranked #4 in Institutional Investor’s FinTech 35 List  
• Consecutively ranked (2006, 2007 and 2008) among the top Bankers in Financial Technology |

### Middle Market Financing Awards

<table>
<thead>
<tr>
<th>Year</th>
<th>Awards</th>
</tr>
</thead>
</table>
| 2006 | • Financing Professional of the Year – Steve McLaughlin  
• Financing Deal of the Year - Equity  
• Financing Deal of the Year - Debt |
| 2008 | • Equity Financing Dealmaker of the Year – Steve McLaughlin  
• Information Technology Deal of the Year  
• Financial Services Deal of the Year |

Note: **Bold** represents awards that FT Partners has won, **italic** represents nominations.