



GreenSky Joins American Fintech Council (AFC) to Drive Collaboration and Innovation for Point-of-Sale Financing Solutions

Fintech platform enhances consumer access to credit and empowers businesses with seamless financing options

Atlanta, GA. (May 7, 2025) – The American Fintech Council (AFC), the premier industry association representing responsible fintech companies and innovative banks, today announced the addition of GreenSky as its newest member. GreenSky administers the GreenSky® Program, a consumer lending program offered by banks and other financial institutions primarily through a network of Merchants. By simplifying the credit process with real-time application, approval, and payment tools, the GreenSky® Program helps home improvement businesses grow while giving their consumers greater purchasing power. As an AFC member, GreenSky joins a network of responsible innovators committed to using technology to expand access to credit and deliver consumer-friendly financial solutions.

"The GreenSky® Program offers an innovative, forward-thinking approach to point-of-sale financing that supports both consumers and businesses alike," said Phil Goldfeder, Chief Executive Officer of AFC. "Its commitment to empowering businesses through making available adaptable payment options aligns with our goal of driving growth and improving financial accessibility across industries. We are excited to work with GreenSky and the GreenSky® Program to continue advancing solutions that enhance the customer experience and support business success."

GreenSky is an Atlanta-based financial technology company that licenses its proprietary and patented platform to banks and other financial institutions to make consumer loans through the GreenSky® Program's point-of-sale financing solutions. The GreenSky® Program enables participating merchants to offer promotional payment options to their customers. GreenSky administers the GreenSky® Program on behalf of, and at the direction and control of, the banks and financial institutions that participate in the program. GreenSky is not a lender. Loans for the GreenSky® Program are offered and made by federally-insured, federal or state-chartered financial institutions.

The GreenSky® online platform streamlines the loan process, allowing consumers to apply for financing from participating financial institutions quickly and securely, while merchants can easily manage and track transactions. By improving efficiency in the application and funding process, the GreenSky® Program ensures a more effective and positive transaction experience for both the merchant and the consumer.

"At GreenSky, we believe that technology has the power to simplify and improve the way payments and credit work," said Timothy Kaliban, CEO of GreenSky. "Our platform empowers businesses with flexible financing solutions that help them grow, while allowing them to offer their consumers a seamless, accessible payment experience. As a member of AFC, we look forward to advancing our mission and collaborating with others to drive the future of responsible, technology-driven financial services."

A standards-based organization, AFC is the premier trade association representing the largest financial technology (Fintech) companies and innovative banks offering embedded finance solutions. AFC's mission is to promote a transparent, inclusive, and customer-centric financial system by supporting responsible innovation in financial services and encouraging sound public policy. AFC members foster competition in consumer finance and pioneer products to better serve underserved consumer segments and geographies.

About GreenSky

GreenSky, LLC, headquartered in Atlanta, is a leading financial technology company Powering Commerce at the Point of Sale® for a growing ecosystem of merchants, consumers and banks. GreenSky's highly scalable, proprietary and patented technology platform enables merchants to offer frictionless promotional payment options to consumers, driving increased sales volume and accelerated cash flow. The GreenSky® Program is operated on behalf of, and financing is provided by, federally insured, federal or state chartered financial institutions, which leverage GreenSky's technology to provide loans primarily to super-prime and prime consumers nationwide. Since GreenSky's inception, nearly 6 million consumers have financed more than \$50 billion of commerce using GreenSky's real time "apply and buy" technology. For more information visit greensky.com.

Media Contact:

Vicki Mirandah
Senior Vice President, GreenSky
media@greensky.com
m: 804.363.5415