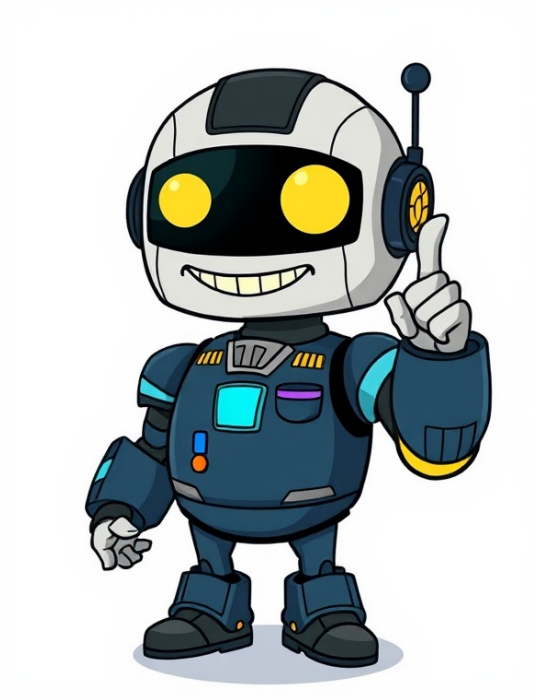


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Not available in NM. By using the Four app, you agree to our User Agreement and Privacy Policy. Four is fairly easy to use and is accepted by many of the stores the others with similar services provide which is the great part. Where things begin to turn is in the customer service department or lack there of. The lack of timely responsiveness regarding issues with app and the holds placed on funds in your account and then issues when you go to checkout from a store are ridiculous. They leave you without your order and now your 1st payment is on hold until it falls off and banks cant do anything to get your funds back to you because its a pending transaction. This has happened to a few people I know and Im currently without merchandise or my money. It took multiple attempts to reach someone only to be told by email they would forward my request to another department. Unfortunately for me Ive had enough and once I can get my funds released Ill be discontinuing use. Been using Four for 2.5 years now and have never missed a payment and 2 months ago back in October I tried to make a \$50 purchase using Four. I was declined with their normal we cant accept all orders yada yada.. It was whatever and tried a week later on another site for \$75.. Same Notice if they cant accept my order. I reached out to customer service to see if there was an issue with my account and they gave the same scripted response of how Im approved and disapproved for orders and to try again in a week. The Christmas season was coming up so at the start of December I tried to start my shopping early and again no matter what website I clicked on or dollar amount I tried it gave me the same I cant be approved for the order. Ive tried \$300 like I used to be able to do without issue down to the minimum of \$35 on orders and no luck.. I reached out to customer service again to try and see what is really going on but it was the same scripted response again and to try again in a week(no help). App is fully updated, banking and card accounts have never changed, so not sure what is going on with the company. Dont waste your time on this one and stick to one of the more notable ones that will actually work when you need them. Developer Response Were so sorry to hear that youve run into this issue. Please reach out to us at support@paywithfour.comour team is here to help! Been using Four for 2.5 years now and its always been great and easy to use especially around the holidays. Spending limit \$1200 and have made purchases of up to \$600 in one transaction without any problem. Have never missed a payment and 2 months ago back in October I tried to make a \$50 purchase using Four. I was declined with their normal we cant accept all orders yada yada.. It was whatever and tried a week later on another site for \$75.. Same Notice if they cant accept my order. I reached out to customer service to see if there was an issue with my account. Ive tried \$300 like I used to be able to do without issue down to the minimum of \$35 on orders and no luck.. I reached out to customer service again to try and see what is really going on but it was the same scripted response again and to try again in a week(no help). App is fully updated, banking and card accounts have never changed, so not sure what is going on with the company. Dont waste your time on this one and stick to one of the more notable ones that will actually work when you need them. Were so sorry to hear that youve run into this issue. Please reach out to us at support@paywithfour.comour team is here to help! I have used a few other pay in 4 apps each with a positive outcome, but this Four app/company is awful. Their customer service is horrible and the time it takes to get any kind of response is unacceptable. 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