# Point-of-Sale Digital Finance

Delivering Consumer-Grade Simplicity to B2B Technology Sales

**Propel** Pay

# Point-of-Sale Digital Finance

#### Making B2B Technology Sales Fast and Simple

PropelPay is setting the pace for the future of B2B finance by integrating tailored finance options at point-of-sale. While consumers enjoy realtime transactions, B2B buyers have faced outdated, cumbersome processes that limit e-commerce growth - until now.

PropelPay offers a faster, more efficient alternative to traditional B2B finance methods. Our streamlined approach enables higher conversion rates and larger transactions, giving merchants a competitive advantage. Our solution empowers UK businesses to spread technology costs over time while ensuring merchants get paid immediately.



"B2B customers increasingly demand the same seamless experiences they enjoy as consumers. Point-of-Sale finance integration is revolutionising B2B technology sales in the UK. PropelPay's advanced digital solution positions your business at the forefront of this e-commerce sales revolution, delivering a smooth purchasing experience to your customers".

Jon Maycock, Commercial Director, Propel Finance



## Transform Your Transactions

Integrate flexible financing options into your webshop checkout to boost your tech sales. PropelPay enables your customers to spread equipment costs over 1-4 years, while you benefit from fast, full payment. Our streamlined solution can also help drive increases in conversion rates and order values.

## Seamless Integration Across Every Channel

PropelPay integrates finance across all channels, providing customers with a smooth payment experience at every touchpoint.

- Webshop checkouts
- In-store transactions
- Contact centre sales

#### Merchant Benefits

#### Boost sales effortlessly

Watch your revenue rise as PropelPay helps drive conversion rates and order values across your digital platforms.

#### Fast decisions, faster growth

PropelPay can deliver financing decisions in minutes - not days - helping your customers make purchases quickly and allowing you to capture sales opportunities faster.

#### Digital-first

For the online journey, PropelPay offers a 100% digital process that eliminates paperwork and hassle—from customer application to decision, subject to status and eligibility. In-store and contact centre experiences may vary based on your chosen setup.

#### Results

Put it all together and you could achieve:

- Increased sales revenues
- Larger basket sizes
- Enhanced order values
- Lower cart abandonment
- Higher conversion rates
- Uplifted profit margins
- Returning business customers
- Repeat equipment purchases

Don't just watch the market evolve – be the driving force behind its transformation.



### Revolutionising B2B Tech Purchases

Today, B2B customers expect financial solutions that integrate seamlessly into their daily operations, reflecting the convenience they enjoy as consumers.

PropelPay is flipping the script on how UK businesses buy and sell technology. We're simplifying the B2B equipment finance journey, making it easier than ever for companies to acquire the technology they need to thrive.

#### Introducing Flexible Payment Options

With PropelPay, your business customers can spread their technology payments over 1, 2, 3, or 4 years through Hire Purchase - right at your Point-of-Sale.

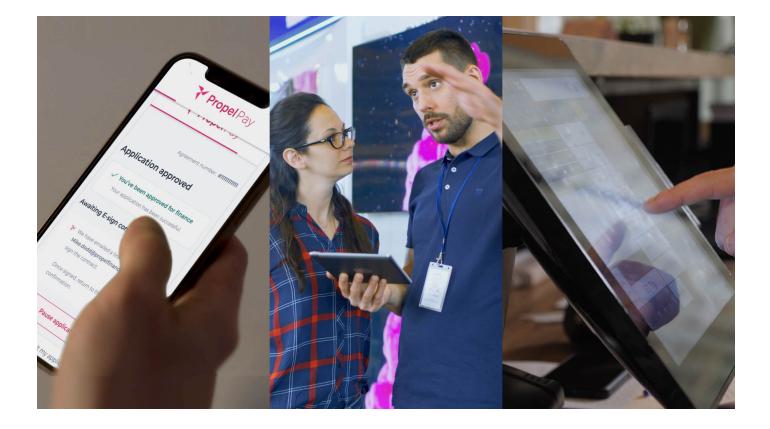
Our innovative solution integrates effortlessly into your existing sales channels, enabling a smooth experience for both you and your customers.

# Why Choose PropelPay?

- **Simplicity** Deliver a streamlined, user-friendly experience, that makes accessing finance options simple for your business customers
- Flexibility Tailor payment terms to meet diverse business and budgetary requirements.
- Integration Seamlessly embed PropelPay into your existing sales channels with minimal disruption.
- Speed Benefit from fast deployment and decisions, driving accelerated sales cycles.

PropelPay isn't just a payment solution; it's a game-changer for the UK B2B tech market.





# How PropelPay Works – Anytime, Anywhere

PropelPay revolutionises the customer journey by enabling businesses to access finance for equipment acquisition directly at your website checkout - 24/7.

Propel also integrates into in-store and contact sales processes, supporting your business customers acquire the equipment they need where and when they need them.

For years, flexible point-of-sale financing options have been reserved for personal purchases, creating unnecessary barriers for businesses. PropelPay seeks to close the gap, bringing a greater level of flexibility, speed and convenience to businesses seeking equipment finance solutions. This innovation is fundamentally changing how UK businesses access and acquire technology.

#### The PropelPay Advantage: As Easy as 1-2-3

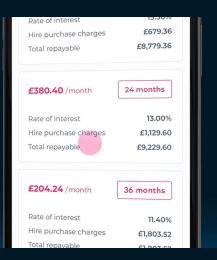
#### 1. Choose the Business Equipment



Your business customers browse and select their essential technology equipment through your existing platform, adding their items to the basket in the usual way.

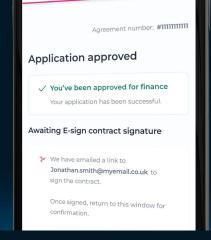
- Wide range of eligible products
- Integrated financing options presented at checkout
- Access to latest technology solutions

#### 2. Select Payment Terms



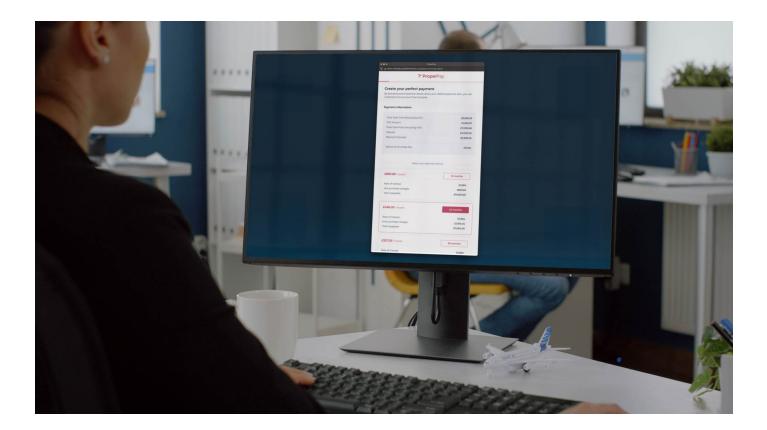
PropelPay puts flexibility first. Customers select payment terms from 1 to 4 years , aligning their technology investments with their business strategy and budgets.

#### 3. Spread the Payments



At checkout, customers select PropelPay for eligible items, complete a streamlined application, and receive a fast decision. With electronic signing, their technology procurement can be completed in minutes.





# PropelPay delivers:

- Simple, fixed monthly payments
- Transparent terms with no hidden fees
- Streamlined budgeting and financial planning

# The PropelPay Promise

- Quick Decisions: Fast approvals driving faster sales
- · Seamless Integration: Native integration across sales channels
- Boosts Sales: Removing financial barriers to drive conversion
- Customer Satisfaction: Delivering the payment flexibility modern businesses demand

Enable your customers to procure technology efficiently – the PropelPay way.

# **Comprehensive Channel Integration**

PropelPay seamlessly embeds into your existing sales process, optimising every customer interaction.

# Web Shop Checkouts

- · Fully integrated into your e-commerce platform
- Clear finance options at checkout
- Fast decisions for a smooth purchase experience

#### In-Store Transactions

- Tablet and POS system integration for physical store locations
- · Quick and straightforward application process for customers
- Fast decisions for on-the-spot purchases

### Contact Centre Sales

- API integration with your CRM and sales tools
- Guided application process for phone and chat support
- Real-time decision making to close sales efficiently

#### Key Features of PropelPay Integration:

- Seamless Integration: Finance woven into the fabric of e-commerce
- · Effortless Sales: Measurable revenue and profit enhancement
- · Fast Decisions: Receive decisions in minutes, not days or weeks
- · Digital-First: End-to-end digital architecture

#### Technical Specifications:

- Easy API integration
- Advanced biometric security
- Dedicated implementation support

PropelPay isn't merely another payment option - it enhances your entire sales ecosystem. Our solution adapts to your business model, whether digital-first, store-based, or contact centre-driven. Don't just adapt to market changes; drive them. With PropelPay, you're shaping the future of B2B technology commerce.

Drive growth through PropelPay's omnichannel integration.

# Why Businesses are Signing Up

PropelPay offers a win-win solution for both merchants and customers in the B2B tech space. Here's how our innovative platform can deliver results.

# For Merchants

#### Boost Your Sales Performance

- Increase conversion through flexible payment options
- Expand market reach beyond cash buyers

#### Convenient Customer Payment

- Optimise the customer journey
- Enhance the purchasing experience

# Maximise Order Values

- Encourage customers to invest in higher-tier or additional products
- Drive upsell and cross-sell opportunities

### Boost Conversion

- Turn browsers into buyers with attractive financing options
- Reduce cart abandonment

# Optimise Basket Size

- Enable customers to purchase complete solutions not just single items
- Increase average order values

# Elevate Profit Margins

- Sell more high-margin products and services
- Improve overall financial performance metrics

# Accelerate Cash Flow

- Receive funds swiftly while customers enjoy extended payment terms
- Maintain strong working capital

# **Customer Advantages**

# Enjoy Hassle-Free Transactions

- Streamlined Application Process: Integrated seamlessly into the purchase journey.
- Minimal Paperwork: Experience quick approvals with less hassle.

# Access Cutting-Edge Equipment

- Acquire Technology with Ease: Purchase advanced technology without straining cash reserves.
- Stay Competitive: Keep pace with the latest tech innovations.

#### Fast Process - Application to Decision and Completion

- Fast Decision-Making: Benefit from a quick decision process that empowers customers to proceed with their purchase confidently.
- Streamlined Experience: Avoid the delays associated with traditional finance, thanks to a simplified and efficient process.

# Unlock Cash Flow

- Preserve Working Capital: Maintain cash reserves for other business needs.
- Manage Budgets Effectively: Enhanced financial control and forecasting.

### Simplify Budgeting Decisions

- Predictable Payments: Benefit from fixed monthly payments for easier financial planning.
- Align Investments with Growth: Match technology investment to business expansion opportunities.

# User-Friendly Experience

- Intuitive Interface: Enjoy a seamless transaction process that's easy to use.
- Transparent Terms: Access clear terms and conditions to enable informed decisions.

#### Secure Automated Platform

• Automated Processes: Enjoy consistent and reliable service with end-to-end digital automation.

PropelPay delivers more than financing – it powers growth, efficiency, and success in B2B technology sales.

#### Ready to ride the PropelPay wave of business growth?

Visit PropelPay.co.uk today to book a demo.

# **Propel - Driving Innovation in B2B Finance**

Propel is the driving force behind PropelPay, dedicated to transforming the landscape of B2B technology finance in the UK. With a deep understanding of the challenges faced by both merchants and business buyers, we have developed a solution that meets the evolving demands of the modern business environment.

With a 30-year track record of helping businesses access essential equipment finance, Propel Finance has been recognised for the Fastest Sustained Growth by an Asset Finance Lender (AF50 Rankings), achieving an impressive 344% growth since 2021.

Our team of over 200 employees, specialises in building successful partnerships with leading organisations through our distinctive 'Human-Digital' approach. This strategy combines the in-depth understanding and relationship-driven focus of industry experts with cutting-edge deal processing technology.

#### Personal, Progressive, and Partnering

Propel has successfully established and nurtured landmark multi-year strategic partnerships with some of the largest corporate partners in the UK, including Barclays Business Banking and Azets. Through these partnerships alone, we serve over 3,000 customer applications monthly across a wide spectrum of UK businesses.

# Cutting-Edge Technology

We have invested over £10 million in our scalable proprietary end-to-end technology platform, ensuring a smooth and seamless finance journey for your customers. This investment enhances their experience and boosts your sales. With a substantial in-house development team, we continuously advance our technological capabilities to revolutionise how businesses fund equipment purchases.

# Scalability and Accessibility

Supported by a highly experienced management team and a scalable technology platform, Propel offers the flexibility and accessibility essential for achieving your business's growth and expansion objectives.

# Financial Strength

With access to over £1 billion in funding lines from major institutions such as Barclays, Citibank, Quilam Capital, and the British Business Bank, Propel provides the financial stability and flexibility necessary to support our partners' growth ambitions.

#### Customer-Centric Approach

Propel consistently maintains an outstanding Customer Satisfaction Score of 9.7 out of 10, setting a new benchmark for service quality in the industry.

By combining explosive growth with groundbreaking innovation and a clear vision for the future, Propel is not only achieving remarkable success but is also poised to drive further transformative change in the B2B finance landscape.



Ready to take your B2B technology sales to the next level?

# Y Propel Pay

# **Key Contact**



Visit **PropelPay.co.uk** now and see how quick and straightforward online business equipment financing can be. For more information, contact our experts today on **0203 9090 222** or email **contact@propelpay.co.uk** 

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