



Making smiles brighter with point of sale finance

Smiles LTD are a series of Dental Practices founded by Jamie Kerr & Avron Woolf Smith with a simple mission: to deliver a fantastic level of treatment at an affordable price point. The company is committed to delivering world-class levels of treatment which is accessible to all.

As the demand for private dental care soared, the company made the decision to offer point of sale finance to their customers. As booking dental work can be stressful, Smiles wanted to make the finance experience as easy and simple as possible.



The Challenge

Lack of quality providers

Private healthcare – and particularly dental care – is not a space traditionally dominated by finance providers. Smiles found that standard providers like Klarna were not capable of trading with them.

Concerns over approval ratings

From the pool of providers able to offer dental care finance, approval ratings were low. Smiles wanted a provider who could responsibly approve a high number of customers, but was finding this difficult to source.

Poor customer experience

Along with low approval ratings, the finance providers Smiles looked at also had cumbersome customer journeys with long application forms. The company wanted a provider who could offer a stellar UX at every point.

Smile's search for a point of sale finance provider came to an end when it approached ZOPA, who were able to deliver a solution that met its needs.

“We’re a customer-focused company who pride ourselves in putting smiles on as many faces as possible. Part of that is giving our customers the option to spread the cost of our high-quality treatment affordably. ZOPA is delivering a customer experience that aligns with our own high standards, and we’re proud to partner with them for an affordable pathway to better dental health.”

**Jamie Kerr,
Founder, Smiles LTD**

The Solution

Smiles needed a point of sale finance provider who could offer a quick, seamless finance journey for its customers along with high approval rates. ZOPA achieved this through the following actions.

Seamless finance journey


Smiles customers needed to pay for treatment online and instore. ZOPA's checkout journey takes less than two minutes to complete, from application to approval – with the same experience across both channels.

High approval rates

ZOPA's superior lending facilities, including soft credit checks and alternative borrowing options, meant more customers were able to access finance – with approval rates of 85%.

Tech-first finance solution

Smiles has multiple practices as well as online bookings, so customers needed the ability to apply for finance instore and online. ZOPA provided tailored QR codes for instore use as well as seamless website integration.

85%  **Approval Rates**



Main benefits of the Smiles LTD –ZOPA partnership:

- 85% approval rates
- Increased conversion rates
- Account management and reporting