

# Canine Credit – Nurturing humankind’s best friend with retail finance

Stem Cell Vets work with dogs of all ages & breeds who are struggling with arthritis. The practice uses cutting edge treatments, including Stem Cell Therapy, to help them become fully mobile & pain free. Deeply rooted in the latest healthtech breakthroughs, Stem Cell Vets mission is to act with integrity, commitment and honesty to find the absolute best possible outcome for beloved dogs.

Offering ways to spread the cost of its groundbreaking treatments is a key part of Stem Cell Vet’s value proposition. The company decided to offer finance solutions at checkout so customers could access treatment more affordably.

**74%**  **Approval Rates**

## The Challenge

### Limited finance options

Stem Cell Vets needed a finance partner that was versatile and could offer flexible term lengths, spend thresholds and interest free/interest bearing options.

### Conversions and approvals

The business was looking for a finance provider who could deliver high approval rates along with a seamless journey guaranteed to convert.

### Custom requirements

Finding a provider who could offer a seamless user experience compatible with Stem Cell Vet’s business model was imperative.



## The Solution

After trying another finance provider, Stem Cell Vets settled on ZOPA's retail finance solution. ZOPA's tech-first approach to its finance products, along with its commitment to ethical lending and a seamless customer journey made it the ideal fit for a company like Stem Cell Vets.

The partnership has flourished to deliver strong results for Stem Cell Vets, including:

**Increased conversions and approvals** ZOPA's upselling tools and seamless checkout delivered approval rates of 74% and conversion rates of 62% for Stem Cell Vets.

### Seamless solution

ZOPA's Custom Order Portal enables Stem Cell Vets to walk customers through its seamless credit journey which can be completed in less than two minutes.

### Robust product suite

ZOPA's finance solutions range from 3-60 months, with interest free and interest bearing options to cover Stem Cell Vet's full range of treatments.



### Main benefits of the Stem Cell Vets -ZOPA partnership:

- 74% approval rate
- 62% conversion rate
- Seamless journey online and instore

**"We're leading the way to better treatment for humankind's most loyal companion through history. ZOPA's innovative technology aligns with our own, allowing our customers to access high-quality care quickly and easily, regardless of where they find us. We're confident that ZOPA is the right finance partner to meet our needs as we continue to evolve and grow."**



**Dr. Stewart Halperin,**  
Founder, Stem Cell Vets