

The Grass is Greener with POS Finance solutions

Market Challenges

We know the outdoor furnishings sector is facing mounting shipping and production costs – along with more consumers shopping online for their outdoor needs.

We also know that delivering affordability, quality and a seamless customer journey is vital to success. That’s why we’ve tailored our modular LendTech platform to help you offer flexible finance options to more customers than ever.

- UK garden furniture market size is £1.5bn in 2023 and will grow 1.6% YoY.
- A frictionless omnichannel customer experience with multiple payment options is key to remaining competitive.
- POS finance providers must work with garden furniture merchants to meet changing consumer needs, while protecting profits.

Reasons to provide
Point of Sale Finance

✔ Generate More Sales

✔ Increase Conversions

✔ Provide More Options

✔ Grow Customer Base

Solution Benefits



Technology &
Lending Provider



Financial Eligibility
Solution (Soft Search)



Increased Approval
Rates



Simple & Fast
Integration

Results driven for our Merchants clients

40%
Increase

Our credit solutions have increased conversion rates by up to 40%

36%
Reduction

Increased conversion rates has reduced cost per acquisition by 36%

70%
Growth

Our seamless application process has increased credit sales by up to 70%

How It Works

Our unique LendTech solution lets us act as both lender and credit engine. Once you've signed up with us, your dedicated Retail Success manager will be by your side at every step - from onboarding and integration, to managing and marketing your credit solution.

Step 1 - Define Your Requirements

What do you want to achieve by offering finance? Is it attracting new customers, outpacing competitors, or increasing basket values? This will help us create the right fit for you.

Step 2 - Agree Commercial Rates

We have higher acceptance and conversion rates, plus lower delinquency rates than many of our competitors - so our commercial rates are more than worth it.

Step 3 - Platform Integration

Our custom-built tech is modular and agile, meaning we can onboard your eCommerce platform seamlessly, to suit you, in a matter of days.

Step 4 - Payments & Transactions

Our experts handle every aspect of the payment process - from eligibility checks, to check-out and collections. All you need to do is deliver the goods.



Where We Fit

Eligibility Check



Customers benefit from our soft search feature. They can check if they're eligible for credit - without hurting their credit file.

Add to Checkout



Our tech seamlessly integrates with any product or checkout meaning eligible customers can choose 'Pay with ZOPA'.

Credit Application



A hard credit check is undertaken by our in-house assessors. Unlike other lenders, this is done in seconds, preventing cart abandonment.

Credit Approval



As we are both tech provider and lender, we can approve customers within 60 seconds, using information they will already have to hand.

Goods Delivered



We'll pay you the order value, less our fee, on receipt of delivery - and handle collecting payments from the customer ourselves.

~ 50%

By providing credit options at the checkout, we've helped our retailers increase sales by up to 50%

A typical user journey of a eCommerce user

Book a Demo

Ready to grow? Our experts can demo our unique credit solution in just 15 minutes. Get in touch today!

Tel: +44 (0)1782 491838

Proud to work with

CHARLES & IVY



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