



An essential guide to...

Consumer Finance Instore vs Online

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zopa.com/retail-finance



POS Finance has been driving eCommerce sales for years, with BNPL increasing by 39% YoY.

However, in-store finance is also growing in popularity as more consumers look to spread the cost of purchases made in brick and mortar stores.

Zopa's interest free and interest bearing solutions can be used both online and in-store, and is delivering results for hundreds of UK merchants.

12%

of online purchases in January 2023 alone were made with POS finance.

39%

Online POS finance purchases grow by 39% Year on Year.

£321m

credit card transactions in January, 9.9% more than in January 2022.

89%

of customers retained when offering omnichannel payment methods.

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How to offer POS finance

Giving customers the option to pay with finance at checkout is a great way to win new business and increase sales.

But with more merchants offering this solution, you want an online credit product that gives customers a seamless user experience and keeps them coming back for more.



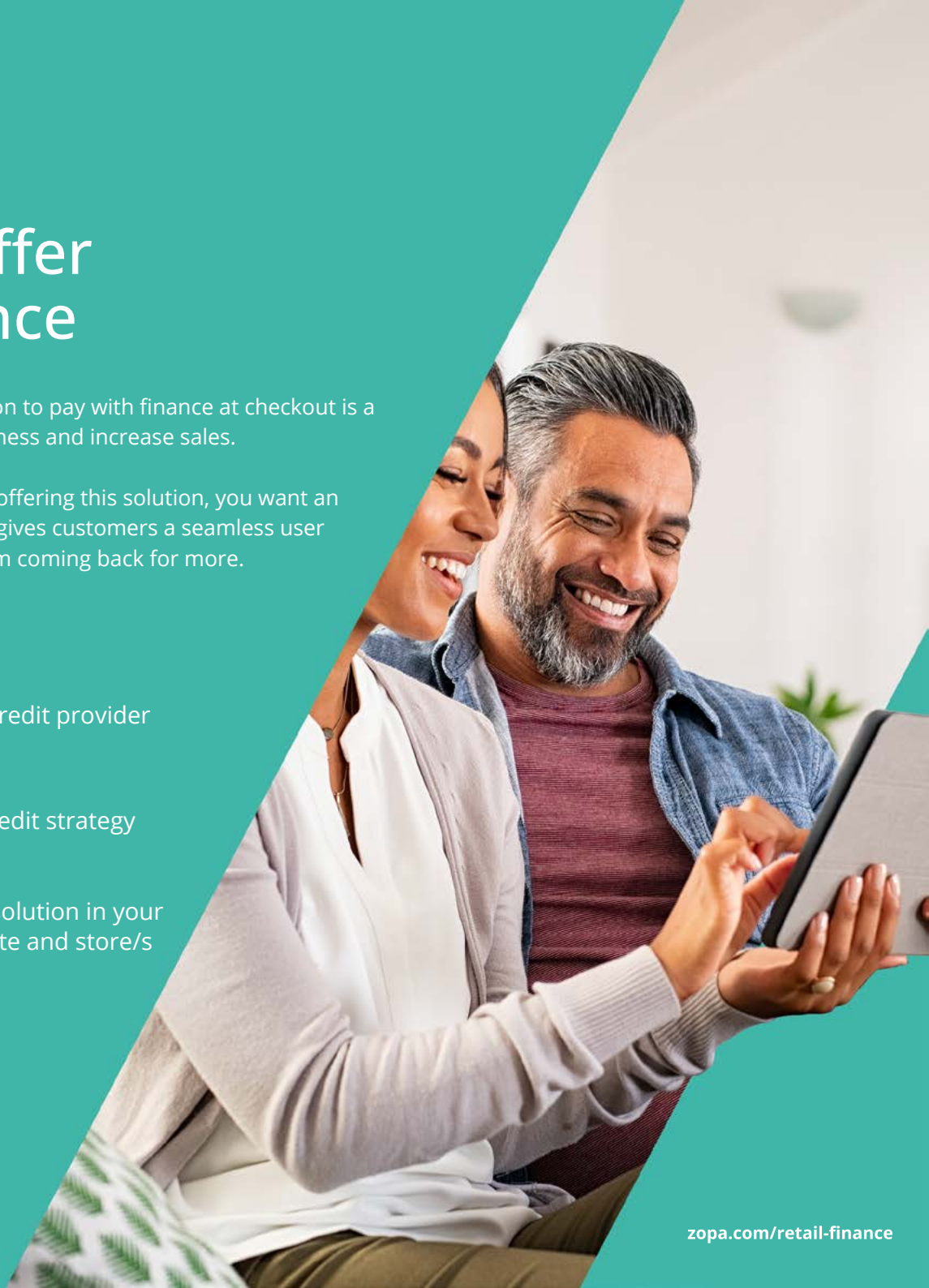
Choose your credit provider



Define your credit strategy



Integrate the solution in your eCommerce site and store/s



How to market your online POS

Once your solution is live, you need to let customers know it's available at every stage of their journey – from your social media ads, to landing and product pages.

Zopa gives merchants a range of tools and support to help boost sales.



Increase basket value with upselling tools



Soft credit search for customers



Digital promotion assets including banners and GIFs

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How to offer POS finance in-store

Having physical business premises is far from a barrier to offering POS finance – provided you have the right tools for the job.

With Zopa's Merchant Portal, your customers can access the same frictionless user journey as they would online.



End-to-end order completion



Instant eligibility check



Training for your sales team





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How to market your in-store solution

POS finance is rapidly catching up with credit cards as UK shoppers preferred consumer credit method.

However, it's less common in physical stores than it is online. Let customers know they can access POS finance in your store with Zopa.



QR code generator



Printable promotion assets including posters and leaflets



Customers complete order on their own device

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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



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