How YouLend helped a **leading payment service provider** increase revenue by $3 million and reduce churn by 90%

The challenge

A market-leading UK payment service provider was looking for new avenues to grow its merchant base and add new revenue streams.

The company already offered a range of payment-related products to SMEs across the UK, from card machines to e-Point of Sale services and online payment systems. However, it struggled with the **challenge of retaining merchants through competitive rates, while also growing top-line revenue.**

The provider decided to explore embedded finance solutions as a way to create merchant loyalty and generate new revenue streams simultaneously.

Our solution

The provider decided to partner with YouLend in order to roll out its new **merchant financing product**; making it possible for merchants to access funding within hours of applying. The solution enabled businesses to **repay periodically** based on a revenue-based schedule and was **launched with no capital at risk** from the payment service provider. It was an immediate additional revenue stream that brought minimal risk to the organization and generated new value for its customers.

The solution was an own-branded journey that created a familiar experience for the merchants, in an ecosystem that they knew and trusted. In just a few clicks, merchants could complete a funding application and could self-select the best offer for themselves or get assistance from a dedicated account manager.

> YouLend offers the flexibility of creating a financing experience that suits our merchants without compromising on our user experience and our brand. We can see their progress at every step of the journey, and we know they're getting the best experience on the market.

Some of our current partners include:

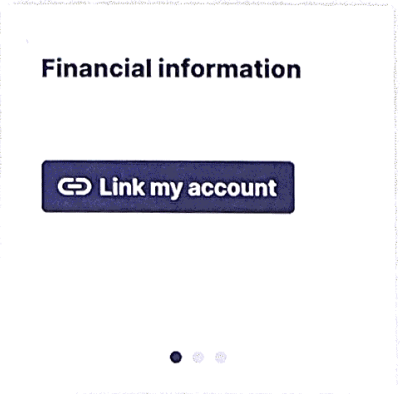
shopify · JUST EAT Takeaway.com · Google · worldpay · ebay · EQT · posnow · Allianz Global Investors

A seamless merchant journey ↓

We provided the leading payment service provider with a seamless customer journey that made it **easy for their merchants to apply and receive funding.** This was white-labeled in their own branding, making sure that the merchants felt like they were accessing financial products within a familiar platform. All set up in days.

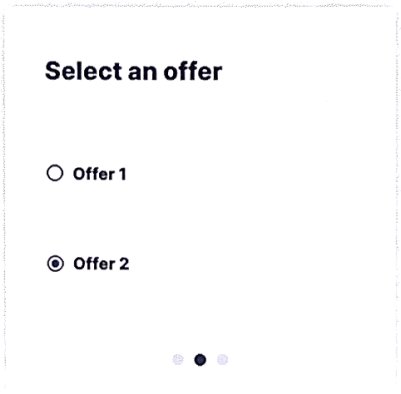
1

Merchants apply in minutes and get instant offers



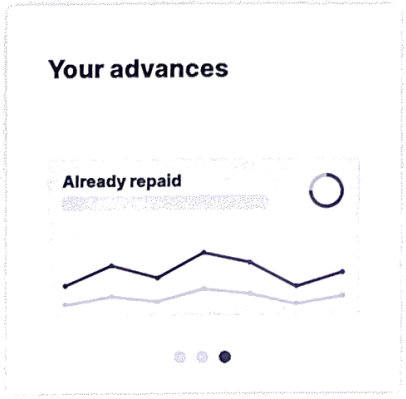
2

Merchants select an offer and receive funds within days



3

Merchants repay as a fixed percentage of their sales



Results from partnership ↓

$3 million added revenue
The partnership generated over $3 million in new revenue for the payment service provider since its launch in Q3 2020, with almost no investment from the product team.

90% churn rate reduction
Funded merchants rated the provider with an impressive Net Promoter Score of 64 and churned 90% less as a result of the financing solution.

85% renewal rate
The leading payment service provider also saw a consistent 85% renewal rate by merchants as soon as they were able to apply again for funding; proving the product was a huge success.

To learn more about YouLend's flexible and affordable financing options, contact sales to set up a demo by emailing partnerships@youlend.com **© YouLend US LLC. All rights reserved.**

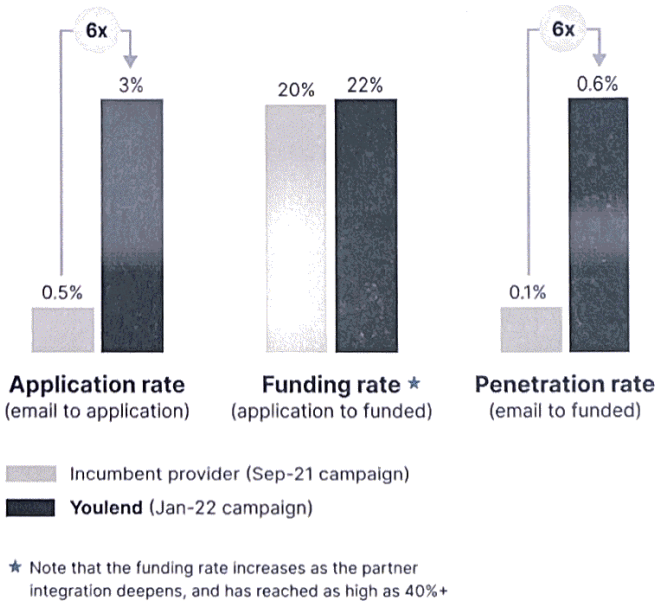
Epos Now doubles approval rates with YouLend's embedded finance solution

As the leading electronic point-of-sales service provider in the UK, Epos Now was looking to drastically **grow top-line revenue** by upselling more products and **improving merchant retention.** Epos Now was already working with an embedded finance provider, but now wanted to find a new provider or build an in-house solution as the results were not up to their expectation.

Epos Now launches new funding solution in the UK

Epos Now wanted to go live quickly and seamlessly, without distracting the organization from its core product. So, they decided to test out a new white-label embedded finance provider - **YouLend.**

Compared to the incumbent provider, YouLend delivered **6x higher application rates** and **2x higher approval rates**; making the pilot a definite success for the company. The organization subsequently decided to fully launch the product to its UK merchant base, and is now preparing for a launch in the U.S.



> Since partnering with YouLend, Epos Now has seen a significant uplift in business funding to our customers compared to previous providers. This is due to the agnostic, flexible, and automated capital offering now in place.

Ryan Heaphy
Head of Strategic Partnerships EMEA, Epos Now

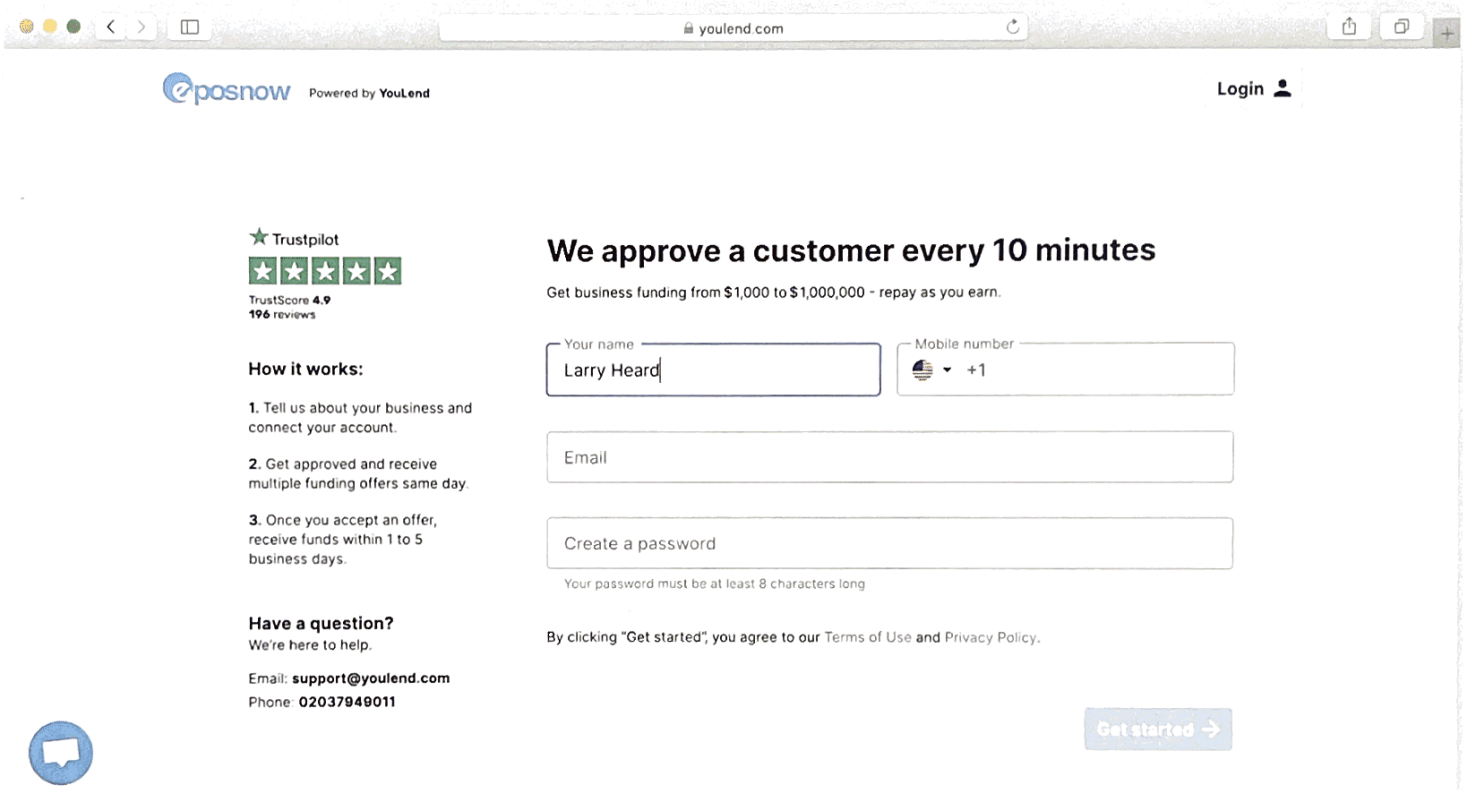
Some of our current partners include:

shopify · JUST EAT Takeaway.com · Google · worldpay · ebay · EQT · posnow · Allianz Global Investors

Paving the way for an international launch ↓

After going live with Epos Now in a **record 3 week time-to-market**, YouLend was able to provide full API integration and process Epos Now's merchant applications within minutes. As of September 2022, Epos Now actively sells YouLend's financing solution through their Salesforce integration.

Through the partnership, Epos Now has extended $20 million in funding to over 500 small businesses, with over $7 million since January 2022.



Results from partnership ↓

2x higher approval rates
Compared to the incumbent embedded finance provider, YouLend was able to double approval rates and achieve 6x higher penetration rates.

$20 million funded
Epos Now has extended more than $20 million in funding to over 500 small businesses through YouLend, with over $7 million extended since January 2022.

3% application rates
Based on prequalifying data, merchants that were invited to apply for funding were 6x more likely to complete and submit an application for funding through YouLend.

To learn more about YouLend's flexible and affordable financing options, contact sales to set up a demo by emailing partnerships@youlend.com **© YouLend US LLC. All rights reserved.**

Fast & flexible revenue-based financing for your merchants powered by **YouLend**

YouLend provides an embedded financing solution that your merchants can use to apply for funding in a few clicks. Our seamless products have been used by over 500,000 merchants to date through our partners - which include major platforms such as **Shopify**, **eBay, Epos Now, Just Eat Takeaway** and **Google**.

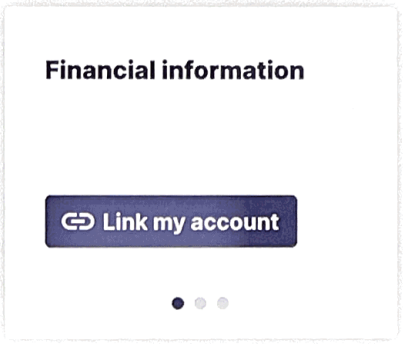
How we help you win ↓

- **9 out of 10** applications approved
- Funding from **$500 to $2,000,000**
- **Instant decisions** on applications
- **85%** renewal rate
- **Flexible automated repayments** (fixed % of future sales)

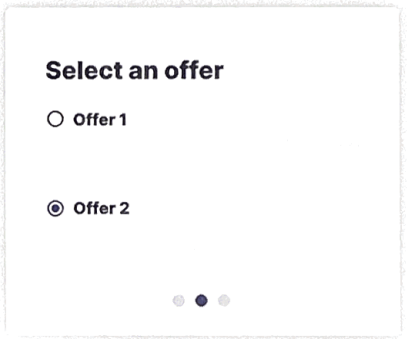
Using industry-leading APIs, our partners can go live with a financing solution for their merchants in **less than 7 days**, with no development cost or capital at risk. YouLend's solutions are **white-labelled**, and partners can fully embed the solution into their own ecosystems, using their own branding.

How it works ↓

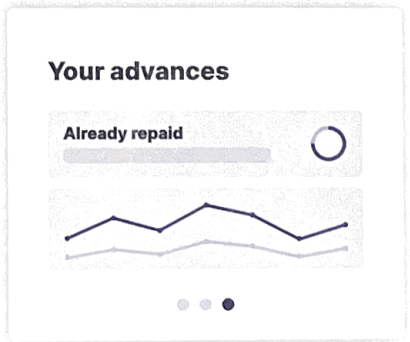
1 **Merchants apply within minutes** and receive instant offers



2 **Merchants select an offer** and receive funds within hours



3 **Merchants repay** as a fixed percentage of their sales



Our partners ↓

shopify · JUST EAT Takeaway.com · Google · worldpay · ebay · EQT · eposnow · Allianz Global Investors

Why partner with YouLend?

Reduce churn with a differentiated product
YouLend partners see their customers reduce churn by **50-75%** as they become better equipped to capture new opportunities and weather unexpected business challenges.

Bring financial inclusion to your merchants
You can offer your merchants financial support that fits their needs, even when they have just started trading, are small, or are side-businesses.

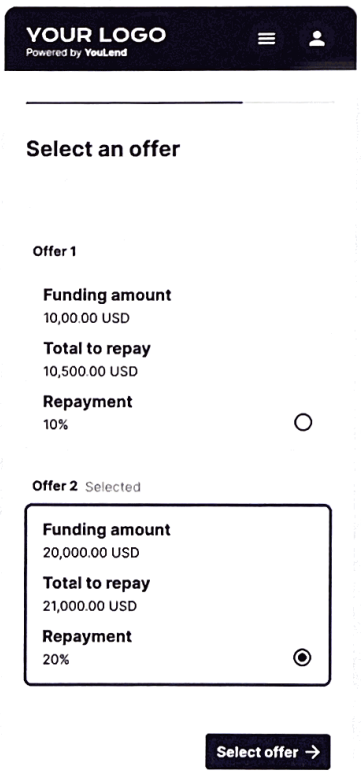
Create new revenue streams
Every new funding helps grow your business's top line through earned commissions, and YouLend's penetration rate is **6x higher** than that of other providers.

Supercharge the growth of your merchants
YouLend partners see their funded merchants' **revenue grow by 36%** in the 6-month period following funding.

Our partnership solutions ↓

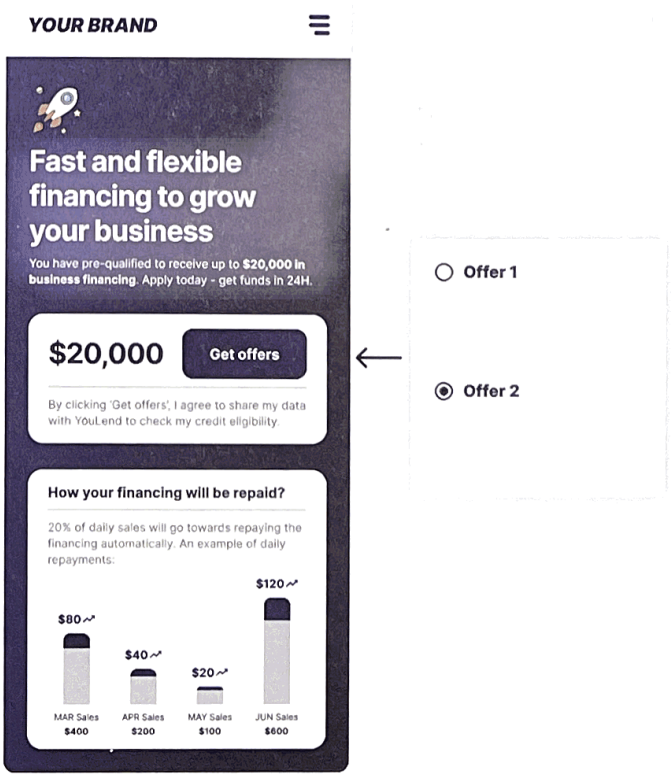
White-labelled

Go live with a seamless merchant journey in **less than 7 days** - with no code or capital required.



Fully embedded

Leverage our market-leading APIs for a fully embedded customer experience.



To learn more about YouLend's flexible and affordable financing options, contact sales to set up a demo by emailing partnerships@youlend.com **© YouLend US LLC. All rights reserved.**