



Case Study

## Building Healthy Fitness Businesses with Flexible Payments

PNOË sells its proprietary training systems to fitness and health professionals, as well as gyms.



Industry	Features	Business type	Website
Health	Payment processing	Software	<a href="https://pnoe.com">pnoe.com</a>

### The problem

PNOË sells its proprietary training systems to fitness and health professionals, as well as gyms. Since customers need to get the hardware before being able to use it with their own customers, PNOË needed a payments solution that they could plug and play to give their customers more flexible payment methods.

At the same time, they didn’t want to assume the risk of offering net terms, so they wanted an easy way to offer financing, too. This is all too common among B2B merchants. The benefits of B2B buy now pay later are often overrun by the overhead costs and development resources it could take to have the kind of ideal payment experience merchants are after. Thanks to Balance, PNOË didn’t have to settle.



Balance makes it possible for us to sell our products in the way that makes the most sense for our customers. Balance helps our business to offer the gold standard in flexible payment terms and give our customers a better experience.

Apostolos Atsalakis / Co-founder & CEO PNOË

### The solution

With the Balance Platform, PNOË gives their customers the flexibility to pay once they start generating revenue using the PNOË system. Most gyms charge approximately \$100 - \$300 for this service. On average 30%+ of gym members sign up for testing within the first six months. Using their Balance account, PNOË generates invoices to gyms, payable in installments over time, but gets paid immediately by Balance. In this way, PNOË is able to offer a better and more flexible payments experience.

