

Buy Now Pay Later Software Category

SUMMER 2026
Customer Success Report





Buy Now Pay Later Software Category

Buy Now Pay Later software allows vendors to offer flexible payment options to consumers. Increased spending, narrowed marketplace competition, and improved brand trust are benefits of a Buy Now Pay Later application, and these solutions easily integrate into existing websites, even those already well established.

Buy Now Pay Later software extends an installment payment option to customers who may not otherwise have access to credit. Merchants enjoy the benefit of confident new leads and consumers, while consumers enjoy an alternative to high-interest traditional credit cards.

Customer Success Report

Ranking Methodology

The FeaturedCustomers Customer Success ranking is based on data from our customer reference platform, market presence, web presence, & social presence as well as additional data aggregated from online sources and media properties. Our ranking engine applies an algorithm to all data collected to calculate the final Customer Success Report rankings.

The overall Customer Success ranking is a weighted average based on 3 parts:



CONTENT SCORE

- ✓ Total # of vendor generated customer references (case studies, success stories, testimonials, and customer videos)
- ✓ Customer reference rating score
- ✓ Year-over-year change in amount of customer references on FeaturedCustomers platform
- ✓ Total # of profile views on FeaturedCustomers platform
- ✓ Total # of customer reference views on FeaturedCustomers platform



MARKET PRESENCE SCORE

- ✓ Social media followers including LinkedIn, Twitter, & Facebook
- ✓ Vendor momentum based on web traffic and search trends
- ✓ Organic SEO key term rankings
- ✓ Company presence including # of press mentions



COMPANY SCORE

- ✓ Total # of employees (based on social media and public resources)
- ✓ Year-over-year change in # of employees over past 12 months
- ✓ Glassdoor ranking
- ✓ Venture capital raised

Award Levels



MARKET LEADER

Vendor on FeaturedCustomers.com with substantial customer base & market share. Leaders have the highest ratio of customer success content, content quality score, and social media presence relative to company size.



TOP PERFORMER

Vendor on FeaturedCustomers.com with significant market presence and resources and enough customer reference content to validate their vision. Top Performer's products are highly rated by its customers but have not achieved the customer base and scale of a Market Leader.



RISING STAR

Vendor on FeaturedCustomers.com that does not have the market presence of Market Leaders or Top Performers, but understands where the market is going and has disruptive technology. Rising Stars have been around long enough to establish momentum and a minimum amount of customer reference content along with a growing social presence.

2026 Customer Success Awards

Check out this list of the highest rated Buy Now Pay Later Software based on the FeaturedCustomers Customer Success Report.



affirm

 **Afterpay**

 **bread pay**

Klarna

 **PayPal**

 **splitit**



 **Credit Key**

Jifiti.®

 **Koalafi**

 **sunbit**

tabby

VIBILL

ZIP™



DivideBuy
part of
ZOPA

HES FinTech

 **Partial.ly**

* Companies listed in alphabetical order



2026
BUY NOW PAY
LATER
SOFTWARE

MARKET LEADER



ABOUT AFFIRM



Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network — one based on trust, transparency and putting people first — we empower millions of consumers to spend and save responsibly, and give thousands of businesses the tools to fuel growth. Unlike credit cards and other pay-over-time options, we show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees.

137

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“At RepeatMD, we’re transforming patient financing for cash-based practices with a focus on simplicity and transparency. Affirm is a cornerstone of our strategy to empower practices with top-tier financial solutions, driving loyalty, higher basket sizes, and repeat business, all while providing patients with flexible payment options tailored to their needs. It’s a win-win for both practices and their patients.”

PHIL SITTER
CHIEF EXECUTIVE OFFICER, REPEATMD

“We believe Affirm is the market leader and strongest brand in the buy now, pay later space. And being able to display a brand as familiar and trustworthy as Affirm at the point of checkout makes a big difference, particularly when you’re making such an important healthcare decision.”

KATY MARSHALL
CHIEF MARKETING OFFICER, CALIBRATE

“Affirm is a powerful point of differentiation from our competitors that we could use to engage existing and prospective customers.”

JOHN SCROFANO
CHIEF EXECUTIVE OFFICER, PAUL EVANS

“Honestly Affirm has made it a lot easier for our customers.”

SHANNON BERTRAM
PRESIDENT, BB WHEELS

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COLE HAAN





ABOUT AFTERPAY



Afterpay is completely free for customers who pay on time – helping people spend responsibly without incurring interest, fees or extended debt. Afterpay empowers customers to access the things they want and need, while still allowing them to maintain financial wellness and control, by splitting payments in four, for both online and in-store purchases. Afterpay is deeply committed to delivering positive outcomes for customers. They are focused on supporting the community of shoppers.

89

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“Afterpay understands our unique business needs within the beauty industry, not just from a commerce level but also from a customer experience point of view. Afterpay’s checkout technology integrates seamlessly into our customer’s shopping journey.”

DANIELLE DINELLI
SENIOR DIRECTOR, ECOMMERCE + DIGITAL MARKETING,
COVER FX

“Afterpay’s promise of launching in just under three days and having a seamless integration with our existing e-commerce platform was what eventually won us over—and Afterpay delivered.”

HANNAH COFFMAN
SENIOR E-COMMERCE MANAGER, AMIKA

“Afterpay provides choice] and we provide choice. We allow people to express themselves through choice and be independent as well. Afterpay has been a great supporter of ours.”

MATTHEW SKERRITT
FOUNDER, EVERYHUMAN

“Afterpay increases the profits of small businesses and assists customers in getting what they want.”

MIA RAY
FOUNDER, GLAM-AHOLIC LIFESTYLE

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FRÉJA NEW YORK

EVERYHUMAN

credo

COVER | FX





ABOUT BREAD PAY



Bread Payments is now Bread Financial. Follow us at @Bread Financial & learn more at www.breadfinancial.com

69

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“Running a financing-focused campaign around 0% APR this Black Friday/Cyber Monday holiday weekend enabled us to maximize sales and drive even higher basket sizes. Our dedicated point of contact at Bread Financial shares in-depth performance analytics with us after each campaign. Thanks to their flexibility and consultative approach, we're empowered to make informed decisions about future promotions, like this one, to best suit our niche business.”

JORDAN CONTINO
DIGITAL GROWTH MARKETING MANAGER, CREATE ROOM

“The performance of our Bread Pay offering has exceeded expectations and month over month continues to drive substantial, meaningful growth for our business. Our close partnership with the Bread Pay team and the unparalleled access to performance data consistently allows us to put forward the best possible financing offerings for our customers. Making the switch to Bread Pay was one of the best decisions we could have made for our business and for our customers.”

SEAN WOODRUFF
OWNER AND CEO, PROPRIDE HITCH

“Bread understands digital marketing better than most financing companies. While RTA Cabinet Store's reputation for design and customer service are already unparalleled, adding financing to the mix helps ensure customers get exactly what they want and on terms that make it extremely affordable.”

GARY NEALON
FOUNDER, RTA CABINET STORE

“Our partnership with Bread gives our customers access to the adventures they've always wanted, and allows us to keep making the best products imaginable. The real story is about how Bread has completely transformed our business.”

JAMESON MARTIN
HEAD OF NATIONAL SALES, YOLO BOARD

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 CREATE ROOM

 BBQGUYS

 newton baby

 ROOFNEST

 plunge



ABOUT KLARNA

Klarna

Klarna is one of Europe's leading payments providers and a newly-licensed bank, which wants to revolutionise the payment experience for shoppers and merchants alike. Founded in Stockholm, Sweden, in 2005, they give online consumers the option to pay now, pay later or over time offering a simple, safe and smooth checkout experience. Klarna now works with 90,000 merchants, including ASOS, Adidas, Arcadia Group and IKEA. Klarna has 2,000 employees and is active in 14 countries. Klarna is backed by investors such as Sequoia Capital, Bestseller Group, Atomico, VISA and...

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TOTAL CUSTOMER REFERENCES

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REFERENCES**

FEATURED TESTIMONIALS

“Klarna has allowed us to increase sales by offering our customers low monthly payments for our electric bikes. With a very high AOV, converting visitors to customers can be a significant challenge but offering the option to pay [in installments] definitely makes our products more accessible. Additionally, using Klarna and 0% APR promotions has been an extremely effective marketing tool with Klarna checkouts more than doubling, from 10% to 23%.”

JUICED BIKES

“Klarna has provided an important payment option for our customers at checkout and for our marketing efforts to continue to grow sales in the expanding pre-owned market.”

PAUL ALTIERI
CEO/FOUNDER, BOB'S WATCHES

“From our perspective, Klarna is now an essential part of the Pandora sales experience. And, for growth and acquisition, it works like a charm!”

JENNIFER GLASS
DIRECTOR OF DIGITAL MARKETING, PANDORA

“Klarna's flexible payments and marketing have helped us engage younger audiences and boost high-value sales, driving significant growth.”

JULIÁN MARTÍN
HEAD OF PAYMENTS & PARTNERSHIPS, MIRAVIA

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fitnessguru®

flora&fauna
100% Vegan. Ethical. Cruelty Free.

CRITEO

BEARPAW

Arcadia



ABOUT PAYPAL



PayPal gives people better ways to manage and move their money, offering them choice and flexibility in how they are able to send money, pay or get paid. PayPal operates an open, secure and technology agnostic payments platform that businesses use to securely transact with their customers online, in stores and increasingly on mobile devices.

326

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“The ability to adjust the filters in Fraud Protection Advanced has been exciting for us. The PayPal team confirmed that our fraud filters are optimized and that is evident in our conversion rates.”

HUNTER KEAY
HEAD OF FINANCE AND CFO, AVELO

“Having PayPal in our corner helps us keep doing what we love: creating a safe, welcoming spot for everyone who walks through our doors.”

GABE HAGEN
OWNER, BRICK ROAD COFFEE

“Our location and sales volume change weekly, PayPal keeps up with those changes...it just works, wherever we are.”

JAMES MARTIN
FOUNDER, DANCING MUSE

“PayPal’s Payouts API was the perfect fit because it’s a brand our users already know and trust.”

KRISTINE LOCKER
FOUNDER AND CEO, LOCKER

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ABOUT SPLITIT



Splitit powers the next generation of Buy Now, Pay Later (BNPL) through our merchant-branded Installments-as-a-Service platform. We solve the challenges businesses face with legacy BNPL while unlocking BNPL at the point of sale for card networks, issuers and acquirers, all through a single network API. It's a new day for payments—one where your shoppers can keep earning the credit card rewards they love, choose the number of installments, and gain a level of control that traditional "buy now, pay later" providers can't...

75

TOTAL CUSTOMER REFERENCES

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REFERENCES**

FEATURED TESTIMONIALS

“With Splitit we can reach a larger group of customers. When they have more opportunities to buy the special treasures that appeal to them, they are more satisfied with their experience at fashionette.”

LAURA VOGELSANG
HEAD OF RISK AND PAYMENT, FASHIONETTE

“The Splitit Team has been taking good care of us. It's been a great partnership and we are all really happy with the results from both sides!”

CHRISTIAN STEYER
TEAM MANAGER BUSINESS DEVELOPMENT, CANYON

“The advantage of using Splitit is that it's connected to your credit card and therefore it's only blocking what you would have otherwise possibly spent.”

IRFANA KOITA
FRCOG, DIRECTOR, IVF MATTERS

“We can propose Splitit for high-value items, where we could not with other buy now, pay later solutions.”

PEDRO BENNASAR
HEAD OF PAYMENTS, VESTIAIRE COLLECTIVE

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BOUNDLESS

Batelle

Emma

XX EXXENTRIC

FENTON



2026
BUY NOW PAY
LATER
SOFTWARE

TOP PERFORMER



ABOUT CREDIT KEY



Credit Key is the leading provider of flexible, buy now pay later payments for B2B transactions. Hundreds of organizations rely on Credit Key to offer their business customers greater access to capital, faster approvals, and extended payment terms using embedded financing. With instant credit decisions at the point of sale across all buying channels, merchant partners can meet the rising demands of modern B2B buyers by providing a streamlined, omnichannel experience for all of their customer segments—from sole proprietorships to enterprise brands.

26

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“We were blown away by the results that we saw from the Credit Key promotion. The 74% increase in volume over the last month is amazing, but what we are really excited about is the 50% increase in new customer acquisition over the previous month. In our competitive industry, these promotions have given us a major advantage.”

ADVISOR
MID-MARKET MERCHANDISER

“I've integrated dozens of third-party applications over the years and can say without hesitating that integrating Credit Key was easy as advertised. We appreciated the thorough kick off call, proactive project management and team training which enabled a timely launch.”

PARTNER
LARGE BUSINESS SUPPLIES AND EQUIPMENT SERVICE PROVIDER

“Credit Key has been a valuable collaboration for us as they are easy to work with and provided an engaging level of support throughout the launch process. They were top-notch.”

PATRICK LORD
SENIOR MANAGER, B2B ECOMMERCE, SAMSUNG

“Offering customers flexible payment terms through Credit Key has been transformational. We're very impressed with the results in this choppy economy.”

CHIEF EXECUTIVE OFFICER
HOODMART

TRUSTED BY



SAMSUNG





ABOUT JIFITI



Jifiti is a leading fintech company that powers white-labeled embedded lending solutions for banks, lenders and merchants worldwide. The company's white-labeled platform provides banks and lenders with state-of-the-art technology to easily deploy and scale any consumer and business financing program at any merchant's point of sale - online, in-store and via call center. The platform supports every loan and BNPL option, including installment loans, lines of credit, split payments and business financing. With its multinational presence, Jifiti provides end-to-end point-of-sale financing solutions to global brands in any international market. Jifiti is utilized...

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TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“Jifiti is working side-by-side with us, not just as our BNPL platform provider, but as a true end-to-end partner. The team has gone above and beyond, making the IKEA POS financing seamless, affordable and easily accessible to our customers.”

LEYRE AZCONA MUNARRIZ
RETAIL BUSINESS MANAGER, IKEA

“Jifiti is working side-by-side with us, not just as our BNPL platform provider, but as a true end-to-end partner. The team has gone above and beyond, making the IKEA POS financing seamless, affordable and easily accessible to our customers.”

LEYRE AZCONA MUNARRIZ
RETAIL BUSINESS MANAGER, INGKA GROUP

“Jifiti speaks to the customer and enhances their experience with the retailer. It simplifies an increasingly complex world of purchasing.”

STEPHEN MILSTEIN
FOUNDING TEAM, BURLINGTON STORES

“Working with Jifiti was straight forward and didn't require many resources to execute.”

JEFF DOUGLAS
DIRECTOR OF ECOMMERCE, NEBRASKA FURNITURE MART

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INGKA™



Burlington





ABOUT KOALAFI



Koalafi offers flexible payment plans and credit-building opportunities for the 121M non-prime U.S. consumers who don't qualify for traditional financing options. Koalafi integrates with a wide range of eCommerce platforms and in-store POS systems, making it easy for retailers to offer non-prime financing and increase conversion rates. Over 15,000 retailers and their customers trust Koalafi to deliver high approval rates, clear and simple terms, and industry-leading service.

7

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“We love it because both the loan AND the lease are in one application. If you want to get a loan for a lot of other financing options you have to fill out a lot of questions and it takes a long time. Koalafi secures approvals for us almost instantly.”

HOME FURNISHINGS & MORE COMPANY

“We wanted to not only offer a financing solution to our credit-challenged guests, but found that Koalafi gives our guests the opportunity to build their credit by reporting to credit bureaus.”

ALLI ADAMS
REGIONAL SALES DIRECTOR, HOME ZONE FURNITURE

“Koalafi allows us to be nimble in this changing environment, and we can rely on Koalafi for a smooth and easy process that helps us sell more furniture.”

SHANE FOURNIER
DIRECTOR OF SALES, THE WELLSVILLE GROUP

“Customers are happy with the amounts they get approved for, they love the payment options. I love how fast everything gets approved and deposited.”

EURO MOTORSPORTS COMPANY



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Miskelly
FURNITURE





ABOUT SUNBIT



Sunbit is the preferred buy now, pay later technology for everyday needs and services. Sunbit eases the stress of buying everyday needs by offering fast, fair, and transparent payment options to people from all walks of life. They are offered in-store and online through nearly 7,300 locations, including 1 in 4 auto dealership service centers, optical practices, dentist offices and specialty health care services.

46

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“At first, I thought Sunbit was too good to be true, with the extremely high patient approval rates, hovering nearly at 90% (which I've never seen before), the 30-second approval process, and immediate positive feedback from our patients and staff. Sunbit has filled a financing void that other financing options simply can't, and it has given our patients access to treatment that we didn't have before. I'm thrilled to report that we've...”

TIM TURSONOFF
CHIEF EXECUTIVE OFFICER, ALFA DENTAL

“Henry Ford OptimEyes is consistently generating an average of \$7,500 in revenue per store per month through Sunbit. We are on pace to hit \$1 million in sales with Sunbit technology all within the first 8 months offering this powerful tool! Our customers and optical teams love it – the product, its ease of use and support are second to none. Now our customers can get more of the frames or lens upgrades they want, which contributes to overall...”

RICH CANNON
DIRECTOR OF OPERATIONS, HENRY FORD OPTIMEYES

“Toyota of Orlando generated over \$330K in the first half of 2020 while many dealerships are struggling to sell service and parts during unprecedented times. My team couldn't be happier with the simple process and 93% approval rate it provides our customers. Sunbit has proven to be a very valuable sales tool and delivers significant customer satisfaction.”

DAN PHELPS
FIXED OPERATIONS DIRECTOR, TOYOTA OF ORLANDO

“Sunbit helps more pet parents pay for the pet care they need.”

GRAND PET CARE CENTER

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ABOUT TABBYY



Tabby creates financial freedom in the way people shop, earn and save by reshaping their relationship with money. +10 million users choose Tabby to stay in control of their spending and make the most out of their money. Over 30,000 global brands and small businesses, including SHEIN, Amazon, Adidas, IKEA, H&M, Samsung and noon use Tabby's technology to accelerate growth and gain loyal customers by offering flexible payments online and in stores. Tabby is active in Saudi Arabia, UAE and Kuwait, and is valued at \$660 million in its latest round of funding from Sequoia Capital India, STV, PayPal Ventures, Mubadala Investment Capital, Arbor Ventures,...

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TOTAL CUSTOMER REFERENCES

VIEW ALL
REFERENCES

FEATURED TESTIMONIALS

“Home Box believes in creating brand value determined by customer experiences with an overall improvement in brand perception. During the recent pre-Ramadan period, we collaborated with Tabby to create brand awareness and acquire new customers. Our performance improved during the campaign, but it also left a lasting impact on our audience, which helped us scale our campaigns even afterwards.”

SHAHZEEN RIZVI
DIGITAL MARKETING SPECIALIST, HOME BOX

“A significant amount of our bookings through Tabby come from the Tabby shop directory, which has proved to be a great channel for customer acquisition. We have also seen the recent success in display ads that we undertook with Tabby and have many more marketing opportunities lined up in the future.”

MOHAMMAD KHAN
DIGITAL MARKETING EXECUTIVE & PARTNERSHIP
SPECIALIST, ALTERNATIVE AIRLINES

“Now I am a Tabby ambassador to be honest. I usually tell people, both personal friends as well as other merchants, to use Tabby.”

ABUDALRAHMAN BASABEEN
CHIEF EXECUTIVE OFFICER, ASNAS

“We saw equipment sales eventually hitting 70% of our total revenue after using Tabby.”

SALEM AHMED
CHIEF EXECUTIVE OFFICER, BEANBURDS

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trendyol

MAGRABİ
1927
MAG



BeanBurds

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Asnas



ABOUT VIABILL

VIABILL

ViaBill provides a seamless financing solution for thousands of merchants and customers across the world. They are increasing average order sizes, providing low transaction costs and putting the customer in focus so they can get what they want, when they want it.

15

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“With more shoppers looking to increase their budget, customer financing with ViaBill is becoming an increasingly popular method of payment. In fact, a month after partnering with ViaBill, we saw a 58.60% increase in AOV.”

ANA D
FOUNDER, ALIEN OUTFITTERS

“ViaBill made it possible for us to offer our shoppers the flexibility and comfort they deserve. In less than a week, ViaBill boosted our total number of transactions and made up almost 25% of Bumpboxx's monthly sales.”

ROB OWENS
CHIEF EXECUTIVE OFFICER, BUMPBOXX LLC

“ViaBill orders have a 30 percent higher average order value [AOV] than our standard orders, and our customers are happy because they now have the flexibility to pay for hair products on a schedule that works for them.”

JAMIE COOPER
DIRECTOR OF STRATEGY, NATURALL CLUB

“ViaBill really works for us! We saw a high increase in our sales after offering ViaBill in-store. A bright future is ahead of us.”

MARC LAWSON JR
OWNER, UBREAKIFIX

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XERO SHOES

ubreakifix
BY asurion



JED NORTH

bumpboxx



ABOUT ZIP



Zip (ASX:Z1P) is a leading global Buy Now, Pay Later (BNPL) company providing fair and seamless solutions that simplify how people pay. Founded in Australia in 2013 and now with a presence in 12 international markets, their mission is to be the first payment choice, everywhere and every day. They give consumers, merchants and businesses around the world access to transparent, flexible and interest-free credit. They exist to create a world where people can live fearlessly today, knowing they're in control of tomorrow. Disrupting the broken credit card model, they put the financial well-being of their customers and merchants at the centre of everything that they...

29

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

"We came together and realized the best solution was [Zip]. From a business perspective, we loved the option to charge the customer a small \$1 installment fee. This customer contribution model allowed us to offer a flexible payment option in a way that maximized our ROI."

CONNIE WALSH
DIRECTOR OF RETAIL INVENTORY, PLANNING AND ANALYSIS, ALLEN EDMONDS

"It is encouraging to work with Zip who employs people that are well informed and up to date with the ever-changing digital marketing trends. Looking forward to 2022 and beyond as we continue to experiment on new and innovative ways of reaching and engaging our target audience."

CHAE YI
GROWTH MARKETING MANAGER, NEWEGG

"We started working with Zip in 2020. It was one of our silver linings, going through a pandemic and then still having a partner that believed in us."

BRETT GOLDBERG
FOUNDER, TICKPICK

"Zip is well aligned with our brand. It's exciting to grow alongside a company like Zip that's obviously accelerating quickly."

JAMES YOON
DIRECTOR OF ECOMMERCE, VINTNER'S DAUGHTER

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FASHION NOVA



VIOLET GREY

WINDSOR



2026
**BUY NOW PAY
LATER
SOFTWARE**

RISING STAR



ABOUT DIVIDEBUY



DivideBuy is an independent lender revolutionising Point of Sale Interest-Free Credit for E-commerce and Omni-Channel Retailers. By developing their own technology based on "Machine learning" credit-scoring algorithms, they accept 96% of applications - typically 50% more than their competitors. 100% of decisions are made instantly with zero manual underwriting.

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TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“Cosatto's mission is to create clever stuff for happy babies. We're always looking for new, innovative ways to improve our customer experience and offer as many payment options as possible. Zopa's retail finance solution, DivideBuy, means our customers can access our higher-ticket items for their little ones, and spread the cost over longer periods of time thanks to its regulated lending options.”

ANDREW KLUGE
CEO, COSATTO

“We're a customer-focused company who pride ourselves in putting smiles on as many faces as possible. Part of that is giving our customers the option to spread the cost of our high-quality treatment affordably. DivideBuy is delivering a customer experience that aligns with our own high standards, and we're proud to partner with them for an affordable pathway to better dental health.”

JAMIE KERR
FOUNDER, SMILES LTD

“Our products are loved and used by a wide range of customers, from businesses and leisure centres to golf-lovers at home. Bringing our love of the sport to as many people as possible, whilst growing our sales, was key to our search for longer-term finance. Zopa's retail finance solution, DivideBuy, is the perfect fit for our needs.”

OLIVER BADDELEY
SALES AND OPERATIONS MANAGER, GOLF BAYS UK

“Cocoon was initially reluctant to look at finance options due to not wanting to saddle our customers with debt they couldn't afford or high interest rates. DivideBuy alleviated these concerns with its flexible, pragmatic and interest free solution. Our shared core values set ensures our customers get a fair deal.”

PHIL HANKINSON
MARKETING DIRECTOR, COCOON

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OTTY

**MUSCLE
SQUAD**

HB
HEAVENLY BEDS

GOLF BAYS

E-CAREERS
Learn to Live!



ABOUT HES FINTECH

HES FinTech

HES FinTech is an established market leader that provides financial institutions from all over the world with intelligent automation-driven lending solutions. To reduce the cost and complexity of loan lifecycle management, they deliver a unique lending experience for lenders of all sizes. Available in 90 days, HES FinTech's platforms streamline the lending process in its entirety, replacing repetitive manual tasks with automation to help lenders solve the toughest industry challenges.

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TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“HES allowed us to automate the entire lending process as efficiently as possible: from tracking leads and submitting applications, to working with overdue debts. Also, thanks to the technological solutions of the HES team, we were able to significantly improve the customer experience and create a stable competitive advantage.”

ALIYA AKCHURINA
CHIEF EXECUTIVE OFFICER, CASHU

“HES LoanBox is the end-to-end lending platform that covers the entire business process—from customer onboarding and credit calculation to underwriting, with varying levels of automation. It has been incredibly valuable for us!”

HAI DO
CHIEF TECHNOLOGY OFFICER, ATM ONLINE

“We’re extremely satisfied with how HES FinTech is serving us currently. In just 6 months, we went from storing all our data in Excel to a fast, reliable, and user-friendly platform that caters to our specific needs.”

HJORTUR H. JONSSON
PARTNER, ALM

“HES FinTech has been our reliable technology partner since 2012. I believe much of our success is due to the well-architected solution of HES LoanBox.”

BORIS BATIN
CO-FOUNDER, ID FINANCE

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ID FINANCE





ABOUT PARTIAL.LY



Partial.ly Payment Plans software makes it easy for businesses to offer custom payment plans to their customers. Offer your customers a custom, flexible payment plan. Partial.ly works with popular eCommerce software - Shopify, Woocommerce, BigCommerce, PrestaShop, and Opencart.

8

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“Partial.ly has made a huge difference to sign-ups for training! Students find it easy and convenient to secure a seat in a class with a payment plan that works best for them. Partial.ly has been amazing in guiding us through every step to get set up. We couldn't be more pleased with our entire experience with Partial.ly!”

LASH AFFAIR

“Partial.ly was instrumental in automating our payment plan process for pre-orders. The custom payment schedule option for our customers and the dashboard to process payment for us are both easy to use. Support is always a phone call away - the level of customer support at Partial.ly is excellent!”

SUPER7

“I searched for a payment plan option that I could offer my customers but couldn't really find one that worked like I wanted. SO happy to have come across Partial.ly. They go above and beyond to support you! Which is exactly what you want when you're stuck on the technical stuff.”

BUNNY BUTT YOGA

“Partial.ly increased turnover by 100 percent. Currently there are about 2,000 open payment plans. Many of these purchases probably would not have been made if I didn't offer a Partial.ly Payment Plan option.”

AARON RUSSELL
OWNER, PLANET ACTION FIGURES

TRUSTED BY

WOO

SUPER7

PlanetActionFigures

jiminy
eco toys

**BunnyButt
YOGA**