

# Ready for Increased Conversions?

How Extended Payment Terms for Merchants Can Help You Scale





If you're a service provider serving high-growth ecommerce brands, you already know the thrill of getting to support a client in their success strategy. It's also very likely that you've encountered brands you're eager to work with, but the contracts fall through because they can't afford the cost of services.

But that doesn't mean they don't need your help.

# What stands in the way?

It's no secret the ecommerce market has exploded.

Growing ecommerce merchants are flooded with increased sales and actively looking for ways to upgrade their brands, leaving the opportunities wide open for premium agencies, consultants, and enterprise-level tech providers who are looking to usher in the next generation of legacy retail brands.

But with increasing inventory and supply chain challenges, cash flow issues can be a barrier for even the most promising ecommerce brands.

That's why we created a solution to help growing merchants tap into the platforms and services they need, while empowering ecommerce tech and service providers with a profitable way to close new business.

**SellersFunding's dedicated buy now pay later (BNPL) program offers extended payment solutions** to merchants so they can easily afford to partner with the premium tech platforms, consultants and agencies that can help them grow their brand.

## What we'll cover:

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**BUY NOW**  
PAY LATER



# The rise of the brand-driven consumer experience

*With headless commerce, web3 and rising consumer expectations, merchants have a lot to keep up with — and a lot of pressure on cash flow.*

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## Digitization is more important now than it's ever been

Digitizing a store is more than just a brand revamp — it's a dedicated effort to bring customers *exactly what they need*. And this is just one of many disruptive changes in the retail landscape.

The projected global spending for digital transformation is forecasted at **\$1.8 trillion in 2022**, with a five-year annual growth rate of 16.6%.

Given how much money is at stake, digital transformation can be an expensive endeavor for most merchants, especially if they want to get it right. Still, high-growth brands are often willing to invest in digital tools, services and technology.

Recent history has made them painfully aware of the fact that brands go under **when they fail to go digital**.

Growing merchants also understand that quality, results-guaranteed digital services come at a cost.

And yet, even if merchants are excited at the prospects a particular vendor has to offer, cash flow tied up in inventory can put their growth goals on hold.

## Merchants know what they need to do — cater to the consumer

Today's online shoppers want three things:

- Personal offers tailored to their needs
- A smooth online shopping experience
- Great design, speed, and products

High-growth brands know just how much consumers love a personalized experience.

They watch as brands like StitchFix experience **significant customer loyalty and growth** due to their excellent consumer experience portals that highlight transparency, personalization, and a consciousness toward modern digital lifestyles.

But they're also aware that getting from concept to application can be a **lengthy, complicated process** — brands need service providers

to help them move forward in such a specialized space.

Because of how complex, competitive, and significant the digital space is for any growing ecommerce business — not to mention the aggressive growth in this area — merchants are flocking to qualified service providers to help elevate their brands and stores.

**The question is, can they afford the initial capital outlay without putting a strain on their current operations?**



# Why the legacy brands of the future need to invest today

*To succeed against rising competition and advertising costs, growing brands need premium services. And they need them now.*

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For high-growth brands with over \$1M in revenue and growing, the situation is urgent.

**It's not enough to build a website and expect the sales to keep rolling in.**

As consumer expectations rise, so does the importance of keeping up with key paradigm-shifting trends such as headless commerce, social commerce and web3, all against the backdrop of increasing inventory and supply chain pressures.

Leading enterprise ecommerce platforms and service providers could be the catalyst that keeps these brands on track to beating their biggest growth goals yet.

And the benefits don't end there. By investing in tech developments and improvements, growing merchants stand to gain:

- Increased efficiency
- Streamlined processes
- Smooth data flow and management
- A sharper competitive edge
- Long-term ROI due to all of the above

Modern merchants know what's at stake. They're on the lookout for funding solutions that can help them invest back into the business while keeping sales and inventory on track — but credit cards, loans, or working with traditional banks just aren't going to cut it.



## Merchants face competition, limited time, and limited funding options

Given that **59% of the 3,450 executives** surveyed by IBM claimed they would be accelerating the adoption of digital transformation services, ecommerce brands need to up their game if they want to stay competitive.

Time is running out for merchants who aren't yet on the digitization wagon.

A study by Forrester found that **45% of companies** are working on expanding their budgets to make room for testing and adopting new technologies, but many merchants are still coming up short despite having a track record of consistent sales.

### Cash flow issues get in the way of expanding the business.

Merchants have limited options to fund optimization projects. And many don't want to sell shares in the business in order to grow.

With inflation rates at an all-time high, merchants can't expect to convert their inventory into cash quickly, or rely on payouts that are often delayed.

Fortunately, there are dedicated ecommerce funding solutions that can give merchants the opportunity to

work with leading service providers, while making it possible for partners like you to elevate the client experience and increase conversions by removing the initial cost barrier.

## Introducing BNPL for merchants

*A flexible ecommerce funding solution that allows merchants to split the cost of purchase into 6 interest-free payments.*

We all know when it comes to organically growing a brand, online retailers need to invest money to make money.

But with a slow cash conversion cycle and increased pressure on inventory, even high-growth brands may struggle to find ways to invest in the business.

For leading vendors and consultants, this reduces the

opportunities to boost conversions and work with what could be the legacy brands of the future.

### That's where Buy Now Pay Later for merchants can help.

BNPL can give growing merchants a feasible funding route to access the services and technology they need to

scale their brands, while increasing sales and conversions for service providers. An option that, unlike credit cards, bank loans, or selling shares to venture capitalists, is on the side of the merchant and the provider; not a third-party investor.



# What is BNPL for merchants?

As a service provider or consultant, BNPL is a flexible funding option that helps you support the growth of your existing clients with net positive revenue and no upfront costs. (Oh, and did we mention it also helps you **close deals?**)

## So what is it, exactly?

SellersFunding's Buy Now Pay Later product is an embedded finance solution designed to help our partners offer their clients an extended payment

option which allows merchants to split the cost of purchase into six interest-free payments.

## What's the catch?

*No catch. No hidden fees. No heavy lifting. For you or your customers.*

And it really is interest-free for your clients. A set fee is negotiated on the backend between SellersFunding and the provider, which means your customer doesn't need to worry about paying anything other than the quoted product cost.

There are just a few requirements the customer needs to meet: a minimum

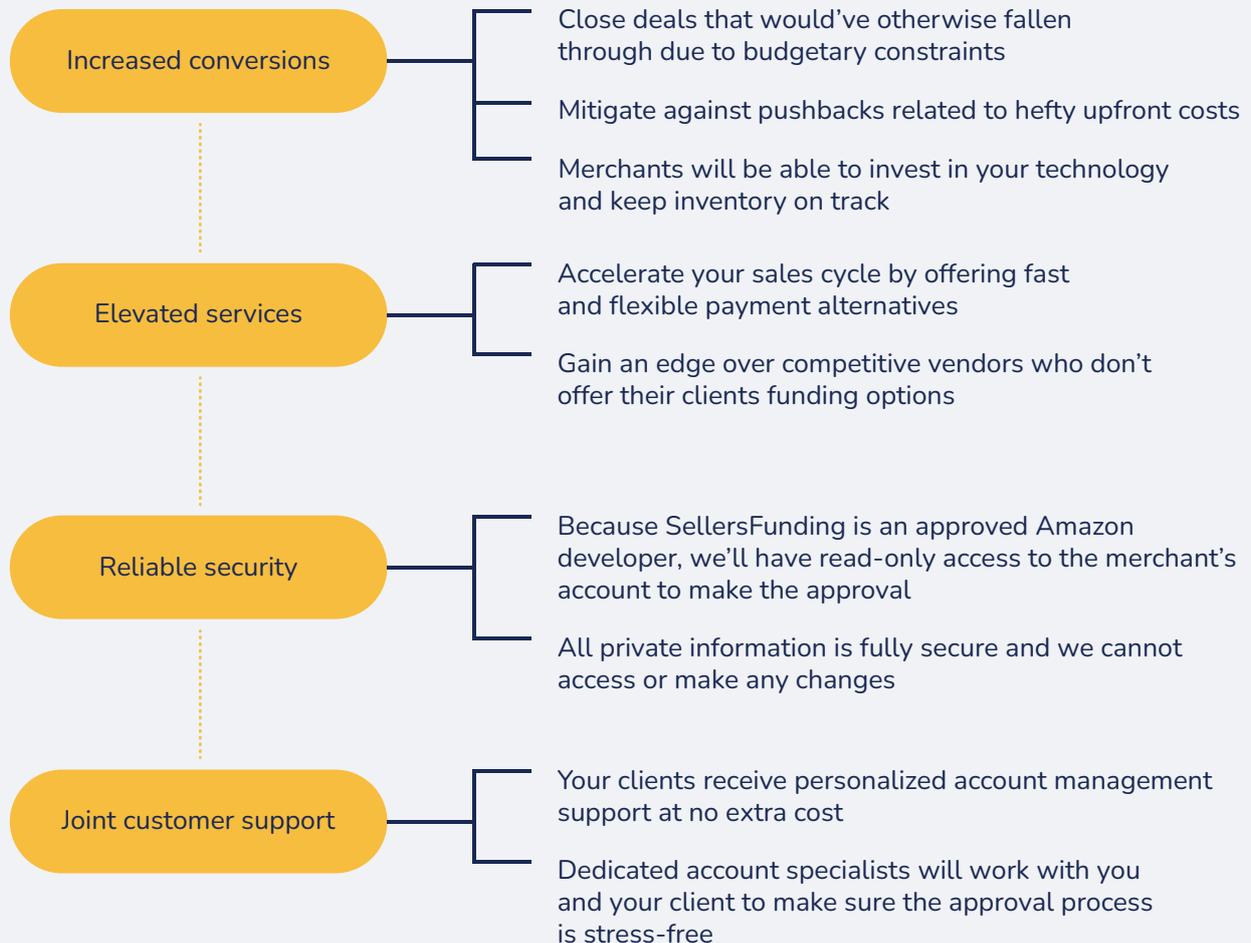
annual turnover of \$1M, must be domiciled in the US, Canada, or the UK, and should be in good standing to be approved for BNPL.

The application process is secure, streamlined and takes just 48-72 hours, no stressful processes or long waiting periods.

**Finally, a funding solution that works in favor of both the vendor and the customer.**

## What's in it for me?

As a SellersFunding partner, BNPL offers you the benefit of:





# A win for you and your clients

The client base for high-quality tech providers, marketing agencies, and consultants is on the rise. But in a rising rate environment, so is inflation and cash flow issues.

By providing your clients with a reliable and flexible payment option, you can boost conversions while keeping your customers happy and on the right path for great growth outcomes.

At SellersFunding, we provide 100% human customer support and quick approvals to help make BNPL a win for you and the clients you serve.

Close deals and help your customers get the services they need without having to settle for anything less.

**Contact us today to learn more.**



