



Enhance your offering with embedded finance powered by **YouLend**

Over the last 3 years, more than 50% of SMEs needed financing to keep afloat or power their growth. Traditional lending channels aren't adapted to their needs, either because they rely on outdated eligibility criteria, or because they move too slowly.

Over 50% of SMEs
needed finance in the last 3 years

By partnering with YouLend, you can truly differentiate from your competition with a fast and flexible financing experience, without needing to build a new product or putting your own capital at risk.

In just a few clicks, and without ever leaving your product, your merchants will be able to apply for flexible revenue-based financing and obtain funds in days, if not hours.

Over 20% of SMEs
would switch payment service provider to access fast and cheap business funding

The screenshot shows a mobile app interface for 'ABC Powered by YouLend'. At the top, there's a dark blue header with the 'ABC' logo and 'Powered by YouLend' text. Below the header, there's a navigation bar with a menu icon and a user profile icon. The main content area is titled 'Select an offer'. There are two offers listed:

- Offer 1**:
 - Funding amount: 9,500.00 USD
 - Total to repay: 10,000.00 USD
 - Repayment: 20% (radio button unselected)
- Offer 2** (Selected):
 - Funding amount: 18,500.00 USD
 - Total to repay: 20,000.00 USD
 - Repayment: 20% (radio button selected)

At the bottom right, there is a blue button labeled 'Select offer →'.



Reduce churn with a differentiated product: YouLend Partners see their customers churn 50 to 75% less as they become better able to capture new opportunities or weather unexpected challenges.



Be the inclusive financial partner your merchants need: You can offer SMEs financial support that fits their needs, even when they have just started trading, are still small, or just side-hustles.



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



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

Some of our current partners include:



Serve the full spectrum of your merchant base with flexible offers

Cash Advance

Fast, inclusive funding offers based on your merchants' sales. Flexible repayment as a percentage of revenue.

Sellers get from \$500 to \$1,000,000 to be used for the business purposes of their choice.

When applying merchants can get offers instantly

9 out of 10 applications are approved, and over 80% of merchants apply for funding again.

Instant Payouts



An affordable way for your merchants to boost cashflow and get paid out instantly when they make sales.

Merchants can access the proceeds of a sale instantly before the transaction is settled.

Repayments for the funds are automatically taken from the sales when they are settled.

Can be applied to any sale made online or through a card terminal.

ABC
Powered by YouLend

We approve a customer every 10 minutes

Your name

Mobile number

Email



Create a password

Your password must be at least 8 characters long

By clicking "Get started", you agree to our Terms of Use and Privacy Policy.

Get started →

ABC
Powered by YouLend

Confirm instant payout

Total to be paid out
\$2,699.71

Payout breakdown

Eligible sales	\$2,713.28
38 transactions	
Payout fee (0,5%):	\$13.57
0,5% is deducted at payout	
Total to pay out:	\$2,699.71

[How do instant payouts work?](#)

Cancel **Confirm payout**

Reach out to learn more about how YouLend can help you offer flexible, inclusive financing options for your merchants. Contact Sales to set up a demo by emailing partnerships@youlend.com

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