




genesis credit[®]

Leverage the Power of Second-Look Financing
Expand Your Customer Base and Increase Sales Opportunities



Capture New Sales Opportunities

Non-prime consumers are motivated buyers who need financing like any other consumer

A man and a woman are shown from the chest up, smiling and looking towards the right. They are dressed in winter attire, including coats and scarves. The woman is carrying a large brown and white striped shopping bag. The background is dark with out-of-focus green and yellow lights, suggesting an outdoor shopping area at night.

Consumers with a non-prime credit rating are highly motivated buyers, just like any other consumer. They want the freedom to purchase quality goods and services—both immediately and in the future. Without access to multiple financing options, these non-prime consumers are likely to leave a merchant without making a purchase, or complete the purchase with a competitor that does provide a second-look financing solution.

The average ticket size per purchase **increased 65%** after retailers implemented a second-look financing program



SECOND-LOOK FINANCING PROGRAMS Maximize Sales Opportunities



“During the time we have partnered with Genesis Credit we have grown our second-look sales exponentially on the Genesis program. We experienced a 50% increase in sales within the first 12 months. With those results, it was an easy decision to expand our financing partnership with Genesis.”

*Rob Kelley, VP Marketing,
Mor Furniture for Less*

Research indicates that customers denied for prime credit represent untapped potential for retailers and service providers.

To maximize sales opportunities and reduce risk, retailers should seek an experienced financing partner with a deep understanding of the second-look market. This includes partners with the right technology to make instant credit decisions based on a variety of factors and data points - not just a traditional credit score.

Second-Look Financing is Paramount for Businesses

Non-prime consumers make up to 50% of the purchasing audience¹



Businesses that provide quality second-look financing programs receive the first opportunity to provide non-prime consumers with financing and the ability to complete the transaction. The end result is an increase in incremental sales, improved market share, strong customer loyalty, and ongoing consumer engagement with repeat purchasing.


“Our sales have grown exponentially over our previous second-look lender. Genesis approves more borrowers, offers higher credit lines and an appealing deferred interest promotion, and processes transactions quickly - leading to more saved sales and higher tickets.”

Archie Hall, VP, Stoneledge and Southwest Ashley HomeStore



Leverage the Power of Second-Look Financing

Engage Up to 50% More Consumers



Up to half of purchasing consumers do not qualify for prime credit, retailers can dramatically boost revenue by adding consumers from the non-prime market segment. For example, retailers in the home furnishing industry tripled their second-look finance sales simply by switching to the Genesis Credit second-look financing platform.¹ What's more, evidence shows that consumers who receive second-look financing spend more on each transaction.²

“From our initial meetings through the integration and sustaining phases, the Genesis team provided first-class service and proactive communication. This allowed us to deploy and achieve measurable results in record time.”

Rob Murdock, VP & GM Direct, Nautilus

¹ Genesis Financial Solutions private research, 2016

² Genesis Financial Solutions private research, 2016