



Credit Key

Order Confirmed



Bertazzoni 36 inch Wide 5.9 Cu.



Credit Key | 30 days interest free

Total 3,578.90

Checkout

Buy Now,
Pay Over Time
for B2B

WWW.CREDITKEY.COM



Table Of Contents

Table Of Contents	2
Why Credit Key	3
What is Credit Key	4
How it Works	5
Success Stories	6-7
Credit Key Impact	8

Incoming order



Dana Lewis, Coffee Shop Owner

Tiltng Electric Steam Kettle

Why Credit Key

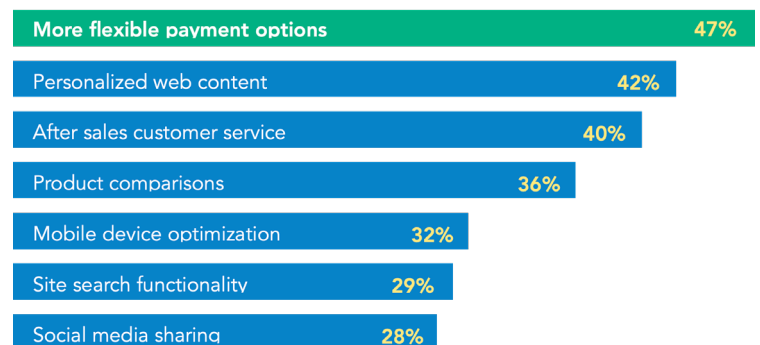


We empower small businesses to make the purchases they need

82% of businesses that failed cited cash flow problems as a factor in their failure. - Entrepreneur.com

Small businesses are looking for flexible payment options

Must-Have Features of B2B e-Commerce Sites



When companies provide flexible options - this is the **response**



Credit Key is a great way to help your...

Credit Key is a great way to help your business with capital!!



A boon for small businesses

A boon for small businesses. Excellent customer service and an invaluable aid for finances without hassles.



Credit key is the Key to my business

Credit key is the Key to my business. I wouldn't be in business with out them!

What is Credit Key

Buy Now, Pay Later for B2B

When small business buyers are offered the ability to extend payments out past 60 days, they choose to do so more than 80% of the time.

Sample Merchant Data

	30 days	60 days	90 days	6 months	9 months	12 months	Min	Max	AOV
Tier 1	2.10%	1.10%	7.80%	19.60%	2.10%	67.10%	\$187	\$24,694	\$4,535
Tier 2	5.10%	3.80%	13.40%	37.20%	20.30%	19.90%	\$18	\$13,163	\$3,208
Tier 3	3.40%	10.90%	19.50%	59.70%	4.50%	1.70%	\$107	\$9,949	\$2,590
Tier 4	3.20%	1.60%	11.30%	80%	4.80%	Not Avail	\$81	\$15,331	\$2,710

Term preference as a percentage of all Credit Key orders by tier. Despite what people think, many customers prefer longer terms.

Credit Key AOV's increase as terms increase.

Proprietary underwriting process

Credit Key utilizes multiple traditional and non-traditional data sources to drive unique insight into the businesses we underwrite. Our proprietary underwriting process allows us to approve more small businesses than traditional providers.

Payment options

- Up to \$50K Instantly
- 0% for 30 days
- Payment terms up to 12 months



Get a Decision
In Seconds



Simple, Affordable
Monthly Terms

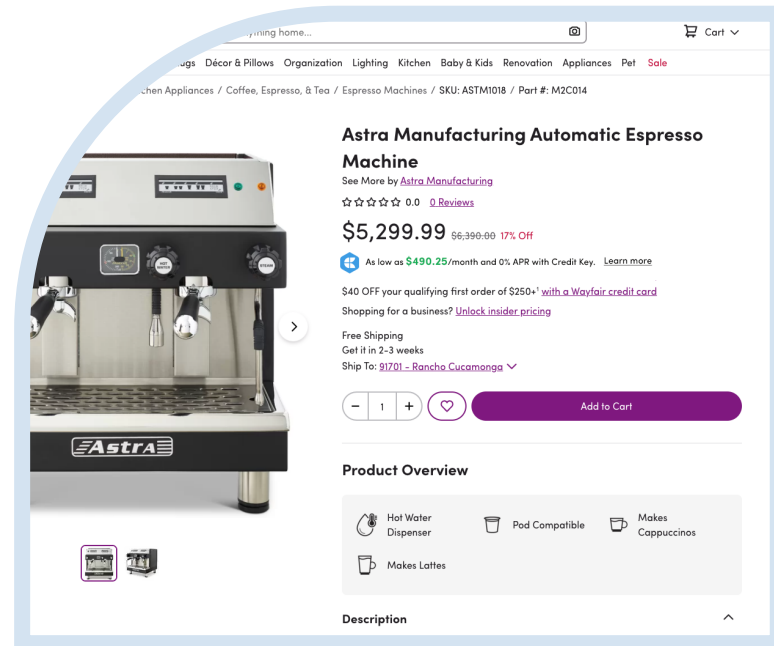


Larger, Better
Lines of Credit

How It Works

Step 1: product page

Installation of a lightweight module presents Credit Key as a payment option



Get it in 2-3 weeks
FREE Ground

Payment Info



Pay as low as **\$528** per month with Credit Key.

Click Continue to apply for a Credit Key account to purchase now and pay later. Checking rate won't affect credit. Approval in seconds.

\$528 per month based on \$5,710.74 purchase at 1% APR for 12 months through Credit Key. Rates and total cost of ownership vary by financing option. [Learn More](#)

Continue



Add a Credit or Debit Card

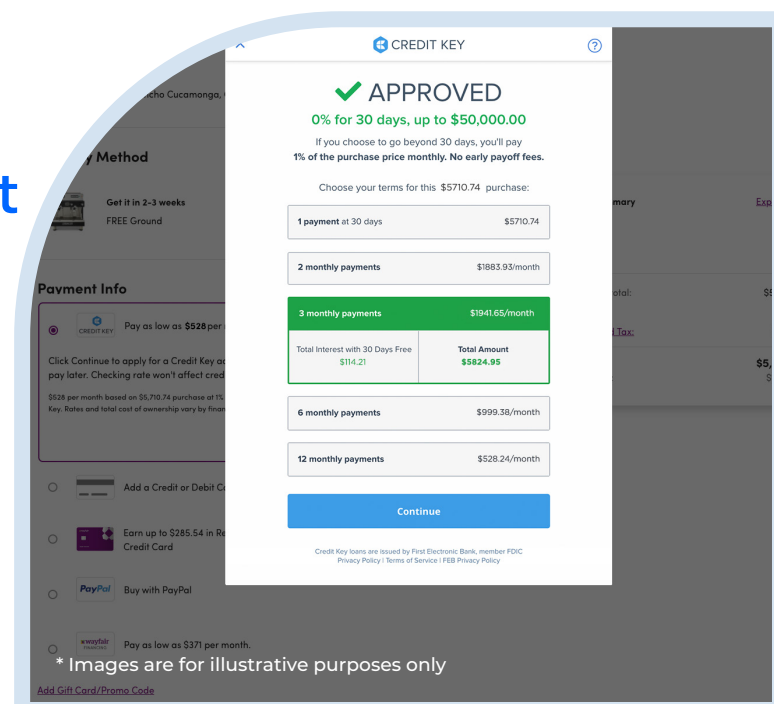
Step 3: complete checkout

Credit Key's module overlays checkout with pre-populated customer and order details.

Users complete their orders in 3-4 minutes. Subsequent orders take less than 30 seconds.

Step 2: check out page

Credit Key is selected as a payment method at checkout



Success Stories



Olam Group

Olam turned to Credit Key to ease the burden of approving, processing and following up with in-house credit, and got an unexpected perk.

Lift in AOV	+200%
Lift in Conversion	+21%
GMV	\$35B

+200%

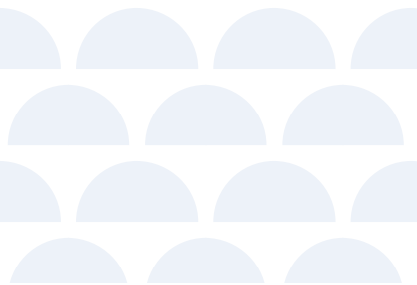
Voltage Coffee

Since launching with Credit Key, Voltage Coffee has enjoyed a 10 fold increase in average order value. That's a lot of beans for the coffee supply company.

Lift in AOV	10X
GMV	\$5M

10X AOV





PostcardMania

How Credit Key helped PostcardMania double average order value, boost conversion and lower cost per conversion.

Lift in AOV	+104%
Lift in Conversion	+7.3%
Improvement in Cost-per-conversion	+9.7%

+104%

SoftShirts

Credit Key fully automated the process of approving, processing, and invoicing business customers, and SoftShirts' AOV increased by 900% percent over traditional credit card orders.

Lift in AOV	9X
Projected Sales Increase	+175%

9X AOV



Credit Key Impact

For Teams



E-commerce

- Increase conversion rates by delivering “as low as” messaging throughout site
- Drive up AOVs by giving more purchasing power directly at time of purchase



Sales Team

- Convert the sale quicker with instant approvals
- Sell equipment, consumables, installation on one order
- Instantly create and send orders to pay over time



Marketers

- Leverage messaging to increase conversion on paid acquisition channels
- Segment customers and create custom financing promotions

For Merchants

PPC Conversion	+20%
AOV	+256%
Loyalty	1.68 orders
Order Frequency	+29%
Flexibility	Buy any product
Satisfaction Score	98%



Credit Key

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