

**SWITCHING TO
DEKO IS EASY**



Point-of-sale finance is a powerful tool. With the right provider and the best technology solution you can drastically increase sales and improve your customer's experience.

Your finance solution should be:

- **Mobile friendly** – A great customer experience on any device
- **Conversion optimised** – Low basket abandonment rates
- **Fully supported** – A helpful account team and expert advice
- **Innovative technology** – To stay ahead and meet customers expectations
- **Easy to do** – Simple for customers and easy for online, in-store and telephone sales teams

If you cannot cover off all 5 of the above, your finance solution isn't working as hard as it could be. You should definitely review your current provider and consider a change.

Switching to Deko is easy. There are just 4 simple steps and our expert support team are there if you need them. In just a few days you could be benefitting from increased acceptance rate, happier customers and even more sales.

STEP 1: SIGN-UP

Kick off the process by letting us know you want to move. You can do this via our easy [online sign up form](#) and we'll also need to see your latest filed accounts and a copy of a blank cheque to verify your bank details. You'll then receive secure access to BackOffice, our sophisticated management platform, where you can electronically sign your service agreements.

YOU NEED TO

- Complete [online sign up form](#)
- Send us your filed accounts and void blank cheque
- Login to BackOffice and eSign service documents

STEP 2: GET TO KNOW BACKOFFICE

Our powerful management platform, BackOffice, is your control centre for Deko.

Here you can set up and configure everything including your finance offers, user group permissions, deposit amounts, finance calculators and more. Once you're live you'll be able to see all your finance applications coming in as well as fulfilling and managing orders.

It's an intuitive system that's easy to pick up and simple to use, plus we have all the guides and tools you need to get yourself up and running in no time. Our excellent Account Management team are happy to help out and can run you through the basics and provide training if required.

YOU NEED TO

- Visit Resources in BackOffice to check out our training videos and documentation
- Set up any additional users and determine access levels

STEP 3: CHOOSE YOUR SOLUTION

You've already got a finance solution and you might want to simply replicate the same loan offers, but now is the perfect time to consider if that's still right for your customers.

With Deko there's a lot more to choose from including:

AcceptPlus – Stack multiple loan offers and lenders to increase acceptance rate.

Variable deposit – Allow customers to choose their deposit to reduce the loan value.

Zero deposit – Including additional checks to combat fraud.

Interest free – Proven to drive more sales, interest free is a great sales tool.

Interest bearing – You can select loan APR's starting from 4.9% though to 49.9% on terms between 6 months to 120 months.

Our experts are on hand to advise and there's no extra cost for using any of our advanced features. Everything is already set up and available for you to choose for yourselves. It's all about customising a finance solution that works best for you and your customers.

YOU NEED TO

- Active your chosen loan offers in BackOffice
- Set up your finance calculator

FCA AUTHORISATION

You've probably already got a Consumer Credit Licence but if not, now would be a great time to apply.

FCA Authorisation allows you to offer more than just 12 months' interest free finance. Important when you consider over half of our consumers take an interest bearing loan.

Also, with our AcceptPlus technology, if a customer is declined for 0% finance they can still be offered credit at the next best rate available to them. Over 88% of customers take the alternative option.

Such a powerful tool to reduce declines, but you do need to be FCA Authorised to offer any interest bearing credit. Take a look at our [Consumer Credit Licences Made Easy Guide](#) for more information.

STEP 4: GO LIVE ACROSS YOUR CHANNELS

Once you've activated your loan offers in BackOffice everything is set up and ready to go. You just need to switch over to using Deko across all your channels. We provide all the information for you to do this yourselves and our experts are here to help if required.

In-store

You can start offering finance in-store as soon as you're switched live. The system is really easy to use and staff just need to log in to BackOffice and initialise a credit application. They can also use the finance calculator to discuss options with the customer and demonstrate the impact of various deposits and repayment terms.

Online

As finance is already set-up across your website moving to Deko is easy. We give you everything you need and the integration can be completed in a few hours using your own web developers or one of our recommended integration partners.

There are just 2 things you need to do:

1. Switch to our API
2. Change any mention of your old finance provider to Deko

If you have access to a test environment within your eCommerce platform the actual switch can be instant and seamless. Integration support team on hand to help with any questions.

Phone

You can start processing fully compliant [phone applications](#) as soon as you're live. Applications are initiated through BackOffice and can be completed by staff whilst on the phone to the customer.

Mobile

If you've integrated online there's nothing more you need to do to offer finance on mobile. Our fully responsive application form will automatically detect the device being used and display the right format to make it easy for the customer.

YOU NEED TO

Once signed up you'll have access to all of our [integration resources](#) including: Integration guides, API key, PHP & HTML code snippets, sample finance page text, support from our experts, integration partner recommendations, web banners and logos, tips for marketing point-of-sale finance.

WHAT NEXT?

If you're already using finance you know what a potent sales tool it can be. But not all finance solutions are the same.

Switching to Deko is easy and will give you:

- Increased sales
- Technology that can combat declines
- Great mobile experience for your customers
- Conversion optimised application
- Innovative features
- Excellent support and advice

Speak to one of our experts to find out how you can switch by emailing hello@dekopay.com or call us on **0800 021 7150**.