

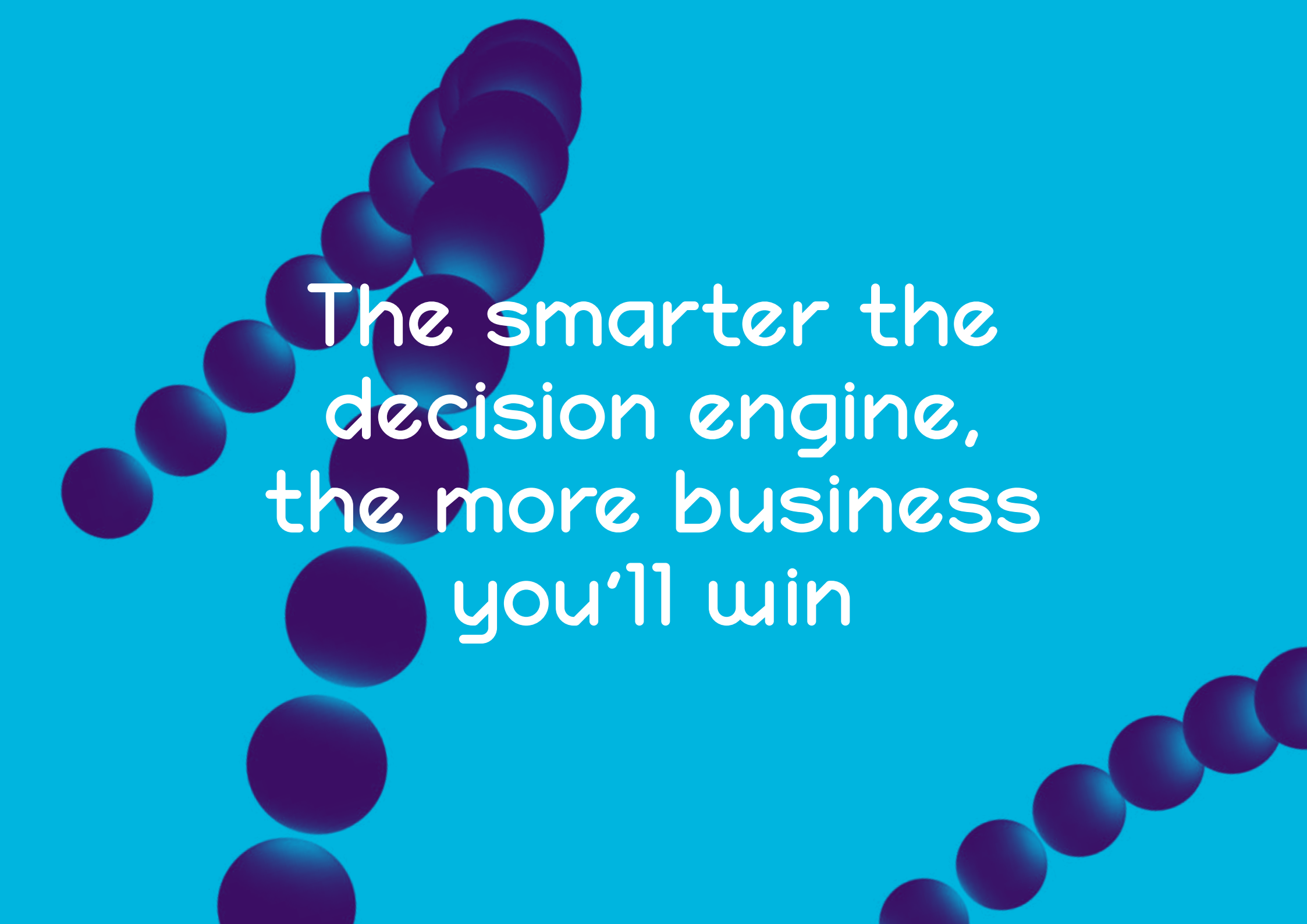
The logo for duologi, featuring the word "duologi" in a white, lowercase, sans-serif font. The letters are positioned above a large, stylized, dark purple graphic element that resembles a thick, wavy line or a series of overlapping loops, set against a bright yellow background.

duologi

# Keeping your business, your customers and the industry moving forward

We believe that forward-thinking businesses like yours needed a forward-thinking payment partner. One that takes a more individual, personal and flexible approach to building the right payment solution for you and your customers.

We partner with retailers across many sectors, from early stage digital start-ups to large, multi-channel brands, to help them grow their business.

A decorative graphic consisting of numerous purple spheres of varying sizes, arranged in a pattern that suggests movement or a trail. The spheres are set against a solid blue background. The text is centered in the upper-middle portion of the image.

The smarter the  
decision engine,  
the more business  
you'll win

## A new approach

It's a competitive market out there. So, to grow and flourish, you don't want business as usual. And neither do we.

Duologi was built with your business in mind. We provide customised point-of-sale finance solutions that allow your customers to spread the cost of your goods and services.

Your customers want an effortless purchase journey. If, at any point, they experience too much friction, they will shop elsewhere. That's why our solution is quick and easy – allowing you to offer finance options through all your existing sales channels and using any device.

Partnering with Duologi is simple. Our purpose-built, plug and play technology means you can seamlessly integrate finance into your business, making it just as simple as paying via credit card.

By allowing customers to spread the cost of payments, you make purchasing decisions for larger ticket items easier and quicker. Not only will this attract new customers but - more importantly – you'll retain those customers for the future.

We try to see things differently. We'll get under the skin of your organisation, find out how you work and tailor-make an approach to offering finance that drives your business forward.



Why choose  
Duologi?



## What sets us apart from the competition?

Customers tell us that it's our people, our service and our attitude. We think our products and tech are quite slick, too!

When we looked at the market, we saw many competitors with “one size fits all” products. They were saying the same things in a stale, old-fashioned way. Almost as if the digital revolution hadn't happened.

When we talked to retailers, it was clear that they wanted a change. No business is the same, so why should their finance offering be? They were interested in value - not just cost. And they wanted a partner that did things differently.

Whether you're new to finance or thinking of switching from your existing provider, here are just some of the reasons why businesses have chosen us and what they've told us that sets us apart from others in the market.

### 1. On your side

First and foremost, We're a people business. The products and services we provide are market-leading but we speak your language. We're fast, friendly and efficient. And we provide a complete solution. There's no need to talk to brokers, technology providers or banks to offer finance to your customers – we've got it all in one place. Plus, you'll get a named expert on hand to help whenever you need it.

## 2. Bespoke options

You've worked hard to create a unique business, so don't settle for a one-size-fits-all finance option. We'll get under the skin of your organisation to create a truly bespoke service that suits your needs and those of your customers.

## 3. Instant finance decisions

Our state-of-the-art credit decision engine reduces the number of customers who need to be referred to an underwriter to maximise accept rates. That's why our refer rates are less than 1% - the lowest in the industry. Cue drastically reduced basket abandonment rates and business growth.

## 4. Data insight

Forward-thinking businesses like yours know that data is the key to unlocking vital insights into how customers, competitors and the market is thinking. We offer tailored, genuinely useful insight that means you can get smarter with your marketing, target your ideal customers optimise your sales funnel and drive down the cost of acquisition.



## 5. Tools and technology

Whether it's to combat fraud, make better underwriting decisions or simply deliver a superior customer experience, our robust solutions mean you can always offer customers a great experience and peace of mind.

## 6. Financial expertise

We're not just a forward-thinking tech business. We're not just concerned with providing brilliant customer service. Our team have decades of experience in the financial services sector. That means you're in the safe hands of a responsible, FCA-authorized business that operates in a transparent way.

## 7. We're a forward thinking digital-first business

Just like you! We understand each other. So we can talk about how, together, we can make forward-thinking work for your business.



# Where have we come from

We're building a new kind of payments business for a digitally-led world.

We exist for 3 reasons:

- to make it easier for people to purchase the goods and services they need to keep moving their lives forward
- to help businesses grow by giving their customers an alternative way to pay and them the tools to sell more smartly
- to bring businesses fresh ideas and solutions to help them think forward and succeed in the future

You can also trust - as we are already established. We're backed and supported by Oaktree Capital – one of the largest investment management firms in the world.

And, in fact, the rate at which business are choosing Duologi as a partner means we're probably the fastest-growing point-of-sale payment solutions provider in the UK market.

Today, the Duologi team is drawn from money specialists, technologists, digital marketing experts and data analysts from a wide variety of backgrounds with a shared passion to help move forward a finance industry that (let's face it) has become a bit stale.

**duologi** +  **OAKTREE**



# Duologi application & settlement process

10.00 am

Customer purchases goods or services

10.03 am

Customer receives decision in under 4 seconds

10.04 am

Customer pays deposit for goods or services

10.05 am

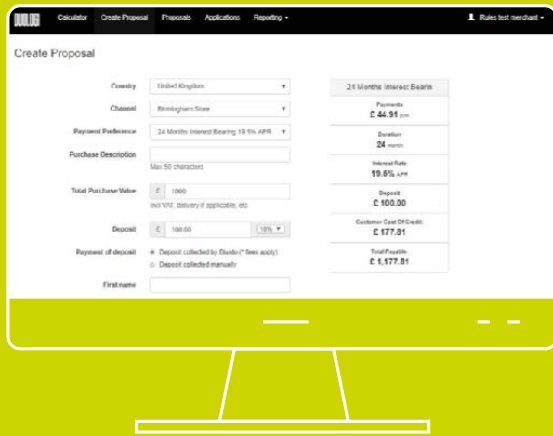
Customer leaves with goods or online retailer dispatches goods

00.15 am

Duologi sends settlement to your bank account

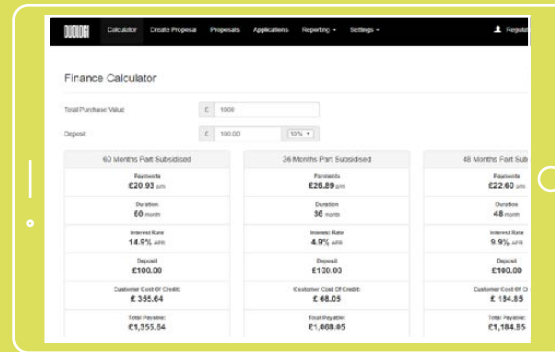
30 Days later

Customer pays first direct debit repayment to Duologi



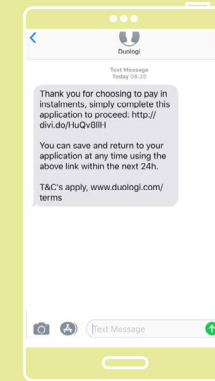
## Finance calculator

helps you to market and sell finance in-store. You can simultaneously display multiple finance offerings, clearly showing your customers the deposit and monthly payment variants side by side.



## Applying for finance

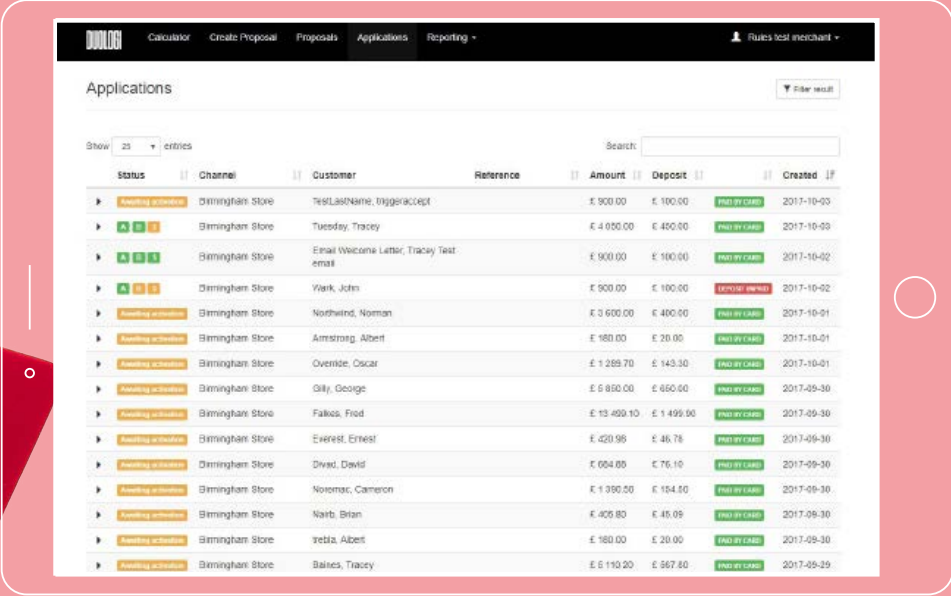
our fully-FCA compliant application form is the shortest in the market. Once your customer has completed check the checkout process, all their information is pulled through to the finance application, saving duplication. Then they only need to fill out five extra fields.



## App links

do you sell over the phone? Perhaps the customer requires more time to think about their purchase? Use the Duologi Backoffice to quickly and easily send your customers a link to the application form via email or text message. They can then complete the application at their leisure.

# Resources



The Duologi Backoffice hosts a range of tools and features that will assist you to manage all your finance applications both new and existing.

You and your team will have the ability to create finance applications as well as amend, cancel and verify them. All the information is displayed in real time so you can stay on top of all your finance deals.

Your finance calculator also lives in the Backoffice. You can use this with your customers to help them decide which finance product to choose. You can then launch the finance application straight from the finance calculator.

# Finance Options

We've removed the roadblocks to make it simple and easy for you to get started with finance. Oh, and we won't charge you any set up costs or monthly fees, like our competitors.

Some of our partners benefit from offering their customers 0% interest and zero deposit finance. But this might not suit everyone.

Our finance products can be tailored to the way your industry sector works and we're investing in developing more. Nothing is unachievable.

0%  
Finance

Interest  
bearing finance

Buy now  
pay later

Multi-tier  
options

Short term  
loans

Shadow  
limits

We provide tailor-made payment options to suit every business and every type of customer.



## 0% finance

the customer spreads their loan in manageable payments over a set period (usually 12 months) at an interest-free rate.



## Interest-bearing finance

the customer spreads their loan in manageable payments over a set period (usually 12 months) with an agreed rate of interest.





## Shadow limits

Shadow limits is a fantastic up-sell tool. Once approved for finance, suitable applicants are instantly offered an increased credit limit. This enables them to upgrade to a superior product or increase the value of their purchase by adding additional items to their order.



## Multi-tier options

Multi-tier lending allows us to accept more customers and you to make more sales. Your customer may apply for 0% finance but because their credit score may not match our requirements they would normally be declined. With multi-tier lending we will look at their profile and see if we can approve them for a different rate or term, allowing you to continue and make the sale.



## Buy Now Pay Later

Buy now pay later is a brilliant sales tool as it is a really attractive product for your customers. They are given a 0% interest period where no payment at all is necessary. All they need to do is clear the balance by the agreed end date. If the balance is not cleared by the end date then monthly payments will begin at a set interest rate.

# Will it cost me anything?

In exchange for offering your customers a finance option, you pay us a contribution – also called a subsidy.

You have two choices

## Option 1

subsidise the cost of a 0% credit option yourself. You cover the cost of the interest on the customer's loan so they don't have to.

## Option 2

pass the subsidy onto your customers, either partly or fully. The customer pays some, or all, of the interest on their loan.

Passing the subsidy cost on to your customers protects your margins. But, it's a less attractive proposition for the customer, so they may choose not to purchase from you.

We charge you the cost of the subsidy in a single, upfront payment, so you can factor the cost into your margins from day one.

What are the key benefits of offering finance to your customer, in exchange for a subsidy?

- Your customer is able to obtain the goods and services
- You can charge the full retail price
- If you are in-store, you are less likely to be asked for discounts
- If you are online, you are more likely to secure the sale without the customer shopping around or abandoning their basket

## The subsidy cost depends on the finance product you choose to offer to your customer

A full subsidy for you	A part-subsidy from you	No subsidy from you
=	=	=
the customer benefits pays 0% interest.	you and the customer share the interest.	the customer pays the full interest.



## our sectors



# We partner with businesses in many different sectors, from vet practices to furniture retailers.

Whether re-training for a new career or even following a football team, our solutions help customers spread payments for the things they need to keep life moving.

Often, higher-value purchases are planned. A kitchen renovation, a new sofa or maybe a hot tub.

But sometimes it's more complicated than that. An urgent washing machine upgrade, unexpected orthodontic work or an expensive new mattress.

Whatever the scenario, we've all been there. That's where Duologi comes in; to keep customers' lives moving forward.

Alternative payment options mean customers can access the things they need right now. It means they can become smarter at managing their money with affordable, trackable payments that are right for them.

As a customer, if you could spread your payments with 0% interest, why wouldn't you?

We know that customers are calling out for flexible options:

## **42% of shoppers think more retailers should offer finance options**

And they want to know their money is safe. We're a responsible lending partner that you and your customers can trust.

Whatever the sector, we look to create financial products that are relevant and will integrate into your business model, enhancing your proposition.



## People and service



Everyone who works for Duologi has the same vision.

### **‘To be the forward thinking payment partner for forward thinking business’**

We understand that happy and loyal customers are the key to a successful business. We also understand that we can have a direct impact on your brand by the support that we provide to you and your customers.

For this reason, we make sure that we’re on hand -

constantly and consistently delivering the highest level of support to your customers.

We have a team of relationship managers who will be your personal point of contact from set-up and training through to helping your sales grow.

They will get to know you personally and can help with any queries you may have. From giving you the latest advice on how to maximise online sales to requesting point of sale materials through to training for new staff members.





plugins...  
giving you  
everything  
you need



It's simple and easy to integrate our technology with yours. With plug-ins available for all the major e-commerce platforms you'll be offering finance and winning additional business within hours.

Don't forget - we're always at the end of the phone if you need any help.

# Bespoke website integration

## Monday

Login details and integration guide are sent to you

## Tuesday

IP address is whitelisted and integration questions answered

## Wednesday

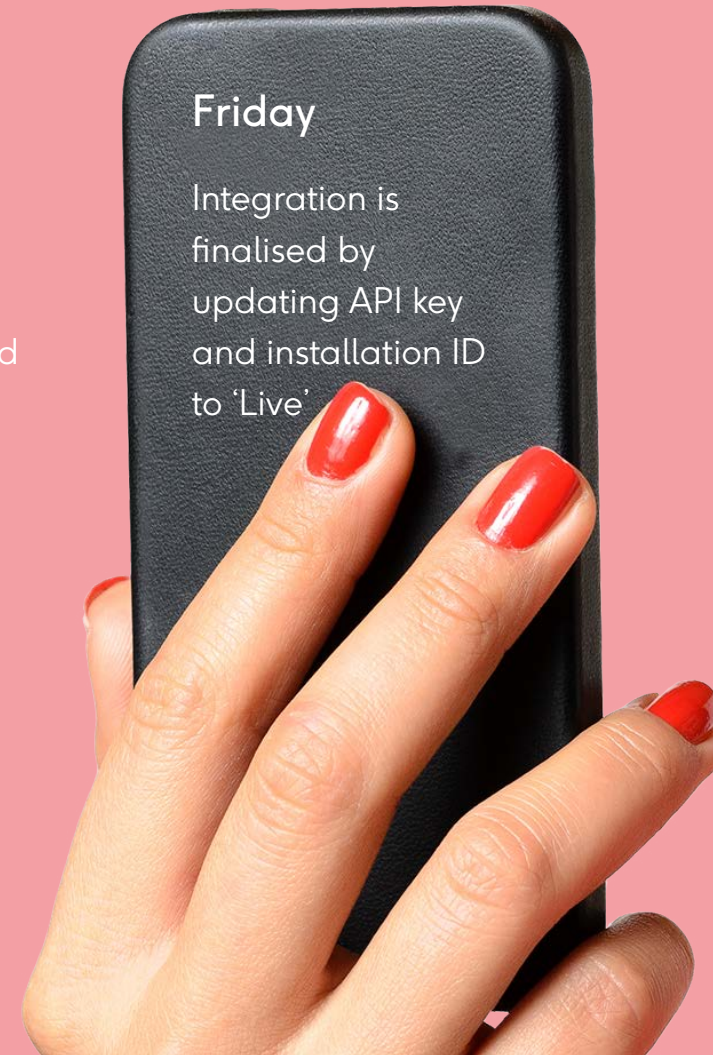
Retailer's developer initiates work with assistance from Duologi support

## Thursday

Retailer's developer continues integration and tests using example data

## Friday

Integration is finalised by updating API key and installation ID to 'Live'





Our people, service, tools and technology are also helping to power businesses forward in specialist sectors – from the UK’s largest digital disruptor shaking up the estate agency market, to healthcare professionals offering treatments like IVF and solicitors representing clients with no win, no fee legal claims.

We do this through great teamwork, a relentless quest for operational excellence, industry-leading digital innovation mindset and financial technology platform.

## What’s next...

Whatever your business needs, and if your business has:

- ✓ Your business will need a turnover of more than £1 million
- ✓ A positive balance sheet
- ✓ 12 months trading history
- ✓ Tick all the boxes?

we can help it move forward – speak to us today.  
Give our team a call on 0345 5211 880 or email us at [sales@duologi.com](mailto:sales@duologi.com)



thank  
you

0345 5211 880

[sales@duologi.com](mailto:sales@duologi.com)

118 Grove House  
Lutyens Close  
Basingstoke  
RG24 8AG