

THE SINGLE SOURCE SOLUTION

FOR THE **AUTOMOTIVE** INDUSTRY



paymentassist

DRIVE SALES // ACCELERATE GROWTH // FUEL LOYALTY

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ABOUT OUR COMPANY

Founded in 2013, **Payment Assist** has grown to become the UK's leading provider of flexible consumer finance in the automotive sector. With more than one million customers served and over £800 million in processed transactions, we have the scale, expertise and infrastructure to deliver finance solutions that truly support our partners' growth.

As a wholly owned subsidiary of **Manx Financial Group**, an AIM-listed financial services company, and with lending provided by **Conister Bank**, we combine the agility of a fintech with the security of a regulated bank.

This unique structure means our partners benefit from a comprehensive suite of financial products from a single source payment platform that includes **interest-free BNPL, regulated lending, merchant services** and **open banking**.

Our proposition is simple but powerful, one partner offering: **'The Single Source Solution'** for the automotive Industry.

Fully authorised and **regulated by the FCA**, we provide a transparent, compliant, and scalable platform that enables dealerships, garages and retailers to increase sales, strengthen customer loyalty, and operate with complete confidence.

With **Payment Assist**, you gain more than a payment provider, you gain a trusted partner delivering scale, experience, and with the financial backing of a broader financial group.

We offer a **reliable, compliant platform built for growth**, giving your business the tools to increase revenue, enhance customer loyalty, and operate with confidence. Whether you're a franchise dealership, independent garage, or retail service provider, our finance solutions are designed to support your goals and your customers.

THE BENEFITS



TO YOUR BUSINESS

INCREASED REVENUE

Flexible payment options encourage customers to complete purchases and spend more, boosting average transaction values.

ENHANCED CUSTOMER RETENTION

Finance options improve the overall customer experience, delivering customer loyalty and repeat business.

REGULATORY COMPLIANT

With safe, compliant lending, your customers are treated in line with Consumer Duty principles.

ADDITIONAL CUSTOMERS

Making your products and services more affordable increases your customer base and drives growth.

OPERATIONAL EFFICIENCY

We manage the full finance process post-application, including deposits, credit risk, and digital documentation, allowing your team to remain focused on core operations.

NON-RECOURSE

We take on the credit risk; once you have been paid there is no recourse to you.



OUR PRODUCTS

THE SINGLE SOURCE SOLUTION

We offer our business customers a Single Source Solution - an all-in-one place to manage your financial responsibilities, removing the inefficiencies of multiple stakeholders.



BNPL

Short term lending



IGNITION

Payment Platform



RETAIL FINANCE

Longer term lending,
Interest bearing plans



BUSINESS LENDING

Asset Finance,
Business Loans,
Invoice Finance,
Merchant Cash Advance



MERCHANT SERVICES

Card processing



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BNPL BuyNowPayLater



SHORT TERM FINANCE

Flexible Finance at Checkout

Empower your customers to say yes more often with Payment Assist's Buy Now, Pay Later solution. Designed specifically for the automotive sector, our short-term lending options give customers the freedom to spread the cost of essential vehicle work, while you enjoy immediate payment and increased revenue.

What Is It?

Buy Now, Pay Later (BNPL) is a flexible, short-term finance solution that allows your customers to split the cost of servicing, repairs, or accessories into equal monthly payments over 3, 4, 6, or 9 months, all with 0% interest and no hidden fees.

How It Works

- Customers apply in minutes, with instant decisions at point-of-sale
- Payments are split into manageable monthly instalments
- You receive full payment upfront, less any applicable subsidy
- You and your customer set the terms, we handle the rest

Why It Works for Your Business

- Increased customer conversions and average invoice values
- Reduction of lost sales due to more affordable customer options
- Improved customer loyalty and repeat business
- Eliminated risk – we pay you directly, no chasing payments

Whether in-store, by phone, or online via Ignition, BNPL removes the friction from payment, helping you build trust and grow your business.

OUR IGNITION



PAYMENT PLATFORM

Ignition is Payment Assist's all-in-one, merchant-facing platform designed to simplify payment operations and boost customer satisfaction. Whether you're an independent garage or a large dealership group, Ignition gives you complete control of your finance and payment solutions in one secure, easy-to-use hub.

Through Ignition, you can access real-time application status updates, manage customer finance journeys, view detailed reporting, and track transactions effortlessly. Simply log in and your finance operation is live.

More than just a portal, Ignition has evolved into a full payment platform, offering:

- Buy Now, Pay Later and Card Payments via Pay-by-Link
- Support for eCommerce and phone transactions
- Partner integration with WorldPay or the option to plug in your own payment processor
- Future-proof features with Open Banking functionality

From the front-of-house team to your finance admin, Ignition streamlines every touchpoint, from checkout to reconciliation, and helps customers choose how they pay:

BNPL | By Card | By Bank.

Benefits to Your Business:

- Offer simple, flexible payment options
- Improved job conversion and customer loyalty with instant finance
- Enhanced operational efficiency and reduced admin
- Faster, richer reporting and finance tracking
- Use your preferred payment processor or access partner rates through Payment Assist
- Fully secure and compliant with FCA-regulations

Ignition isn't just a tool.
It's your command centre for smarter payments
and smoother customer journeys.



AFTERSALES Retail Finance



LONGER TERM | INTEREST BEARING

Longer-term finance solutions for larger purchases and value-add services

Payment Assist's Retail Finance offering is designed to help customers spread the cost of higher-value automotive purchases, such as warranties, tyres, paint protection, service plans, and bundled subscriptions. With both interest-free and interest-bearing options available, you can tailor the experience to suit every customer's needs, while boosting revenue and retention.

How It Works

- Customers choose their preferred term and apply via a fast and simple process
- Instant approval for a seamless checkout experience
- Payments are split monthly; interest-free or interest-bearing, depending on the product
- Dealers can subsidise plans to enhance value or reduce upfront costs
- Full funding is provided to the dealer up front, reducing financial risk

Finance That Fits Every Need

- **Warranty Funding:** Protects customers and adds value to every sale
- **Product Funding:** Helps cover the cost of tyres, paintwork, and other upgrades
- **Service Plans:** Repeat business locked in by offering prepaid maintenance
- **Subscriptions:** Bundle services like warranty, MOT cover, and cosmetic repairs into rolling monthly plans

Why Offer Retail Finance?

- Increased average order value
- Enhanced aftersales loyalty with monthly, recurring products
- Increased sales by reducing upfront customer costs
- Paid in full without chasing payments
- Offer tailored solutions to meet real-world customer needs

FLEXIBLE Business Lending



ASSET FINANCE | MERCHANT CASH ADVANCE | INVOICE FINANCE
BUSINESS LOANS | BUSINESS CREDIT CARDS

Lending Made Simple for Growing Businesses

Whether you're expanding your service bays, upgrading equipment, managing stock, or simply smoothing out cash flow, Payment Assist's Business Lending solutions gives you access to flexible funding, quickly, fairly and without unnecessary complexity.

Our business finance portfolio includes:

- **Asset Finance:** Spread the cost of new equipment, tools or vehicles over time
- **Merchant Cash Advance:** Get fast access to funds based on your card sales, with repayments aligned to your cash flow
- **Invoice Finance:** Unlock cash tied up in unpaid invoices to improve liquidity
- **Business Loans:** Straightforward solutions for long-term investment or short-term working capital
- **Business Credit Card:** Manage day-to-day purchases with flexibility and control

With tailored lending options designed for the automotive sector, Payment Assist makes it easier for businesses to seize opportunities, invest in growth, or weather quieter periods without compromise. Apply online, get a decision quickly, and benefit from competitive rates and transparent terms, all supported by a trusted provider that understands your industry.



TRUSTED Merchant Services



CARD PAYMENT PROCESSING

Unlock Better Rates & Faster Payments with Payment Assist via Worldpay

Payment Assist has partnered with Worldpay, one of the world's most trusted payment processing providers, to deliver a streamlined and secure merchant services solution built specifically for the automotive sector. Whether you're a franchise dealership or an independent garage, our offering simplifies how you take payments, improving efficiency, boosting customer experience, and supporting your growth.

What It Includes

- **Card Payment Processing:** Fast, reliable transactions with seamless checkout
- **Standalone & Integrated Terminals:** Flexibility for both front-desk and workshop use
- **Pay by Link:** Take secure remote payments with ease
- **Fraud Protection & PCI Compliance:** Peace of mind with every transaction
- **Flexible Settlement Options:** Get paid faster and manage your cash flow with confidence

Why Choose Merchant Services via Payment Assist?

- Preferential rates for Payment Assist customers
- Speedy onboarding and setup, no disruption to your current systems
- Improved cash flow with faster settlements
- Greater customer choice with card, bank, or finance options
- Worldpay Rewards; enjoy exclusive benefits and discounts for your business

Our Merchant Services package plugs directly into the Ignition platform, meaning you can manage all your payment and finance activity in one place. From BNPL to card processing and reporting, it's one integrated solution built around your business.

Open your world of payment possibilities, with trusted names behind your transactions.



worldpay

SOLID Values & Culture



A SAFE PAIR OF HANDS

Driving with Purpose, Leading with Integrity

At Payment Assist, our values are more than statements, they're standards by which we live. They shape how we work, how we serve our partners and customers, and how we grow together. We've built a culture rooted in purpose, performance and people, ensuring every interaction reflects our commitment to doing the right thing, the right way.

Customer Focused Always

Our customers are at the heart of everything we do. We listen, respond, and innovate to make sure our solutions are as practical as they are powerful, delivering real support when it matters most.

Teamwork Wins

We believe in collaboration over competition, in pulling together across teams and departments to drive results. No egos, just shared goals and mutual respect.

Integrity in Every Interaction

Trust is earned, and we earn it every day with honest communication, fair practices, and a relentless commitment to transparency and responsibility to our customers.

Grow with Purpose

We're a business that's growing fast, but never carelessly. Every step forward is taken with intention, building a company that's sustainable, scalable, and supportive for staff, clients, and communities alike.

Inclusion as Standard

We champion diversity and inclusion not as a tick-box exercise, but as a foundation for better thinking, stronger teams, and fairer outcomes for all.

Keep Our Standards High

We hold ourselves to the highest standards because anything less isn't good enough for the partners and people who count on us.



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Payment Assist Ltd

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Join the thousands of garages and dealerships
already choosing **paymentassist** as their
5 Star **finance partner**.

