



The Cutting Edge of POS Finance

Trends, Technologies & Tactics

For Home Goods Retailers 2025



Consumer finance a strategic priority for 2025

Customer demand for point-of-sale (POS) financing continues to grow. To meet this demand, 78% of merchants say that are prioritizing consumer finance as a strategic focus*.

Only 1% of merchants strongly agree that their current consumer finance offer meets their customers' needs.

This guide provides practical strategies to help you maximize POS financing benefits, meet evolving customer expectations, and drive sales.

** Data in this report is extracted from a survey of 100 retailers, conducted by ChargeAfter in 2024. You can download the survey [here](#).*

Our guide covers four essential factors to consider in your POS financing strategy.

- 1 The **omnichannel** nature of home goods customers.
- 2 The importance of **multiple lenders**.
- 3 Why a seamless **financing waterfall** is essential.
- 4 **Technological solutions** are leading this new wave of consumer finance.



1

Embracing the hybrid reality through **omnichannel**

Access to point-of-sale financing at every point of sale is critical for customers purchasing big-ticket items like furniture, appliances, and electronics.

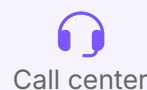
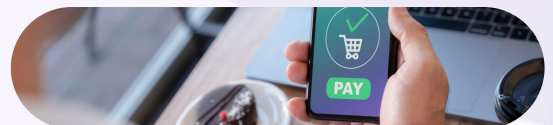
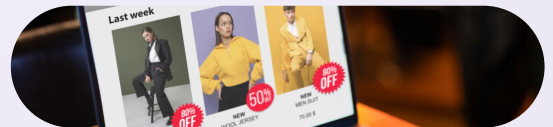
Shoppers often start their journey online where they secure financing pre-approval before heading in-store to complete a purchase. Requiring customers to reapply in-store after online pre-approval can lead to frustration and risks driving them to competitors.

Enhancing in-store capabilities has become a top priority for many retailers.

Most merchants (57%) offer financing both online and in-store. However, among those who provide POS financing in only one channel, the majority do so online, suggesting challenges with implementing in-store financing.

To enhance the customer journey, retailers leverage tools like QR codes and mobile prompts to invite customers to apply for financing while browsing in-store.

This flexibility extends beyond physical stores to other sales channels, such as customer call centers and in-home consultations, **delivering a comprehensive omnichannel financing experience that builds customer loyalty.**



2

Maximize purchasing power with **multiple lenders**

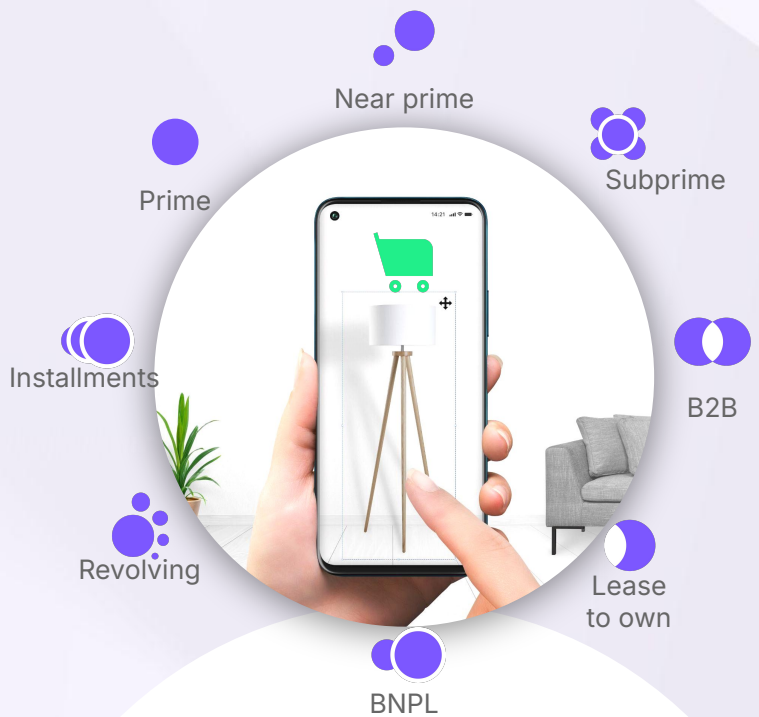
To fully serve diverse customer needs, retailers must integrate multiple lenders at the POS. While near-prime financing, especially BNPL, is widely available, prime, subprime, and lease-to-own options remain limited.

By expanding credit coverage, retailers can meet the needs of all customer profiles and increase conversion rates.

Without prime loans available at the point of sale, merchants miss the opportunity to offer the most favorable terms and promotions to high-value customers, potentially losing them to competitors with more appealing offers.

Similarly, low and no-credit customers are underserved due to limited availability of lease-to-own options, which only 21% of merchants currently provide, excluding an entire credit profile from making purchases, despite the availability of solutions.

Home goods retailers often serve business customers who also require fast and frictionless access to financing. The needs of SMBs in particular highlights another area where comprehensive POS financing can drive sales and retention.



Integrating multiple lenders into the point of sale, helps merchants

- 1 Serve a broad customer base
- 2 Boost approval rates
- 3 Deliver choice and personalization

3

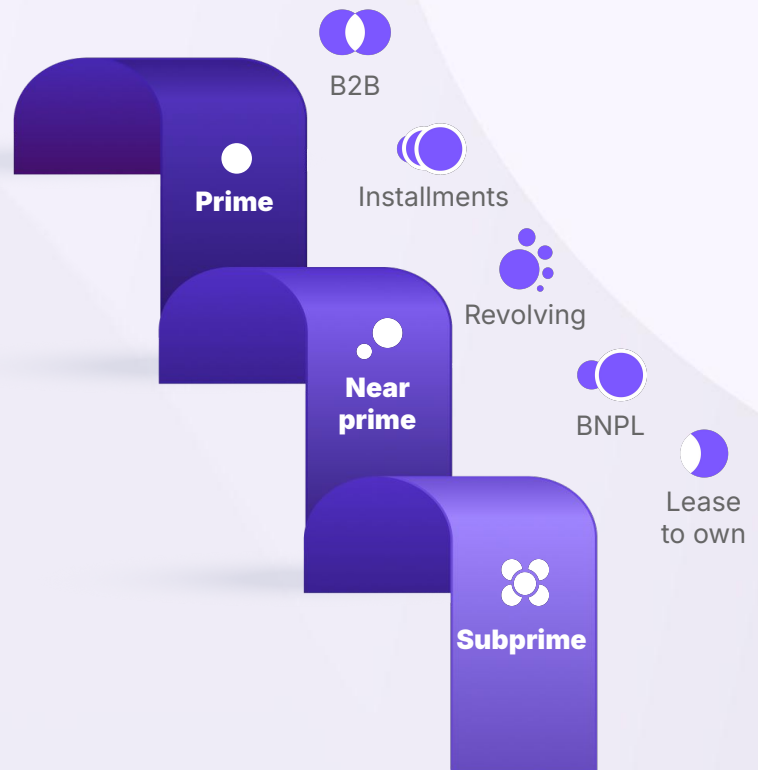
Maximize purchasing power with a seamless waterfall

Waterfall financing technology instantly matches shoppers with the best lender for their specific needs in a single application.

A shopper who qualifies for prime financing will receive instant approval; declined shoppers are seamlessly assessed by near-prime options and beyond.

A successful waterfall saves customers from the inconvenience of applying to multiple lenders and a frustrating, fragmented experience that leads to lost sales.

Technological advancements enable merchants to implement waterfall financing seamlessly, simplifying the lender management process and supporting a more efficient, frictionless shopping experience.



While waterfall financing broadens access to credit, it also introduces additional complexity for retailers in terms of managing multiple lending relationships and lender integrations.

4

Leveraging technology to power POS financing

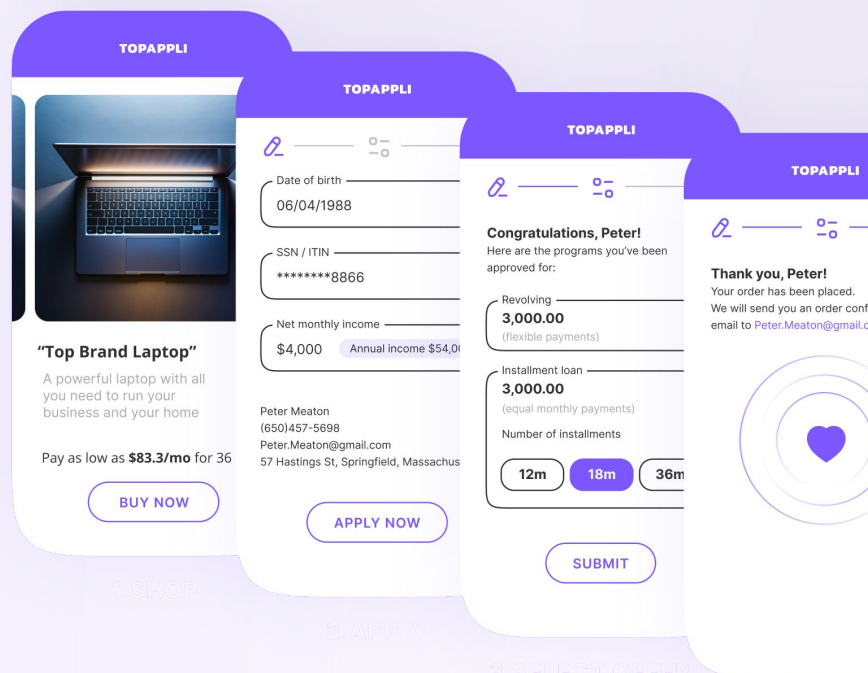
To overcome the overwhelming challenges of managing multi-lender POS financing, leading retailers are turning to technology.

An embedded lending platform is the industry leading solution to seamlessly connect customers to multiple lenders in a single integration.

Beyond the initial transaction, a platform simplifies post-sale management by centralizing reconciliations, dispute resolution, lender communication, and more. With powerful analytics, retailers gain insights into financing trends and customer behavior, enabling them to refine offerings and better meet diverse customer needs.

Crucially, a platform offers control, allowing merchants to adjust their lender networks and maintain a resilient setup amid lender changes or disruptions.

With plug-and-play integrations for all points of sale, an embedded lending platform like ChargeAfter offers fast, easy support for in-store connectivity, eCommerce plugins, website SDKs, and custom API integrations, ensuring seamless implementation and scalability.



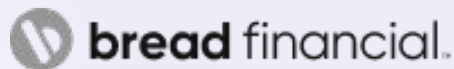


**CASE
STUDY**

How HP expanded financing options for **consumers** across all credit tiers

HP leverages ChargeAfter's technology and collaborates with three leading financial providers from ChargeAfter's network of lenders to offer eligible U.S. consumers a financing option when they shop for personal computers (PCs), printers or peripherals on HP.com.

Finance options include promotional financing to qualified buyers, or lease-to-own options with no credit needed.



HP selected ChargeAfter as the technology partner for its new comprehensive consumer financing options, for HP products purchased on HP.com.



The only platform you need

ChargeAfter is the platform of choice for leading merchants seeking to elevate their financing offering. Our cutting-edge multi-lender waterfall technology ensures a seamless financing experience across all sales channels, helping you to drive growth and deliver exceptional customer satisfaction with ease.

The platform enables you to cater to virtually every shopper, while streamlining the process, removing the operational complexities of managing multiple lenders so you can focus on growing your business.

If you're looking to implement a waterfall financing model for the first time or improve your existing solution, ChargeAfter is here to support you every step of the way.

Book a demo

chargeafter.com

