



## **Versatile Credit Adds New No-Credit-Needed Lenders**

*Simple Finance, Smart Sales & Lease and West Creek Financial join the in-store platform*

**Mechanicsburg, Pa. – November 29, 2016** – Versatile Credit, the leading provider of innovative solutions linking finance companies with consumers in retail stores, has announced the addition of three new no-credit-required partners – Simple Finance, Smart Sales & Lease and West Creek Financial – within Versatile’s self-service system.

The kiosk-based Versatile solution, used in thousands of North American retail locations, links consumers to more than 25 primary, secondary and no-credit-required financial institutions.

Kevin Lawrence, vice president, marketing and sales for Versatile Credit, said Simple Finance, Smart Sales & Lease and Westcreek Financial were a valuable addition to the Versatile platform.

“We listened to our retailers when they told us how much they like working with these companies and wanted them to be available on the in-store kiosks,” he said. “We’re helping more customers not qualifying with primary lenders to get the merchandise and services they want and need,” he said. “In addition, retailers gain a sale and a loyal customer.”

Using the Versatile Credit system, customers complete private applications that are sent to primary lenders. If declined, the [Versatile Cascade](#) process submits the application to secondary options, which may be credit-based or no-credit-required.

Retailers using the Versatile credit process report credit applications increase by up to 20 percent. Denials are reduced by 40 percent. Approvals average \$4,000, driving more sales for retailers.

Credit applications using the Versatile Credit system have resulted in more than \$15 billion in approved credit since 2007.

### **About Versatile Credit**

Privately held Versatile Credit offers an ecosystem of leading lending partners, proprietary software and services, beautifully designed hardware, and engaging visual content. This results in an exceptional experience for customers that drives more credit applications, more approvals and more sales for retailers. For more information about Versatile Credit, visit [Versatilecredit.com](http://Versatilecredit.com). Follow Versatile Credit on Twitter at <https://twitter.com/VersatileCredit>.

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