



MATS®



BUSINESS IS BLOOMING

Lynette MacArthur runs an award-winning florist. Petals of Oban is a family business, priding themselves on great customer service.

Florists are very seasonal, and anticipating the peaks is expensive – stocking for Mother’s Day can cost over £5,000 before an order is even placed.

And of course there are the other things a business needs to do to keep everything rosy – repairs and refurbishments, new equipment. Obviously the busy periods are not the best time to do those things, but when it’s quiet, cash is harder to come by.

Liberis®

A FINTECH ANSWER TO MATCH FINANCE TO CASHFLOW

Traditional banks are not geared up to allow for uneven cashflow. But that’s exactly what Liberis does. Their innovative financing model is designed help businesses like Petals of Oban with funding that fits neatly around their cashflow.

The Liberis solution takes repayments at an agreed percentage, directly from credit and debit card takings. So when business is quiet, you’re not stung with a big bill. And when it’s booming, you pay it off quickly, and don’t notice it so much. It’s a neat, inventive solution for today’s small businesses.

A SEAMLESS CUSTOMER EXPERIENCE TO MATCH

A modern and innovative finance product like Liberis demands a customer experience that’s every bit as slick and user-friendly as the product itself.

You need the full range of communication options from live online chat, to emails and phone calls. You need your customers to be able to apply online. You need to be able to integrate data and information from numerous other sources, like CRM systems, analytics, banks, and credit rating agencies. The quoting and approval process must be fast and accurate.

Then you need complete transparency, so customers can log in and see their balance and payments, instantly. And a support team who know exactly what they're talking about, with all the information at their fingertips.

Fortunately, David Spickett, who was at the time Marketing and Operations Director, and is now Managing Director at Liberis, had seen the solution before.

He'd used MATS Low-code systems to integrate legacy systems and streamline the processes of Thomas Cook and Nationwide, and he knew it could help deliver a really top class customer experience for Liberis.

HELPING A FLOWER BUSINESS TO GROW

Lynette found the Liberis process so straightforward and useful, that she's used it many times. It's helped refurbish the shop, fit new windows, and even buy a new van.

Cashflow freedom has also changed the way Lynette deals with suppliers, now paying them at two weeks instead of eight. "This puts me in complete control, which is great. I pay the suppliers early, but only pay Liberis back when I do business. There's no pressure. It really is the perfect funding for us."

RESULTS THAT SPEAK FOR THEMSELVES

The impact of MATS Low-code solution on the Liberis business has been dramatic. In the last two years, funding time has halved, and the internal cost of each application is now a third of what it was.

This has allowed them to quadruple their number of applications, while only doubling their staff numbers. It has helped slash costs, while increasing the quality of the service, to the point where they now enjoy a 98% customer service rating.

And this slick and efficient environment has had a dramatic affect on the morale and engagement of their enlarged workforce, as previous frustrations of duplicated data and lengthy delays have dissipated, and they know they can trust the process.

"We've been able to support more and more UK businesses to help them grow, in a faster timeframe, whilst proportionally reducing our operational cost," says David. "I guess that's where the true success of MATS has been in the Liberis business - enabling that efficiency. Customer onboarding times have reduced by 50% and we've reduced the cost of customer applications by £400."

Leading the way in Fintech

Customer onboarding times reduced by 50%

Customer onboarding costs reduced by £400 per application

Applications increased by 400%

Business growth has led to creation of 40 Fintech jobs



There's so much more to MATS - see a demo today.

www.matssoft.com/request-demo

Or call us on **+44 (0) 330 363 0300**



› About MatsSoft

MatsSoft is on a mission to close the Process Execution Gap - the gap between the people who know what they want to improve, and the coders who make it happen. We set out to create a new kind of process improvement platform - one that eliminates coding and complexity, making it easy for process people to make the changes they want to make.

Today, our Low-code development platform, MATS, is used by process improvers, customer champions, innovation leaders and IT teams in organizations across the globe. Customers include Nationwide Building Society, Coca-cola, FedEx, Santander, Thomas Cook, Barclaycard, RBS, GOV.UK and HM Coastguard.

Find out more at www.matssoft.com