

Epos Now Expands Capital Offering to Ireland and Spain in Partnership with YouLend

Epos Now expands its Capital programme with YouLend to Ireland & Spain, offering fast, safe, and flexible funding for SMEs.

LONDON, UNITED KINGDOM, February 5, 2025 /EINPresswire.com/ -- [Epos Now](#), a leading AI-driven point-of-sale and embedded finance platform is excited to announce the expansion of its Epos Now Capital programme to merchants in Ireland and Spain, where it already supports nearly 3,000 merchants and continues to scale. In partnership with [YouLend](#), the leading global embedded financing platform, this expansion builds on the programme's success in the UK and US, where over £60 million has been funded to businesses in need of accessible financing over the last three years.

Access to capital remains one of the most significant challenges facing SMEs across the UK and Europe, with many traditional lenders requiring a minimum of two years of trading accounts before considering loan applications. This restricts early-stage businesses from securing the funding they need for growth, expansion, and operational stability. According to the European Investment Bank, 26% of SMEs cited access to finance as a major issue in 2024, highlighting ongoing structural barriers in the lending market.

Designed to empower small and medium-sized enterprises (SMEs), Epos Now Capital provides fast, flexible funding to help merchants grow, invest in stock, expand operations, and enhance their businesses. Unlike traditional lenders, YouLend can provide capital after just three months of trading, and the assessment is based on trading data, ensuring that funding is both affordable and sustainable for the business. With a simple and seamless application process that takes a few minutes to complete merchants can receive tailored offered in as little as 24 hours and access capital significantly faster than traditional banks in these regions.

"SMEs are the backbone of our economy, and cash flow is critical not just for day-to-day operations but also for fuelling growth," said Rachael Brigham Vice President of Embedded Finance at Epos Now. "Through our partnership with YouLend, we're making capital available much earlier, with a quick and low-documentation process that has proven extremely popular in our other markets. On average, customers who access funding through us, see a 10% growth in their business, with many returning for additional funding. We're excited to bring this opportunity to democratise growth and capital access to Ireland and Spain, helping more businesses unlock their potential."

Francisco Rubistein, VP of Growth at YouLend comments, "Our long-standing partnership with Epos Now is a testament to the seamless journey and world-class customer experience we've provided to their merchants. We're thrilled to further expand our programme to Spain and Ireland to meet the ever-increasing demand from small businesses for fast, flexible and affordable capital."

Since the launch of Epos Now Capital, the initiative has seen remarkable adoption across the UK and US, with a 70% renewal rate among merchants. Businesses have leveraged the funding primarily for stock management, expansion, and operational improvements. This high renewal rate underscores the trust and value merchants place in the programme, as well as its tangible impact on business growth.

Epos Now will take a structured approach to launching the Capital programme in Ireland and Spain, ensuring merchants are fully informed and supported. Customers will be contacted directly when they qualify or pre-qualify for funding. In the short term, Epos Now aims to further embed this process, aligning it more closely with the seamless approach already established in the UK and US.

Epos Now Capital is a testament to Epos Now's commitment to democratising access to financial solutions for SMEs. By integrating funding directly within the Epos Now ecosystem, merchants can secure the capital they need when they need it, without the complexities of traditional lending.

For more information on Epos Now Capital and how it can help your business grow, visit <https://www.eposnow.com/uk/epos-now-capital/>

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