

Watercress Financial Joins Versatile Credit Network, Delivering Optimized Home Improvement Financing

Partnership provides home improvement contractors 0% fee options, fast funding, and white-glove support for seamless project financing.

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[Versatile](#) Credit ("Versatile"), a pioneer and leading provider of innovative consumer financing solutions that empower businesses to strategically integrate credit into their operations, today announced the integration of [Watercress Financial](#) into its extensive lending network. This partnership strengthens Versatile's offerings in the home improvement sector, providing contractors with even more flexible and competitive financing solutions for their customers.



Versatile Credit logo

Versatile has spent the last 20 years leading the evolution of consumer financing, transforming it into a strategic growth engine for businesses across the United States. Versatile's omnichannel platform empowers these businesses with the tools to optimize their credit programs, streamline the customer experience, and deliver financing tailored to their unique needs and customers.

Watercress Financial leverages the latest in technology to deliver instant credit decisions and backs this up with real people who are ready to help every step of the way. Exclusively focused on the home improvement industry, Watercress combines speed with superior contractor service to deliver a superior user experience. Contractors and homeowners benefit from hands-on support and a responsive team that answers the phone when it matters most. With flexible financing options, including 0% contractor fee choices and a variety of no-interest promotional plans, Watercress Financial makes it easier to get projects started and paid for quickly and reliably.

This collaboration empowers contractors and dealers to provide a wider range of accessible and manageable financing options to their customers through Versatile's unified, multi-lender financing platform. Consumers benefit from tailored financial options and a seamless application process, receiving pre-qualified offers without a hard credit check and clear payment

options for their home improvement projects.

“Watercress Financial brings unique strengths to our lending network, particularly their commitment to rapid funding post-project completion and their valuable contractor-friendly options like 0% fees,” said Ed O’Donnell, CEO of [Versatile Credit](#). “This partnership underscores our dedication to equipping home improvement businesses with the most competitive and diverse financing tools available, enabling them to close more deals and deliver exceptional customer experiences.”

“Partnering with Versatile Credit enables us to broaden the reach of our tailored home improvement financing programs,” said Matt Melius, CEO of Watercress Financial. “Versatile’s technology and extensive lending network, combined with our low cost, low monthly payment financing options allows contractors to close more deals and increase customer satisfaction.”

Through Versatile’s advanced multi-lender portal, contractors can initiate financing applications from any device with ease. The platform simplifies the application process, allowing customers to effortlessly explore options, receive pre-qualified offers, compare plans, and understand payments—all within a single, frictionless application. On the backend, contractors manage applications, transactions, and credit strategy in one place, supported by real-time analytics.

For further details about Versatile Credit and its partnership with Watercress Financial, please visit www.versatilecredit.com.

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About Versatile Credit Versatile offers a comprehensive consumer financing platform that empowers businesses to develop a credit strategy aligned with how they operate – wherever and however they engage with customers. By integrating financing seamlessly into existing workflows, Versatile enables businesses to optimize their credit programs, expand customer access to financing, and enhance the consumer experience. Versatile has led the evolution of consumer credit optimization for 20 years, working alongside partners to identify challenges and

opportunities, and developing innovative solutions that help businesses build smarter, more strategic credit programs that drive more applications, approvals, and sales.

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About Watercress Financial

Watercress Financial partners with contractors to provide financing options to individuals planning home improvement projects. Watercress Financial's intuitive platform allows contractors to easily research financing products, quickly enabling them to close more deals and grow their business. Founded in 2021 by consumer finance experts with decades of experience, Watercress Financial combines knowledge with a white-glove approach to ensure contractors have the support they need throughout each project.

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