Help buyers pay over time.

A focused playbook for Tier 1 partners selling customer financing.

SELL FINANCING

One clear conversation.
More ways to complete a purchase.

THE 15-SECOND PITCH

We help eligible businesses offer customer financing through Whop. Approved buyers can spread payments over time, while the business receives proceeds under its provider and settlement terms.

Find a real offer. Understand why buyers hesitate. Compare the economics. Help the business apply and test a suitable checkout flow.

This guide covers financing a customer purchase. Merchant cash advances and partner commission advances are separate products.

Use the business examples, questions, outreach, and worksheet inside. You do not need to pitch the entire Whop platform.

What the business is buying

A payment option for its customers - not a cash loan to the business.

The basic flow

BUSINESS → CUSTOMER → PROVIDER → BUSINESS

The merchant sells an eligible offer. The buyer selects an available plan and reviews its terms. The provider evaluates the buyer. If approved and completed, the merchant receives proceeds under the applicable terms; the buyer repays according to the plan.

Three models partners must distinguish

Third-party financing: a provider or lending partner funds an eligible purchase and manages repayment. The customer offer determines approval, APR, term, and any down payment.

Existing-card installments: Splitit uses available credit on an existing card. The buyer needs enough available credit for the full purchase, even when payments are spread out. It does not create new borrowing capacity.

Merchant-run payment plan: the business bills in installments itself. It may receive only each successful installment and retain collection work. This is not interchangeable with provider-funded financing.

SAY IT SIMPLY

Your customer may be able to pay over time without your team running its own collections plan. We first confirm your business eligibility, the available buyer options, costs, and settlement.

Two approvals: merchant access does not guarantee buyer approval. A provider appearing for one customer does not mean every customer will see it.

Whop financing options

How Splitit uses existing card credit

Coaching, courses, and services

The examples below are teaching scenarios, not measured customer results.

Coaching / mentorship / masterminds

Scenario: a $6,000 fixed-price program has interested prospects asking to spread the cost. The seller currently collects a deposit and chases later payments.

Use: evaluate financing for eligible buyers instead of assuming a large pay-in-full payment or running every installment internally. Review margin, fulfillment, and refund exposure.

ASK / SAY

Ask: How many qualified prospects each month want to join but ask for a payment plan?

Say: If buyers already want the program, we can evaluate financing alongside pay-in-full and compare funded sales and net proceeds.

Education / professional training

Scenario: a business sells a $3,000 training cohort with defined dates, curriculum, and delivery. Buyers ask about affordability before enrolling.

Use: make suitable payment choices available before enrollment closes. Confirm the specific category, offer, and provider approval; education alone does not establish eligibility.

ASK / SAY

Ask: How many accepted students delay enrolling because of payment timing?

Say: Let's review the course and buyer geography, then see which financing options can support this offer.

Consulting / packaged services

Scenario: a $7,500 defined service package sold to an individual buyer. Financing may help with timing, but consumer options cannot be assumed to fund a company invoice or accept a business card.

Ask: Who is actually buying - an individual or a business? What exactly is delivered, when, and under which refund terms? Confirm this use case before quoting financing.

Whop: high-ticket financing applications

Events, products, and platforms

The same payment problem can appear in very different companies.

Events / retreats / premium tickets

Scenario: a $2,000 retreat ticket requires a large upfront commitment months before delivery. Some buyers want installments.

Ask: What are ticket price, event date, cancellation policy, and typical refund rate? Are buyers domestic or international?

Say: We can evaluate payment choices for eligible ticket buyers and confirm when proceeds become available. Future delivery and cancellations need review.

Retail / higher-ticket products

Scenario: an eligible retailer sells a $1,200 product, sees checkout abandonment, and gets payment-plan requests.

Ask: Which products, shipping timelines, return rates, buyer countries, and margins apply? Is the friction price, delivery, trust, or payment timing?

Say: Let's test financing on a suitable offer and measure completed purchases and contribution after fees and returns.

Platforms serving many sellers

Scenario: software serves dozens of coaches or merchants. Its sellers want financing inside their existing buying flow.

Ask: How much eligible purchase volume passes through your sellers? Who controls checkout and onboarding?

Say: This needs a platform review with Whop. We should confirm seller eligibility, integration scope, and rollout rather than promise automatic access for the whole network.

WHERE TO START

Prioritize established offers, existing demand for payment flexibility, clear fulfillment, healthy dispute history, and enough margin. Avoid assuming financing fixes weak demand or an unclear offer.

These are prospecting hypotheses. Whop and its providers must approve the actual business, product, and buyer use case.

Use real examples correctly

Public merchant stories support the conversation. They do not guarantee an uplift.

Jordan Welch / coaching

Whop's onboarding page reports a 20% revenue increase using BNPL and $100,000 in the first hour on Whop. These are promotional, company-reported claims. The page does not disclose a controlled comparison, net margin, refunds, or the share of sales financed.

Useful lesson: established coaching businesses are a concrete prospecting category. Ask about qualified buyers requesting payment flexibility.

Daniel Bitton / coaching

The same page describes Splitit and other options helping buyers access his coaching offer. It provides a qualitative testimonial without a quantified conversion study.

Useful lesson: ask whether the seller already has strong demand and a payment-timing problem. Do not turn the testimonial into a promised percentage gain.

Jordan Bown / coaching

Whop reports $70,000 processed in the first 48 hours and describes BNPL usage. That is not a disclosed financing-only total, profit figure, or causal uplift.

Useful lesson: use the story to open a conversation about global buyer payment needs, then evaluate the prospect's own data.

Whop onboarding: published customer stories

A CASE-STUDY LINE YOU CAN USE

Whop publishes coaching-business examples using financing. They are useful references, but your results depend on your buyers, approval rates, costs, and offer. Let's look at your numbers.

The broader playbook's Nickel, Metafy, Cal, and Dueflow examples illustrate payments infrastructure. They do not, on their own, prove financing-led revenue growth.

Know the differences

Learn the structure first. Confirm the exact live offer before quoting terms.

CLARITYPAY / LARGER PURCHASES

Whop describes purchases from $500 to $30,000 and terms up to 36 months for eligible buyers. Plans can be true 0% APR, interest-bearing, or promotional no-interest. Checking eligibility uses a soft inquiry; commitment requires a hard inquiry under the published program disclosure.

Critical distinction: true 0% APR has no deferred interest. The published no-interest promotion accrues interest from day one and refunds it if promotional conditions are met. Neither phrase means zero down payment. Read the buyer's actual offer.

ClarityPay structure and borrower disclosures

SPLITIT / EXISTING PERSONAL CARD CREDIT

Whop documents up to $20,000 using an existing credit card. The full amount must fit within available credit. Authorization holds affect that credit; timing and reauthorization can vary. Card issuer terms can still matter. Do not advertise it as new credit or a way around a maxed-out card.

Splitit guide

OTHER OPTIONS / REGION AND TICKET MATTER

Whop lists Klarna, Afterpay, Sezzle, and regional methods. Availability depends on buyer location, currency, amount, merchant access, and provider rules. The live checkout and provider offer determine the actual options.

Never promise: every buyer approved, a universal monthly payment, no credit inquiry across all providers, zero down, or identical settlement for every method.

Current provider matrix

Ask these before the introduction

The goal is a complete opportunity, not a long list of provider names.

Offer and buyer

1. What exactly do you sell, at what price?
2. Is the buyer an individual or a business?
3. Where do buyers live, and which currency do they pay in?
4. Is this a one-time purchase or recurring billing?

Demand and current plans

5. How many qualified buyers ask for payment flexibility?
6. What do you offer them today?
7. How many internal-plan payments fail or need follow-up?
8. Do you already use financing? Which providers and terms?

Economics and fulfillment

9. What is contribution per sale before payment fees?
10. When and how do you deliver, and what is refundable?
11. What are recent payment volume and dispute rates?
12. How quickly do you need proceeds to fulfill the order?

Decision and next step

13. Who owns checkout, sales, and finance decisions?
14. Can you share recent processing statements securely?
15. Would you test one approved offer and review the results?

THE DISCOVERY SUMMARY

You sell [offer] for [price]. About [number] suitable buyers ask for payment flexibility. Today you use [setup]. We need to confirm [eligibility / economics / settlement] before testing [offer].

Keep the pitch narrow

Use one observed issue and one question. Do not promise approval.

COACHING / EDUCATION

Hey [Name], do buyers for [program] ever want to join but ask to spread the payment? I work with Tier 1 Partners helping eligible businesses evaluate financing through Whop. Curious whether you offer that already or handle payment plans in-house.

EXISTING INTERNAL PAYMENT PLANS

Hey [Name], noticed you offer [specific payment plan]. Do you receive the full sale proceeds through a provider, or collect each installment yourself? We can help compare financing options with the collection work and cash flow of your current setup.

EVENTS / RETAIL

Hey [Name], I saw [specific offer] at [price]. Are customers asking for payment flexibility? We help eligible businesses evaluate financing at checkout and compare the economics. Is that something you are looking at?

THEY ALREADY HAVE FINANCING

Which options work well, and where do you still see gaps - buyer location, ticket size, approval, costs, or settlement? If there is a specific gap, I can help get it reviewed.

FOLLOW-UP

Following up on payment flexibility for [offer]. Is upfront payment actually costing you suitable buyers, or is something else the bigger issue? If it is payment timing, we can review one offer rather than change everything.

Simple close: Would a short review of your offer, processing history, and current payment plans be useful?

More sales must still make sense

Illustrative calculations only. Use the merchant's signed pricing and actual costs.

HYPOTHETICAL $5,000 SALE

At an assumed 15% financing fee: $750 fee, leaving $4,250.
At an assumed 20% financing fee: $1,000 fee, leaving $4,000.
These are proceeds before any other applicable charges, refunds, taxes, reserves, and fulfillment costs.

Whop's current fee page lists 15% financing and 20% for ClarityPay No Interest. These are published rates, not a negotiated quote or Whop's buy rate. Confirm the account's complete charges and exact product before presenting net proceeds.

Whop published fees

Distinguish an extra sale from a switched payment

Extra sale: if the $5,000 sale otherwise would not happen, and fulfillment costs $1,000, assumed contribution after a 15% fee is $3,250 before other costs.

Switched sale: if a buyer would have paid in full anyway, moving them to financing can reduce contribution. At an illustrative 3% card fee versus 15% financing, the additional fee on $5,000 is $600.

A SIMPLE BREAK-EVEN TEST

If 10 buyers switch from the assumed 3% card option to 15% financing, the extra fees are $6,000. At $3,250 contribution per truly additional financed sale, roughly two additional sales cover those fees, before other costs and risk changes.

Track: eligible leads → applications → approvals → completed purchases → actual net proceeds → refunds/disputes. Separate payment-method switching from genuinely additional sales.

Partner earnings require the actual commission agreement and eligible commission base. A share of payment economics is not automatically a share of the full purchase price.

From introduction to first purchase

Get the business approved, then confirm the actual buyer experience.

Application preparation

Whop currently requires verified Payments setup, a complete store, an eligible category, a dispute rate below 2% over 90 days, and at least $30,000 processed from 10+ customers in that period. New merchants submit 90 days of processor statements showing transactions and disputes. Restricted categories include gambling, betting, trading signals, credit offers, and adult content; pure education may be reviewed differently.

Apply through Payouts → Financing and other payment methods, or a one-time checkout link → Payment methods → Apply for financing. Merchant approval is separate from buyer eligibility.

Cash flow is a separate question

Whop documents 15-day settlement for Sezzle and a 15% Splitit minimum balance held for 180 days. These affect availability of proceeds. Confirm other provider-specific terms, account reserves, settlement, and bank withdrawal timing for the actual merchant.

Whop application and settlement requirements

BEFORE LAUNCH

Confirm the approved offer, buyer countries, exact fees, and settlement.
Check which options appear on the real checkout.
Have the merchant review its refund and delivery terms.
Train closers to explain only the offers actually available.
Use the approved test process; do not create fake purchases.
Record first genuine funded sales and reconcile proceeds.

Buyer language: You can review available payment options and their total cost at checkout. Approval and terms come from the provider. Please choose only a plan that fits your circumstances.

Bring the financing opportunity

One complete handoff for the Tier 1 team.

Business / website / decision-maker

Offer / one-time price / fulfillment schedule

Individual or business buyers / countries / currencies

Monthly sales / interested buyers asking for plans

Current financing or internal plans / known gaps

Recent processing volume / customers / dispute rate

Margin / fee tolerance / required cash availability

Refund policy / existing contracts or dependencies

Documents available / approval questions to resolve

Agreed next action / owner / date

THE SPECIALIST'S JOB

Find suitable businesses. Understand how they use payment plans. Bring verified facts. Help them evaluate an approved offer. Measure funded sales and net economics.

Coach-back test: explain financing versus an internal plan, why full available card credit matters for Splitit, and why zero interest does not mean zero down.

Keep the sales message simple

Use this page when you need the details. Sources checked November 8, 2026.

Provider options, limits, and regions

Merchant eligibility, application, and settlement

Splitit: available credit, holds, and supported checkout

Published fees, including ClarityPay No Interest

ClarityPay: applications, offer types, and disclosures

Whop's published coaching-business testimonials

How this guide uses evidence

Business scenarios and outreach scripts are Tier 1 teaching adaptations. They are labeled separately from named customer stories. The merchant testimonials are promotional and company-reported; they are not independently audited studies.

Official pages can differ or change. This guide uses the specific documentation linked here rather than treating older marketing copy as a binding quote. The actual merchant agreement, provider offer, and live eligibility determine the transaction.

Keep these distinctions clear

Customer financing versus business or partner advances.
Buyer installments versus merchant settlement.
True 0% APR versus promotional no-interest terms.
Zero interest versus zero down payment.
Gross sales versus net proceeds versus partner commission.
Existing card credit versus a new credit offer.

THE MESSAGE TO REMEMBER

We help eligible businesses offer suitable buyers more ways to pay. We confirm the terms and measure whether it produces profitable additional sales.

Prepared for Tier 1 Partners. Independent training material; no endorsement by Whop or its financing providers is implied.