

flexXbuy

byzly
by flexXbuy

Your Partner in High-Ticket Sales

All-in-One White-Labeled Payment & Financing Platform



11+ Years as a Trusted Financing Partner | 11,000+ Businesses Empowered

Your Partner in High-Ticket Sales

All-in-One White-Labeled Payment & Financing Platform
All Industries and Maximum Sales for Your Business

**Flexible payments. Powerful financing.
Credit card processing. One platform.**

With Flexxbuy's Byzly, flexibility is at the core. Merchants can access our diverse lender network or integrate their existing financing relationships.

Get started to unlock seamless transactions and boost sales with a powerful high-ticket payment and financing hub.



Bridging the Gap for Merchant Success



Problem

Merchants face fragmented, expensive and high-risk payment systems. Customers abandon purchases due to lack of payment flexibility. Businesses lose sales due to not having options for their consumers.



Flexxbuy Solutions

Byzly eliminates complexity by unifying all options in one white-labeled platform, ensuring more consumers have access to flexible financing and payment solutions.

Flexible and Powerful Solution for Businesses

Byzly is a white-labeled transaction hub, built to simplify high-ticket payments and financing.

You'll find every payment method in one place – card, ACH, wallets, Buy Now, Pay Later and many more.





Your Partner in High-Ticket Sales and Financing

All-in-One White-Labeled Payment & Financing Platform

- ✓ All Risks: Payment Processing
- ✓ ACH Payments
- ✓ Wallets (Google Pay, Apple Pay, etc.)
- ✓ Non-Wallets (PayPal, Venmo, etc.)
- ✓ Buy Now, Pay Later
- ✓ Crypto

- ✓ Dozens of Customer Financing Providers:
- ✓ Servicing All Industries
- ✓ All Credit Profiles
- ✓ All Business Profiles
- ✓ Consumer Loan Pre-qual Intelligence
- ✓ Instant Access Credit Cards



All of Your High-Ticket Transaction Options in One Easy Platform

About Flexxbuy

Built to Serve High-Ticket Businesses

Flexxbuy is a leading provider of consumer financing solutions, offering merchants seamless options to provide flexible financing and payment options to their customers. The leadership team has over 60 years of experience in payments and financial consulting.

Reputation for Results

With 11+ years in business, Flexxbuy has fueled 11,000+ businesses to grow. Flexxbuy is rated “Excellent” by clients.



Vision

Flexxbuy makes consumer financing and payments simple and accessible, empowering businesses by offering smarter ways for customers to pay.



Commitment

Flexxbuy supports high-ticket merchants and partners with technology that simplifies the complex, and a support team that understands your business needs.

All-in-One White-Labeled Platform

Easy Business Setup

The screenshot displays the 'Business Setup' page of the flexXbuy platform. On the left is a sidebar menu with options: Dashboard, Setup (highlighted), Payment Hub, Connections, Products, Quick Payments, Invoices, Virtual Terminal, Transactions, Financing Hub, and Connections. The main content area is titled 'Business Setup' and features a large placeholder for a logo. A green callout bubble points to the top-left corner of the interface, stating 'Your Logo displayed here.' Another green callout bubble points to a circular 'Add Logo' button in the bottom right of the main area, with the text 'Upload Your Logo' next to it. A large green box on the right side of the interface contains the text 'Custom White Label with Your Branding' and 'Your branding appears on all platform pages and consumer touchpoints.' Below the logo placeholder, there are input fields for 'Business Name *' and 'Email Address *'.

Your Logo displayed here.

Custom White Label with Your Branding

Your branding appears on all platform pages and consumer touchpoints.

Upload Your Logo

Add Logo

Business Name *

Email Address *


All-in-One White-Labeled Platform

Easy Business Setup

Customizable for the Needs of Your Team

Create as many team users as needed with selected permissions.

Add User



Add Picture

First Name

Enter first name

Last Name

Enter last name

Email

Enter email

Password

Enter password

Is active

Permissions

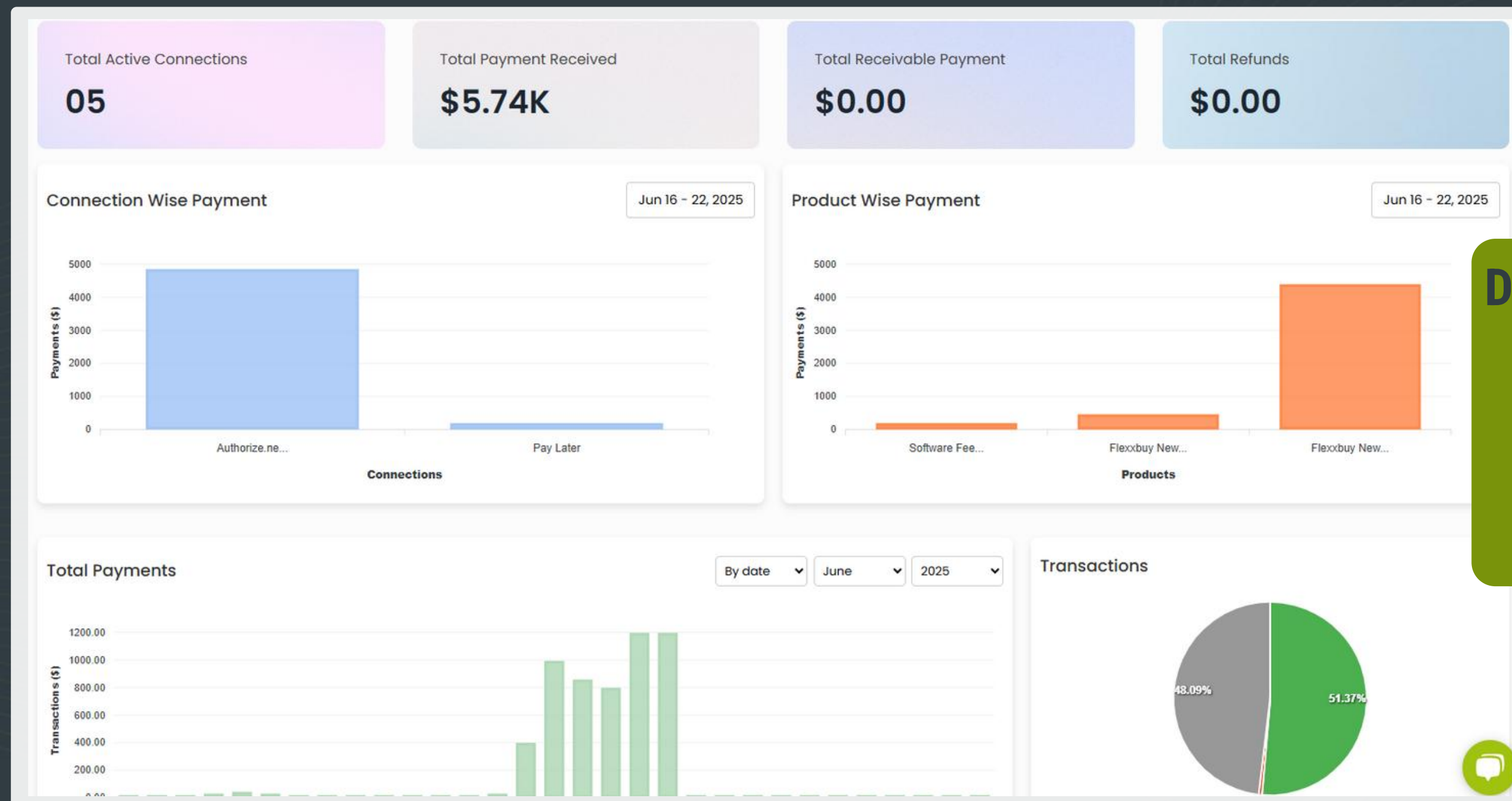
	Select all	View	Add	Edit	Delete
Connections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quick Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Invoices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Virtual Terminal	<input type="checkbox"/>	✗	<input type="checkbox"/>	✗	✗
Transactions	<input type="checkbox"/>	<input type="checkbox"/>	✗	<input type="checkbox"/>	✗

Customize access by user.



All-in-One White-Labeled Platform

Dashboard with Real-Time Updates

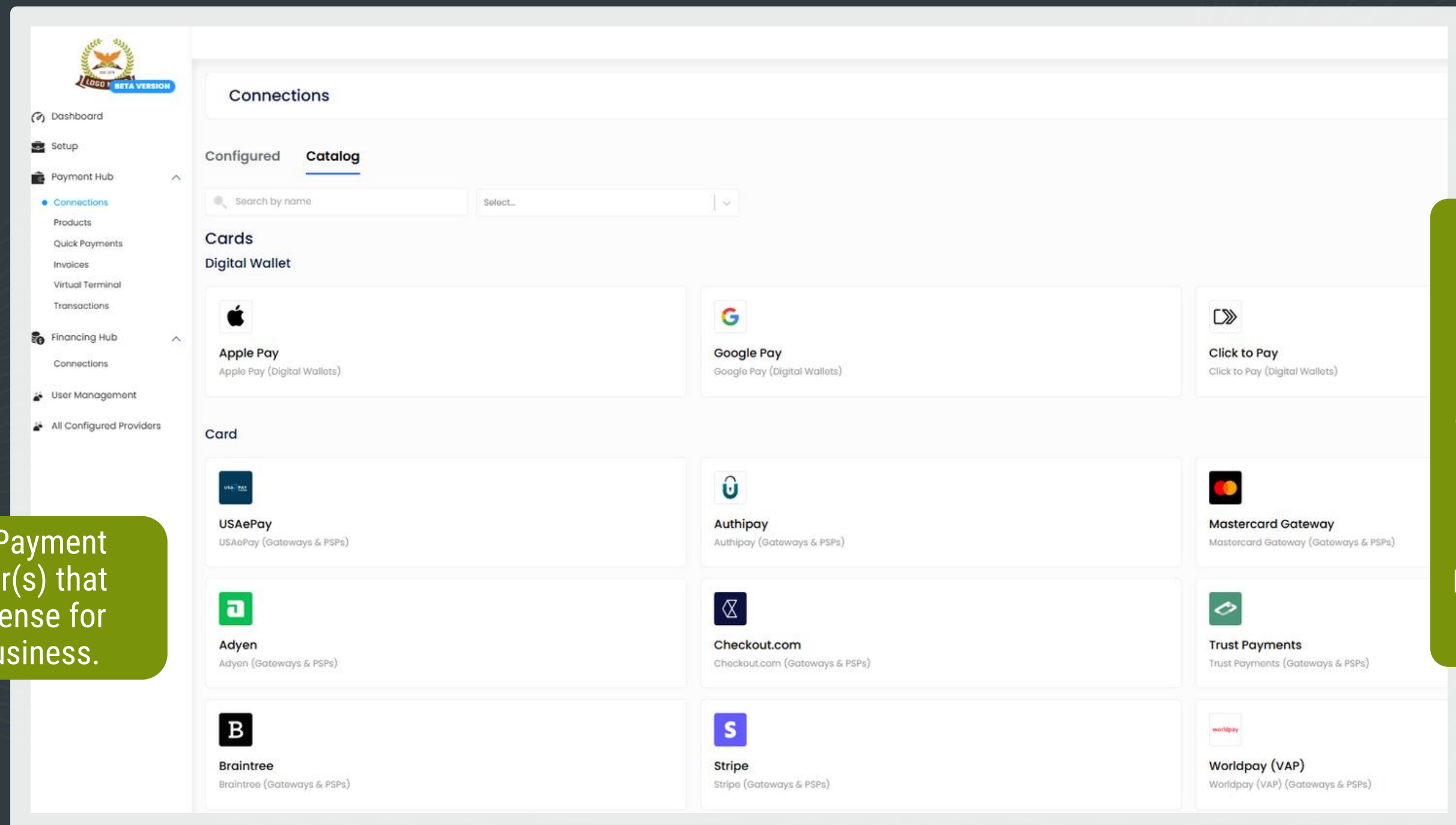


Dashboard Shows all Activities

Your Dashboard keeps you up-to-date on all payment activities and statistical data.

Payment Hub

Payment Providers Setup



Select Payment Provider(s) that make sense for your business.

Customize Your Provider(s) Selection

Connect the Payment Providers you already work with, or we can connect you with underwritten providers that understand your business.

No sudden cancellations or reserves, that interrupt your business.

Payment Hub

Payment Providers Setup

Applying and enrolling with Payment Providers is simple.

We Make Your Setup Easy
We will walk you through the process with each of your selected providers.

Authorizenet
Configured > Add new connection

Credentials
Learn how to configure Authorizenet [this quick start guide.](#) We will help you find all the information you need to set up your payment service correctly.

Merchant Account ID
Enter Merchant Account ID

Signature Key
Enter Signature Key

Accepted countries
Select...

☐ Active

Payments Open in ChatGPT

Card via Authorize.Net

Sign-up
Authorize.Net provides a self-service sign-up for a sandbox account. To sign-up for an account visit the [sign-up page](#) and fill in the details. To create a sandbox account, visit the [sandbox registration page](#).

Credentials
When setting up Authorize.Net in the Dashboard, you will need to configure the following credentials, which are obtained from Authorize.Net:

Merchant Account ID
The account ID is obtained from the Authorize.Net Admin Portal under **Settings** → **API Credentials & Keys**. The account ID will be listed next to the label "API login ID".

Authorize.Net
FEEDBACK CONTACT US HELP LOG OUT
Welcome: TestFirstName TestLastName
HOME TOOLS REPORTS TRANSACTION SEARCH ACCOUNT

Payment Hub

Payment Providers Setup

The screenshot displays the 'Payment Hub' interface with a sidebar menu on the left containing: Dashboard, Setup, Payment Hub, Connections (selected), Products, Quick Payments, Invoices, Virtual Terminal, Transactions, Financing Hub, User Management, and All Configured Providers. The main content area is titled 'Connections' and has two tabs: 'Configured' (active) and 'Catalog'. Below the tabs is a search bar labeled 'Search by name' and a dropdown menu labeled 'Select...'. The 'Configured' tab shows three payment providers, each with an 'Active' status and 'Edit'/'Delete' buttons. The first provider is 'Authorize.net' (Gateway & PSPs) under the 'Cards' section, with a callout bubble stating 'Accept Credit Card Payments'. The second provider is 'Pay Later' (Buy Now Pay Later) under the 'Non-Cards' section, with a callout bubble stating 'Accept Buy Now, Pay Later Payments'. The third provider is 'PayPal' (PayPal(Wallets)) under the 'Non-Cards' section, with a callout bubble stating 'Accept Wallet Payments'.

Providers Availability

Approved Payment Providers are configured into the Payment Hub and ready to use.

Financing Hub

Consumer Financing Options

The screenshot displays the 'Financing Connections' section of the Flexxbuy platform. On the left is a sidebar menu with options: Dashboard, Setup, Payment Hub, Connections, Products, Quick Payments, Invoices, Virtual Terminal, Transactions, Financing Hub (selected), User Management, and All Configured Providers. The main content area is titled 'Financing Connections' and has two tabs: 'Configured' and 'Catalog' (which is active). Below the tabs is a search bar labeled 'Search by name' and a dropdown menu labeled 'Select Industry Type'. The main area contains a grid of financing options, each with a logo, name, description, and a 'Click Here For Details' button. The options include:

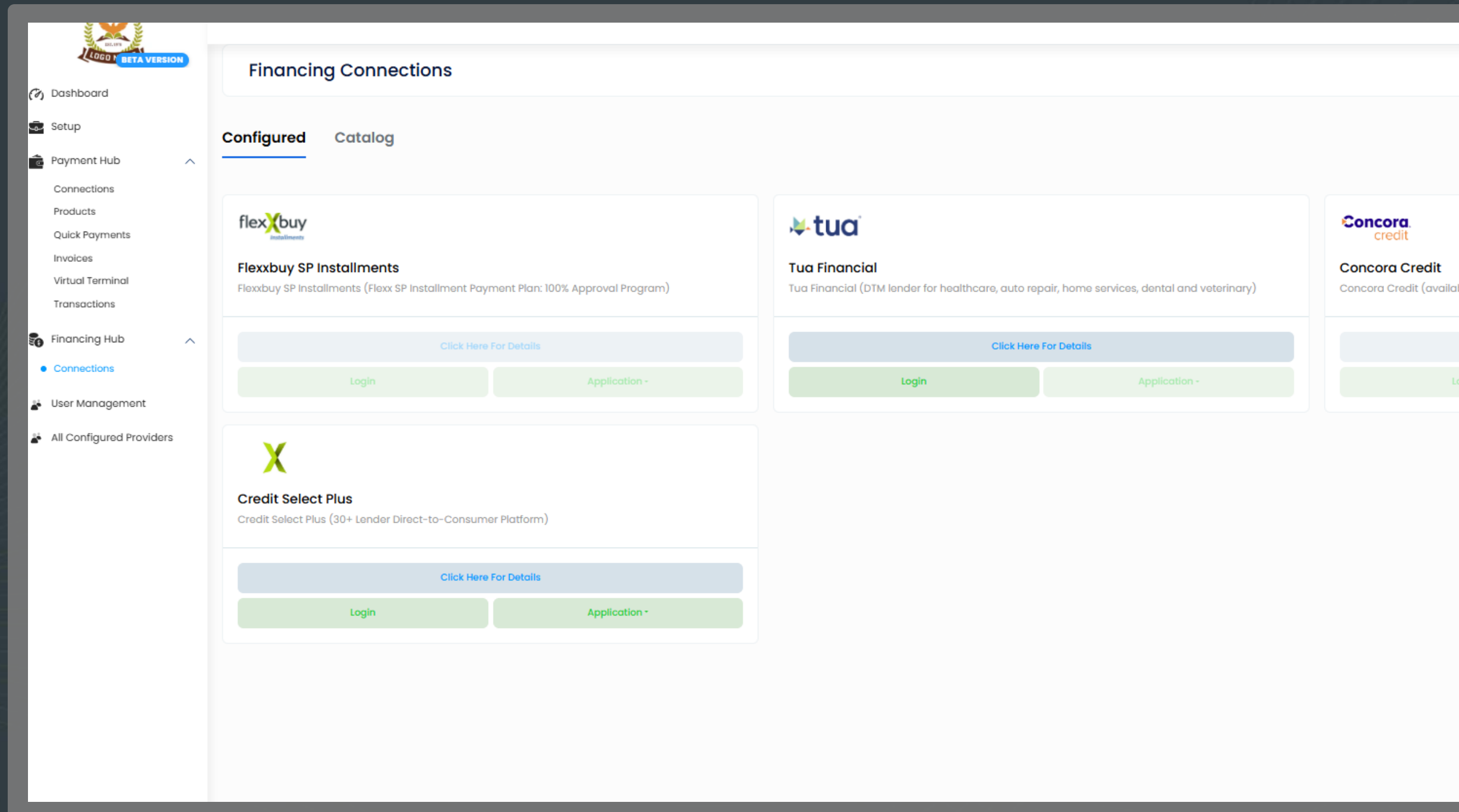
- Flexxbuy MW Home Improvement Platform**: Flexxbuy MW Home Improvement Platform (Providers include United Midwest Savings Bank, Fortiva, FTL Finance, Concora Credit)
- flexXbuy LP Home Improvement Platform**: Flexxbuy LP Home Improvement Platform (Providers include US Bank, Concora, Mariner, Vive, Vernance (HVAC/Water Heaters) Financial)
- tua**: Tua Financial (DTM lender for healthcare, auto)
- usbank**: US Bank (available through LP Platform)
- splitit**: Split it (Credit card installments- Merchant is Paid in full up-front (less discount))
- United Midwest Savings Bank**: United Midwest Savings Bank (available through LP & MW Platforms)
- Concora credit**: Concora Credit (available through LP & MW Platforms)
- X Credit Select Plus**: Credit Select Plus (30+ Lender Direct-to-Consumer Platform)

Custom Options for Your Business

In the Financing Hub, customized **consumer financing options** are presented according to your business' needs and qualifications.

Financing Hub

Consumer Financing Providers



Your Financing Providers

Your enrolled Consumer Financing Providers are configured for use through the Financing Hub.

Financing Hub

Easy Application Launch

The screenshot displays the Flexxbuy Financing Hub interface. A 'Send Mail' modal is open, featuring input fields for 'First Name', 'Last Name', and 'Email', along with 'Send' and 'Cancel' buttons. A yellow arrow points from the 'Application' button in the 'Credit Select Plus' provider card to the modal. The background shows a list of financing providers: Flexxbuy SP Installments, Tua Financial, and Concora Credit. Each provider card includes a 'Click Here For Details' link, a 'Login' button, and an 'Application' button. The 'Application' button for 'Credit Select Plus' is circled in yellow.

**One Click to Launch
a New Application**

Launching a new
application is quick
and easy.

Financing Hub

Loan Pre-Qualification Intelligence

Secure Form
Your data is protected by 256-bit encryption

Instantly Prequalify for Credit

Legal First Name *

Legal Last Name *

Email Address *

Mobile Phone *

Get Started

By continuing, you agree to our [Terms](#) and [Privacy Policy](#).
Prequalifying will not affect your credit.

Secure Form
Your data is protected by 256-bit encryption

Let's verify your identity

What is your date of birth? *

What is your current home address? *

Enter address manually

< Back **Continue**

Questions? Please see our [Terms](#) and [Privacy Policy](#).
Prequalifying will not affect your credit.

Secure Form
Your data is protected by 256-bit encryption

Start your funding

You pre-qualify for instant credit.

Instant Credit
up to \$60,000*

* Estimate is based on your personalized
Funding Plan of multiple lenders.

See how it works

Get Started

Loan Pre-Qualification Intelligence

Save time and focus with
Flexxbuy's loan pre-qualifying
intelligence.

www.flexxbuy.com

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Financing Hub

Instant Access Credit Cards

Your applications
Apply for offers in the order shown below:

You've selected:
Instant Credit Cards

The offers in your funding plan are ordered. You can skip an offer but continue to apply in order for best financing results.

[Back](#) [How it works](#)

Best Practices for Applying
How you apply can impact the outcome of your applications. Follow these best practices for applying for offers.

Application # 1
APPROVED

Capital One Venture X Business
Rates & Fees

Intro Offer: Up to 350,000 Miles

Rewards: 2x-10x Miles

Annual Fee: \$395

Regular APR: 17.49% - 23.49% variable

[Apply Now](#)
on the bank's website

[Application Tracking](#)

Application # 2
PENDING

Chase Ink Business Unlimited® Credit Card
Rates & Fees

Intro Offer: \$750 + 0% APR for 12 months

Rewards: 2-5% cashback on purchases

Annual Fee: \$0 - No annual fee

Regular APR: 17.49% - 23.49% variable

[Apply Now](#)
on the bank's website

[Application Tracking](#)

Your funding plan is:
Instant Credit Cards

[Back](#) [How it works](#)



Secure Form
Your data is protected by 256-bit encryption

Enter your wallet cards
Add the credit cards you already have:

Credit Card Search
Example: Chase, Platinum, Discover

freedom

Bank of the West Business Freedom Unlimited Cash Rewards Mastercard credit card

Chase Bank Freedom Unlimited Visa

* Include both your personal and business credit cards that are currently active.

Can't find a card in search? We don't need to know about cards that are not in our library, just select the cards available.

[Continue](#)

Questions? Please see our [Terms and Privacy Policy](#).

Loan Pre-Qualification Intelligence

You will know with up to 95% certainty, if the customer qualifies for one or more of our instant access credit cards.

Payment Hub

Creating and Using Products

The screenshot displays the flexXbuy Payment Hub interface. On the left is a sidebar menu with options: Dashboard, Setup, Payment Hub (expanded), Connections, Products (selected), Quick Payments, Invoices, Virtual Terminal, Transactions, Financing Hub (expanded), Connections, User Management, and All Configured Providers. The main content area shows a 'Products' section with a search bar and a table with columns 'PRODUCT NAME' and 'DESCRIPTION'. Overlaid on this is the 'Add Product' modal form. The form includes fields for 'Product Name' (ABC Coaching Program) and 'Product Price Per Unit (\$)' (3995). It has a 'Product Description' field (One-on-one Coaching) and a 'Payment Options' section with checkboxes for 'Card', 'Pay Later', and 'PayPal'. Below these are toggle switches for 'Add Name', 'Add email', and 'Add address', all of which are turned on. The 'Confirmation Options' section has radio buttons for 'Show Text' (selected) and 'Redirect to Website'. A text field contains 'Thank you for your order'. A blue 'Save' button is at the bottom right. Two green callout boxes with arrows point to specific parts of the form: one points to a blue circle with a plus sign above the 'Product Name' field, and the other points to the 'Payment Options' section.

Add Product

Create an image that will appear on the checkout.

Product Name: ABC Coaching Program

Product Price Per Unit (\$): 3995

Product Description: One-on-one Coaching

Payment Options: ☒ Card ☒ Pay Later ☒ PayPal

Add Name: ☒ Add email: ☒ Add address: ☒

Confirmation Options: ☒ Show Text ☐ Redirect to Website

Thank you for your order

Save

Create Products to Make Checkout Easy

Using your Payment Hub, you can create a product to be used online or at point-of-sale.

Payment Hub

Creating and Using Products

Products [Add](#)

Search...

PRODUCT NAME	DESCRIPTION	PRICE PER UNIT	PAYMENT OPTIONS	QR CODE	ACTIONS
ABC Coaching Program	One-on-one Coaching	\$ 3995			

[Previous](#) Page 1 of 1 [Next](#)

Easily Share and Use Products

There are easy ways to utilize and share a product.

Use a QR Code to reach the checkout page.


You can copy the link and send it.

Payment Hub

Creating and Using Products


Easy Checkout for Your Customers

Product checkout for your customers is simple.



Test Business
 540 NW University Blvd Port St Lucie FL US
 63435268

Confirm and pay

Product	Quantity	Price Per Unit
 <div> ABC Coaching Program One-on-one Coaching </div>	<div> <div>-</div> <div>1</div> <div>+</div> </div>	\$3995.00
Total		\$3995.00

☐
CARD PAYMENT

☐
NON-CARD PAYMENTS

Payment Hub

Creating and Using Quick Payments

The screenshot displays the flexXbuy Payment Hub interface. On the left, a sidebar menu lists various sections: Dashboard, Setup, Payment Hub, Connections, Products, Quick Payments (highlighted with a yellow circle), Invoices, Virtual Terminal, Transactions, Financing Hub, User Management, and All Configured Providers. The main content area shows the 'Quick Payments' section with a search bar and a table with columns 'NAME' and 'DESCRIPTION'. A modal window titled 'Add Checkout' is open, allowing users to create a new quick payment. The modal includes fields for 'Checkout Name' (ACB Coaching Program) and 'Description' (One-on-One Coaching). It also features 'Payment Options' (Card, Pay Later, PayPal) and three toggle switches for 'Add Name', 'Add email', and 'Add address', all of which are currently turned on. Below these, there are radio buttons for 'Amount (\$)' (selected) and 'Product'. The 'Amount (\$)' field contains the value '3995'. At the bottom, there is a table with columns 'Select Product', 'Qty', 'Unit Price (\$)', and 'Total Price (\$)'. The 'Select Product' dropdown is set to 'Select product', 'Qty' is '1', 'Unit Price (\$)' is '0', and 'Total Price (\$)' is '0'. A 'Save' button is located at the bottom right of the modal. A green callout box with a yellow arrow pointing to the 'Quick Payments' menu item and another yellow arrow pointing to the 'Add Checkout' modal contains the text: 'Create a quick payment 1-2-3 from scratch or utilize an existing product.'

Quick Payments

NAME DESCRIPTION

ACB Coaching Program One-on-One Coaching

Card Pay Later PayPal

Add Name Add email Add address

Amount (\$)

3995

Product

Select Product Qty Unit Price (\$) Total Price (\$)

Select product 1 0 0

Save

Create a quick payment 1-2-3 from scratch or utilize an existing product.

Payment Hub

Sending Quick Payment Links

Quick Payments

Search...

NAME	DESCRIPTION	AMOUNT	PAYMENT OPTIONS	ACTIONS
ACB Coaching Program	One-on-One Coaching	\$3995.00		

Previous Page

You can copy the quick payment checkout link to include in an email or text message.

Easily send quick payment link directly from the platform.

Payment Hub

Creating a Comprehensive Invoice

Create a comprehensive invoice right in the platform.

Create Invoice
Invoice > Add new invoice

Send Email Save as draft

First Name: Bob Last Name: Smith
Phone: +1 (631) 999-9999 Email: BSmith@aol.com
Invoice Id: INV-02-00000 Due Date: 06/25/2025
Description: Legal Description

Payment Options: Pay Later x PayPal x Card x

Add Name Add email Add address

Select Product	Qty	Unit Price (\$)	Total Price (\$)
ABC Coaching Program	1	3995	3995

Add More

Discount: 0% \$ 0.00
Subtotal: \$ 3995
Shipping: 0%
Tax: 0% \$ 0.00
Total: \$ 3995

Got any questions? I'm happy to help.

Payment Hub

Creating and Using Invoices

Status will change to **paid** when money is received.

TOTAL AMOUNT	DUE DATE	STATUS	ACTIONS
\$ 3995.00	06/25/2025	Unpaid	<div><div>Copy invoice link to include in an email or text message.</div><div>Previous</div><div>Quickly send invoice link from the platform.</div></div>

Payment Hub

Creating and Using Invoices


N

noreply@byzly.com

Byzly Invoice Update

To bobl@flexxbuy.com

2:01 PM



Hello Bob,

A Invoice has been created for you.

Below is your invoice details.

Bill Number: INV-02-00000
Bill To: Bob Smith
Due Date : 2025-06-25
Description : Legal Description

Product	Quantity	Unit Price	Total Price
ABC Coaching Program	1	\$ 3995.00	\$ 3995.00
		Discount :	\$ 0.00 (0.0%)
		Sub-Total :	\$ 3995.00
		Shipping :	\$ 0.00 (0.0%)
		Tax :	\$ 0.00 (0.0%)
		Total :	\$ 3995.00

You can pay this invoice using using this [link](#)

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Paying the invoice using any provided payment method is easy.

Payment Hub

Using the Virtual Terminal

Your Virtual Terminal makes taking a payment by phone simple.

Virtual Terminal Order Form

Do you have an invoice number?

Order Information

Invoice
Select...

Description
Enter here

Customer Information

First Name
Enter first name

Last Name
Enter last name

Email Address
Enter email

Phone Number
+1

Billing Information

Address
Enter here address

City
Enter here city

State
Enter here state

Zipcode
Enter here zipcode

Country
Select country

Shipping Information

☐ Same as information entered in Billing information

Address
Enter here address

City
Enter here city

State
Enter here state

Zipcode
Enter here zipcode

Country
Select country

Recurring Payment

Payment Hub

Transactions

The screenshot displays the flexXbuy Payment Hub interface. On the left, a sidebar menu includes options like Dashboard, Setup, Payment Hub, and Transactions, with 'Transactions' highlighted. The main area shows a list of transactions with filters for status (Captured, Declined, Failed, Voided, Refunded, Settled) and date (Jun 16 - 22, 2025). A modal window titled 'Recurring Payment' is open, allowing users to set a recurring amount (399.00 USD), billing type (Months/Days), start date, and interval. A green callout box with an arrow points to the 'Recurring Payment' option in the modal's 'Action' dropdown, with the text: 'Create a recurring payment or issue a refund from any transaction.'



Your Partner in High-Ticket Sales

All-in-One White-Labeled Payment & Financing Platform

 866-343-5268

 flexxbuy.com/byzly

 info@flexxbuy.com

**Flexible payments. Powerful financing.
Credit card processing. One platform.**

