

Point of Sale (POS)

What is Point of Sale (POS) Finance?

Point of Sale (POS) finance is a consumer credit strategy that provides instant installment-based financing at the time of purchase. Often facilitated by fintech platforms, retailers, or financial institutions, POS finance allows consumers to spread payments over time for goods and services. Structures include Buy Now, Pay Later (BNPL) products and short-term installment loans, offering investors access to short-duration, transaction-linked credit exposure.



Risks to consider

- **Credit and default risk:** Borrowers may have limited credit histories or subprime profiles.
 - **Mitigation:** Use of real-time underwriting, alternative data, and dynamic pricing to align risk and return.
- **Regulatory and compliance risks:** Evolving consumer protection regulations may impact product structures.
 - **Mitigation:** Partnering with regulated institutions and maintaining robust compliance protocols.
- **Economic sensitivity:** Consumer discretionary spending may decline during downturns.
 - **Mitigation:** Portfolio diversification, prudent credit limits, and alignment with essential goods and services.

Why invest?

- **High growth sector:** POS and BNPL financing are expanding rapidly alongside digital commerce and consumer demand for flexible payments.
- **Short-duration and self-liquidating:** Loan terms typically range from 30 days to 24 months, supporting capital turnover and liquidity.
- **Diversified consumer exposure:** Borrowers span retail, healthcare, travel, and home improvement sectors.
- **Attractive yield potential:** Interest rates reflect consumer credit spreads and merchant-subsidized pricing.

Conclusion

Point of Sale finance provides investors with a fast-growing, short-duration credit opportunity backed by recurring consumer demand and digital lending innovation. With transaction-based pricing and broad sector exposure, it serves as a high-velocity allocation within consumer credit and alternative fixed income strategies.

Common sectors or products in Point of Sale Finance



Retail and e-commerce: Installment plans for electronics, apparel, and household goods



Healthcare and medical services: Financing for dental, elective procedures, and wellness treatments



Travel and hospitality: Deferred payments for flights, hotels, and vacation packages



Home improvement and furniture: Financing for large-ticket purchases at the point of sale

About MA Asset Management

We have a 10+ year track record of investing in directly originated private asset-backed credit across differentiated lending strategies.

The team are focused on income generating assets that provide investors with a steady stream of monthly income. Beyond traditional private credit, we also negotiate both long-term loan flow agreements and credit facilities with originators.

MA Asset Management, LLC is a wholly owned subsidiary of MA Financial Group, a publicly listed company on the Australian Securities Exchange (ASX).

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