

WORLDLINE 

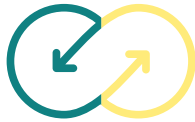


WL Buy Now Pay Later

Multiple Providers, One Integration

Digital Payments
for a Trusted World

In just a few years, Buy Now Pay Later (BNPL) has gone from a niche phenomenon to a widespread payment option which consumers love and expect. Partner with Worldline to access multiple BNPL providers with a single integration, and to address a range of high-potential geographical markets.



1

integration



5

continents



10

authorisation currencies

afterpay

clearpay

sezzle

and many more...

Why Buy Now, Pay Later?

In the last couple of years, BNPL has made its way into consumers' hearts and wallets. Seamless and interest-free deferred payment is exactly what the world's digital natives have been looking for: it helps them manage their finances and extends their purchasing power, without harming their credit score.

Merchants benefit from offering BNPL as well. In a survey assessing the business impact for merchants, Bain & Company¹ identified nine different business advantages. Of the surveyed merchants, 90% had experienced at least one of these benefits:



Increase in checkout or basket conversion



New customer referrals from BNPL provider



Lower fraud level



Increase in average order value



Improved customer loyalty



Reduced burden on customer support



Brand exposure to new customers



Increased customer satisfaction



Improved efficiency in managing returns

¹ Bain & Company, 2021

BNPL in numbers

\$1 trillion

annual gross merchandise
volume by 2025 ²

2.1%

of e-commerce
transactions in 2020

2X

projected increase
by 2024

² J.P. Morgan, 2021

Why Worldline?

As BNPL continues to grow in popularity across every age demographic and in every corner of the globe, offering it becomes a must-have for global e-commerce retailers.

However, the BNPL landscape is a patchwork of regional providers. Each provider typically operates in a limited range of countries, leaving merchants with two suboptimal choices:

- Partner with one provider, but offer BNPL only in that partner's geographical area
- Partner with different providers in all relevant markets and manage multiple contracts, multiple integrations, and multiple upgrade roadmaps

Now, Worldline offers a better way. Our BNPL aggregation service gives you access to multiple credit partners with a single integration.

Benefits



One integration,
many BNPL providers

10 authorisation
currencies

Consolidated reporting ³

Refunds available ³

+15 countries including
high-growth markets like
India and Mexico

'Pay in 4'
instalment model

Direct contract with
Worldline ⁴

³ In full-service model

⁴ Coming soon

Book a free consultation

For a free consultation on your BNPL strategy with one of our friendly experts, just send a few lines to WL-marketing@worldline.com

About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros.

worldline.com



For further information
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