

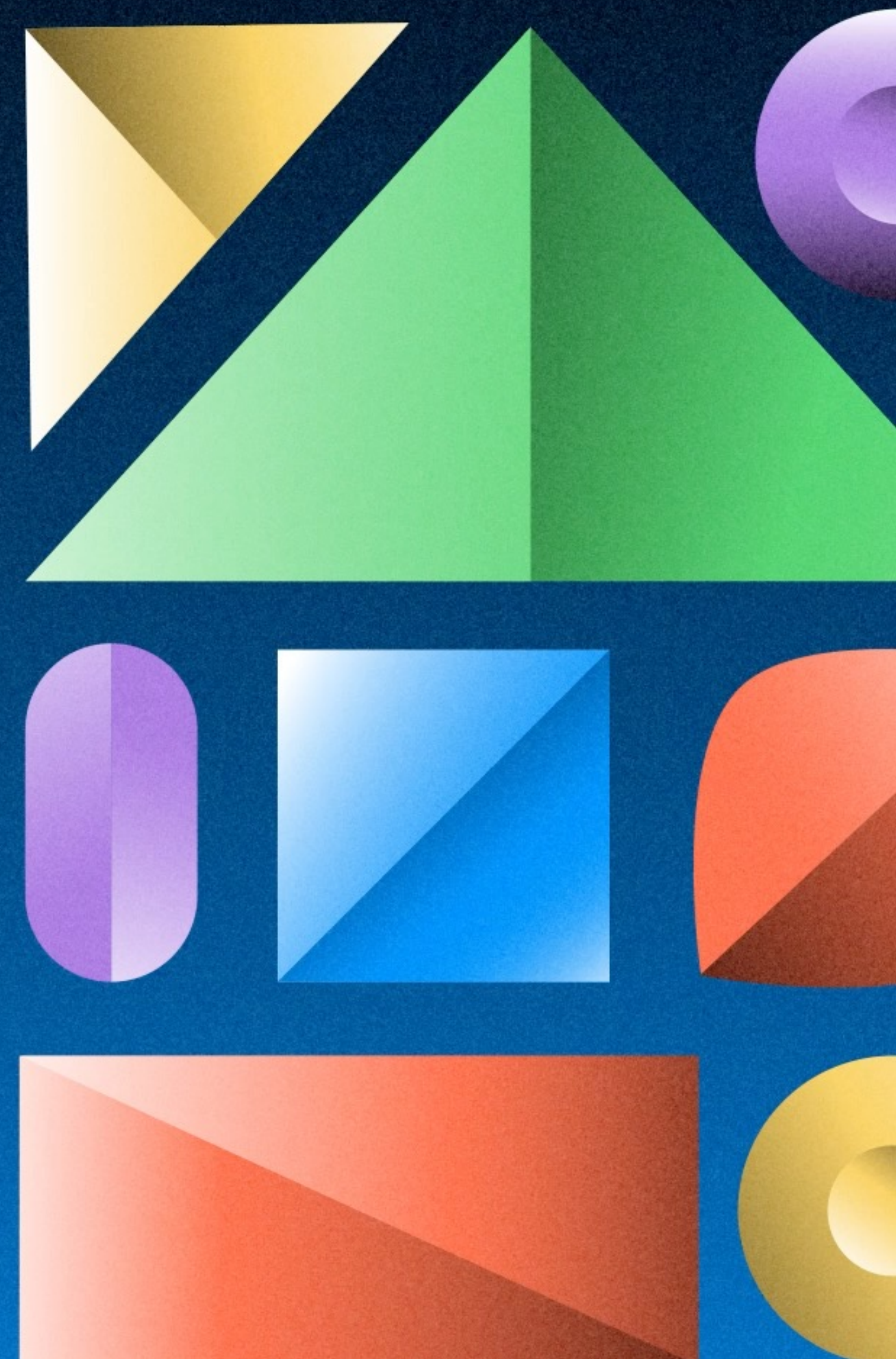
Buy Now, Pay Later: Five strategies to be prepared for holiday season

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*Director of Strategy,
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Julia Lutskaya

*Marketing Team Lead,
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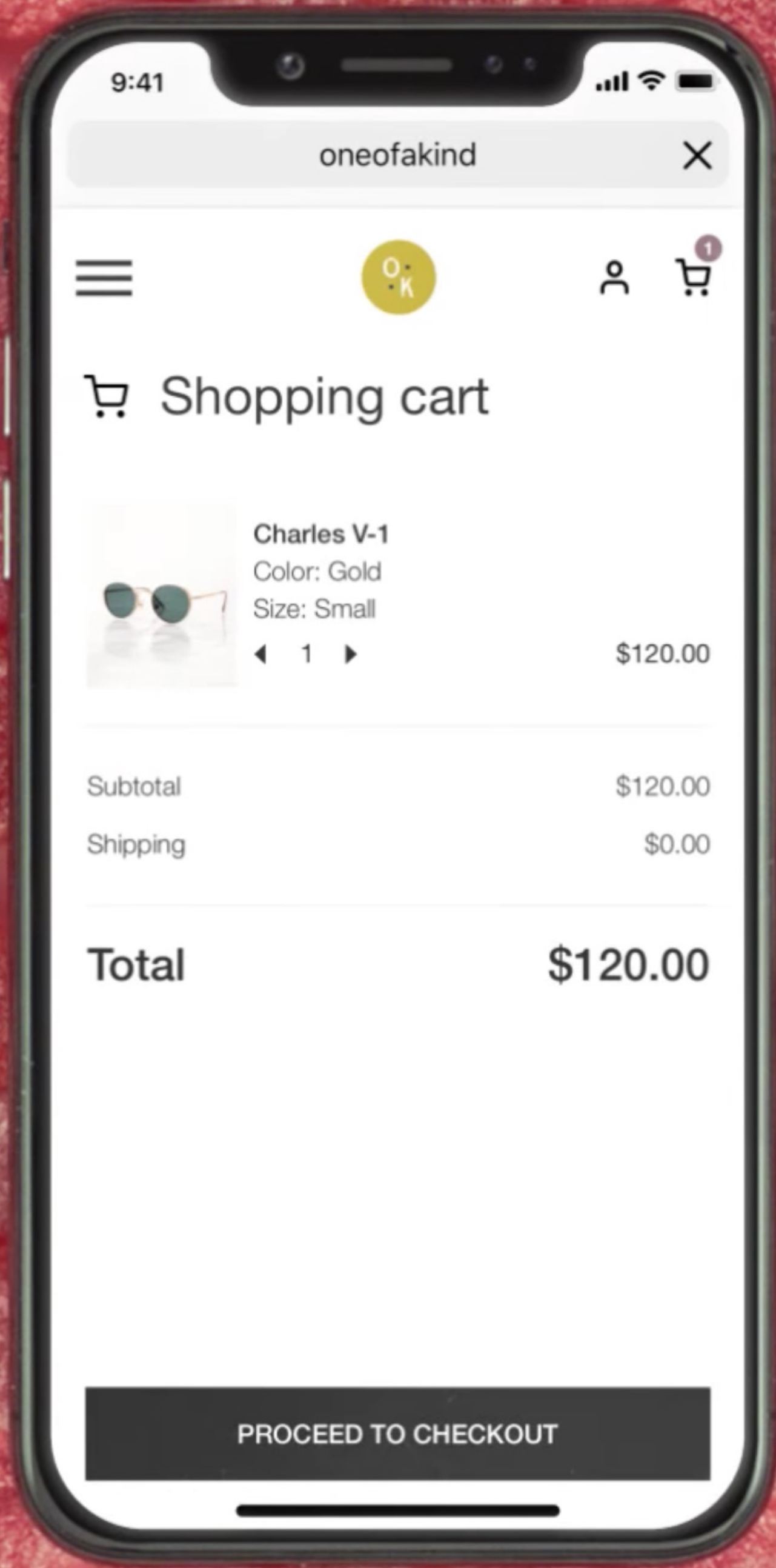
Julia Lutskaya

*Marketing Team Lead,
OpenWay*



BNPL

Pandemic hype,
or consumer financing 2.0?



9:41



oneofakind



Shopping cart



Charles V-1
Color: Gold
Size: Small

◀ 1 ▶

\$120.00

Subtotal

\$120.00

Shipping

\$0.00

Total

\$120.00

PROCEED TO CHECKOUT

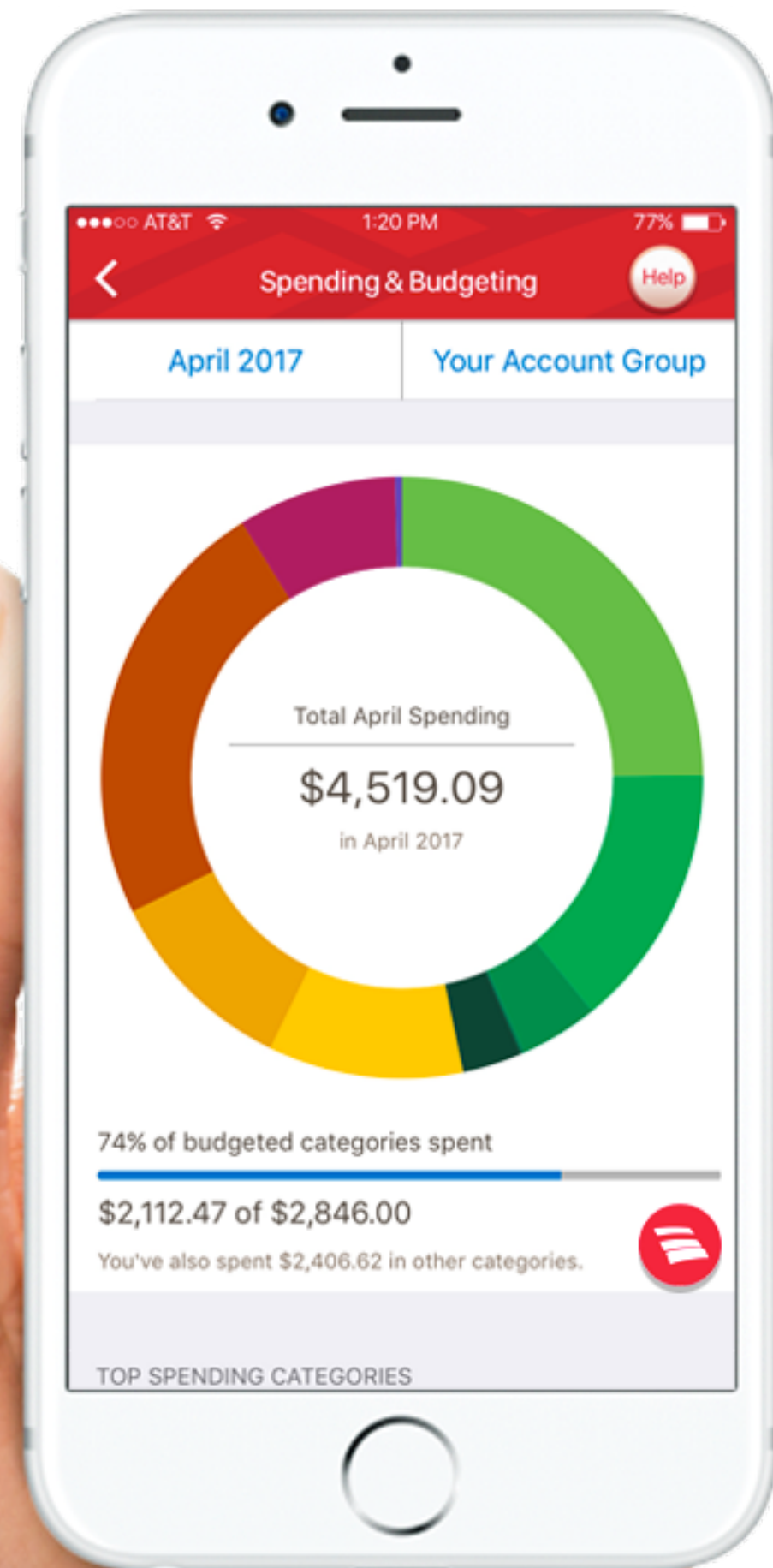
BNPL is POS financing.
What's the big deal?

- ✓ Easy-to-use apps
- ✓ Digital-first UX
- ✓ \$ 100 ticket size
- ✓ Interest-free
- ✓ Paid back in a few weeks
- ✓ Mostly made with a debit card

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A budgeting tool



A proposition for socially aware Gen Z:
more equal & fair model for credit



1%

of orders go
to debt collection

Klarna.

Why merchants
want to pay for it?

20%

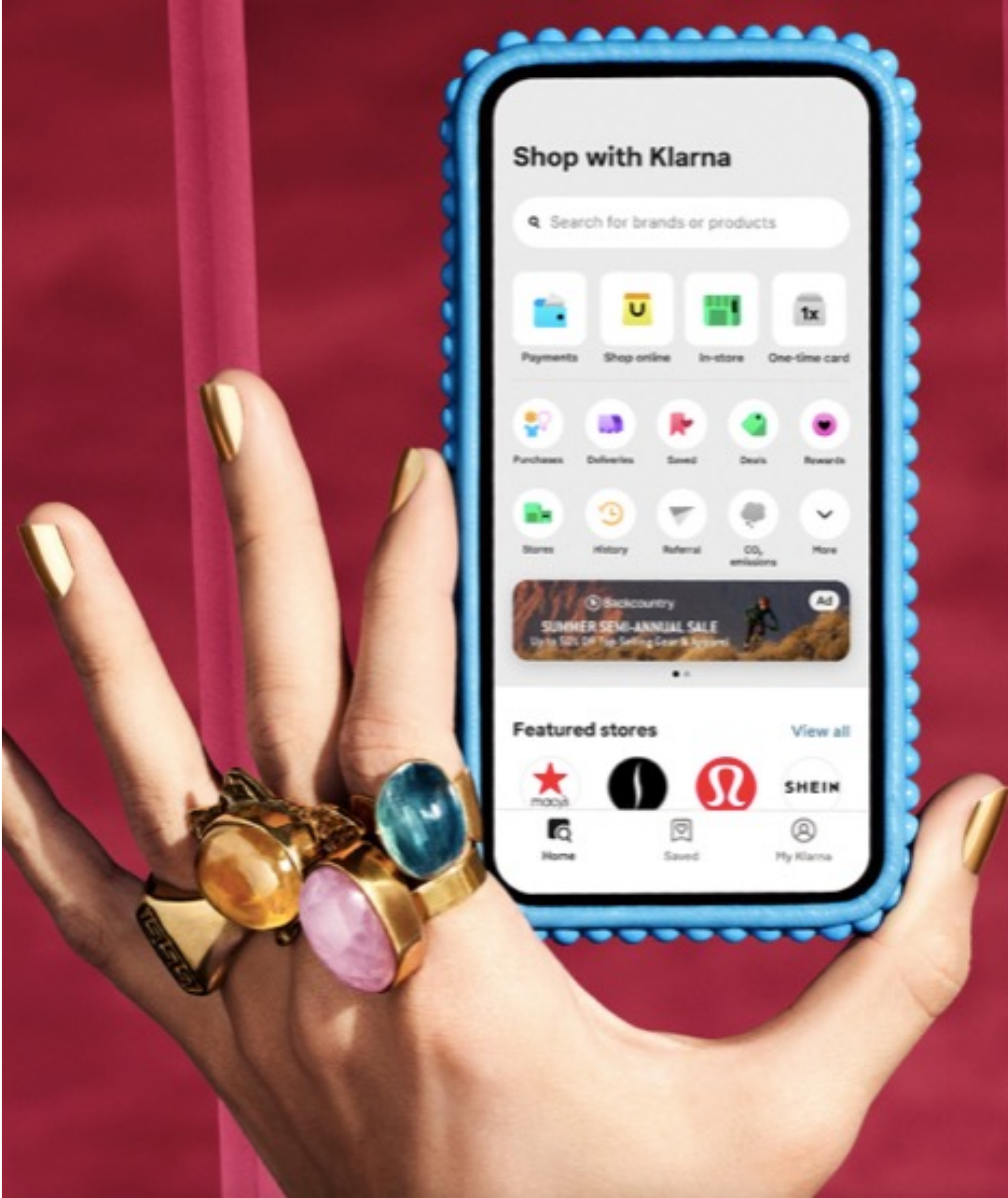
increase in conversion
(all industries)



+85%

average order value





12% fee

fair price to access millions
of active shoppers

Why do you need BNPL?

39%

BNPL services are
growing per year

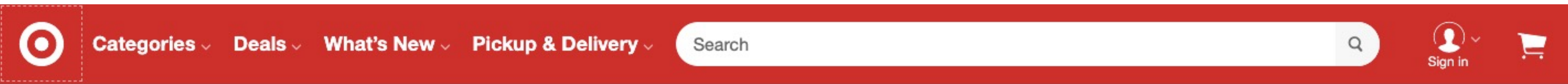
\$1.2 trillion

will be spent using BNPL
by 2024

AiteNovarica

5 BNPL strategies on Way4

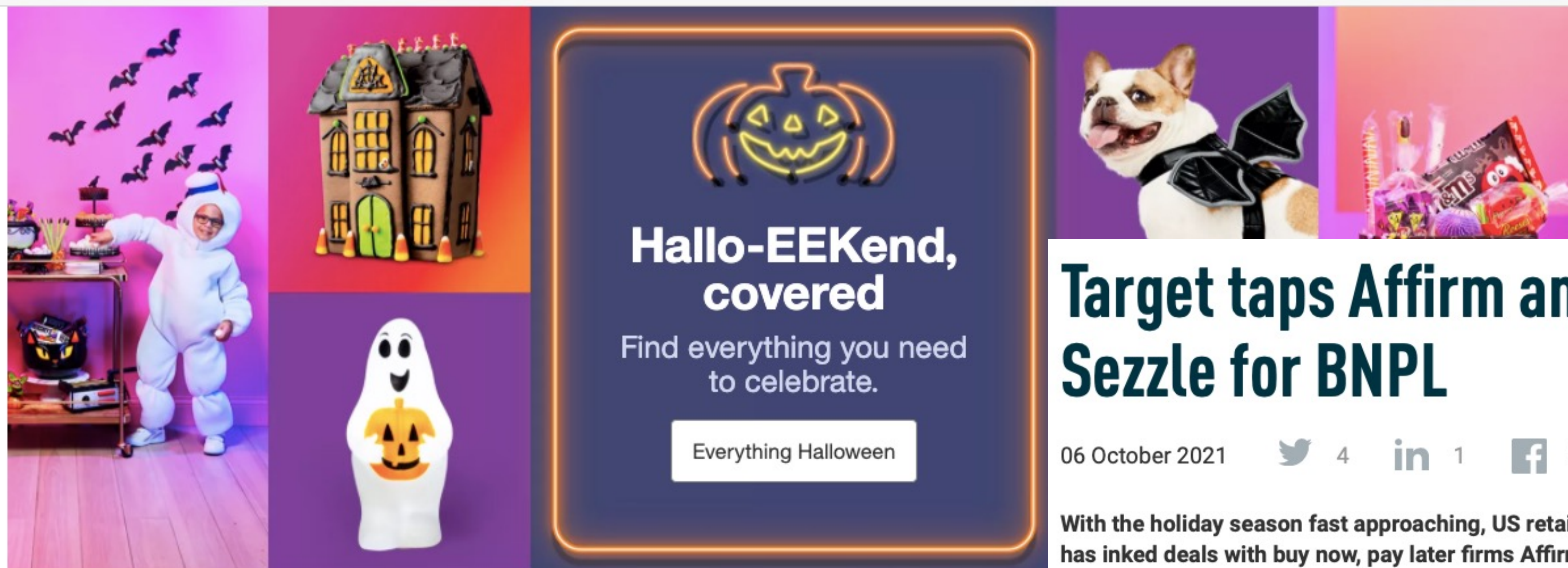
Integrate with existing BNPL-providers



You're shopping (closes at 10pm):
Addison

Registry Weekly Ad RedCard Gift Cards Find Stores Orders More

 **Holiday Price Match Guarantee**
We'll match the price if it goes lower at Target before 12/24. Some exclusions apply. Get [Top Deals](#)

A large promotional banner for Halloween. It is divided into several sections: a photo of a child in a white ghost costume, a haunted house decoration, a glowing jack-o'-lantern, a dog in a bat costume, and a collection of Halloween candy. The central text reads 'Hallo-EEKend, covered' and 'Find everything you need to celebrate.' with a button for 'Everything Halloween'.

Target taps Affirm and Sezzle for BNPL

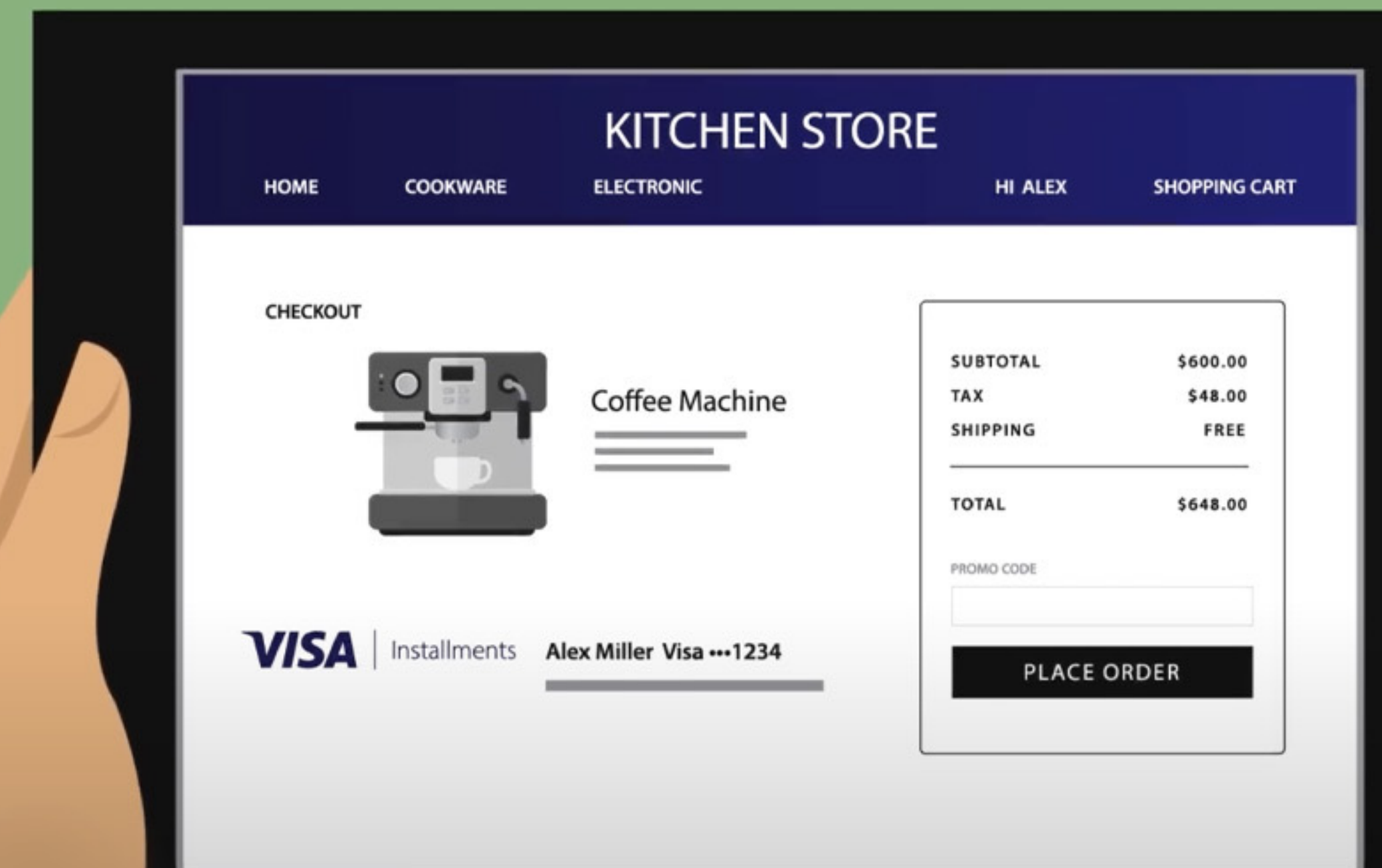
06 October 2021

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With the holiday season fast approaching, US retail giant Target has inked deals with buy now, pay later firms Affirm and Sezzle.

Partner with IPS for their BNPL programs

- Visa & Mastercard Installments
 - Regional specifics
 - API-based



Launch your own
BNPL offering



LOTTE FINANCE
For wealth, for value

Du lịch trước trả tiền sau
với **Pay Later**
bởi LOTTE Finance



Add BNPL-flavor to your cards and wallets

- Open-loop solution for payment at any merchant
- Interest-free period for consumers
- Free-of-charge for merchants
 - Automatic conversion to instalments



Offer BNPL-as-a-Service

- For banks, fintechs, retailers
 - API for fast bank onboarding in 2-3 months
- Best Consumer Payment Initiative Award 2020



PAYTECH
AWARDS

nets

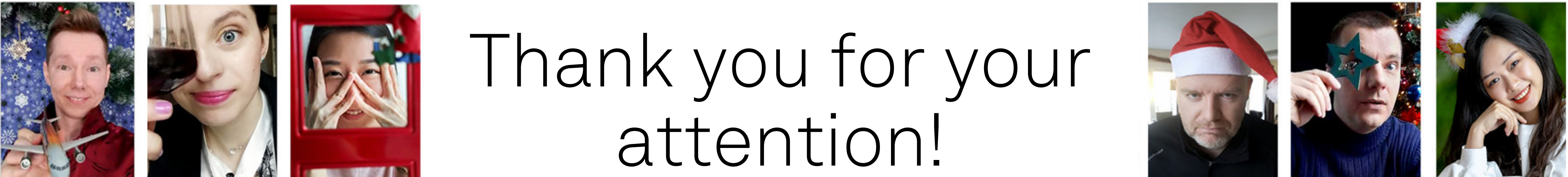
FINTECH
FUTURES

Your BNPL business model

- **Why:** revenue, new segment, protection?
- **Who:** end customers, banks, retailers?
- **How to improve the journey?**
- **Merchants:** traditional / not-traditional
- **Channels:** in-store/e-commerce /mobile
- **Yourself or partnership?**
- **How to start?**



Thank you for your attention!





Game
of
Pintechs

OPENWAY CLUB 2021

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