

BUY NOW PAY LATER

CREDIT, PAYMENT FACILITY OR BOTH?

- Payment in 2, 3 or 4 instalments, of less than 90 days
- Deferred payment, which allows you to pay for your order in one go but 15 to 30 days after the purchase
- Payment in instalments of more than 90 days, which falls under "consumer credit" *.



THE BNPL IS PROGRESSING

- Extension of BNPL to transfers and not only to cards
- Deployment in physical POS
- Better known in the B2C world, it is developing at full speed in B2B



REAL LEGAL ISSUES

- Either the banks have no visibility and do not know the real indebtedness of BNPL users (applicable to European players)
- Either the consumer credit rate explodes in countries that apply credit ratings like the US and UK

SO WHY IS THE BNPL SO POPULAR?

- E-commerce booms with pandemic
- Significant market dynamics
 - Scalapay's latest fundraising is \$497 million
 - Mastercard & Apple enter the BNPL market



A TENSE CLIMATE IN THE BNPL MARKET**



- Afterpay (clearpay)
- Splitit
- Alliance Data
- Apple (soon)
- Paypal
- Visa
- American Express
- JPMorgan Chase
- Scalapay
- Floa Bank (BNPP)
- Klarna
- Affirm
- Chase
- Sezzle
- TSYS
- Quadpay
- Zip
- Citi
- Oney bank (BPCE)
- Shopify
- Stripe
- Pledg
- Mastercard (soon)