



[bpcbt.com](https://bpcbt.com)



# Buy Now Pay Later

Tapping into New Segments



# Drive more conversions and unleash new revenue streams with BPC's BNPL service

You'll discover a whole new world of customer segments and transactions with Buy Now Pay Later, a powerful, customisable solution that integrates seamlessly with whatever way you want to do business.

Letting you capitalise on the already phenomenal growth of the BNPL industry (estimated at around \$90 billion in 2020, with an expected CAGR of 45.7% between 2021 and 2030), we designed our solution to grow with you and your customers.



# You could soon be playing a key role in the BNPL market

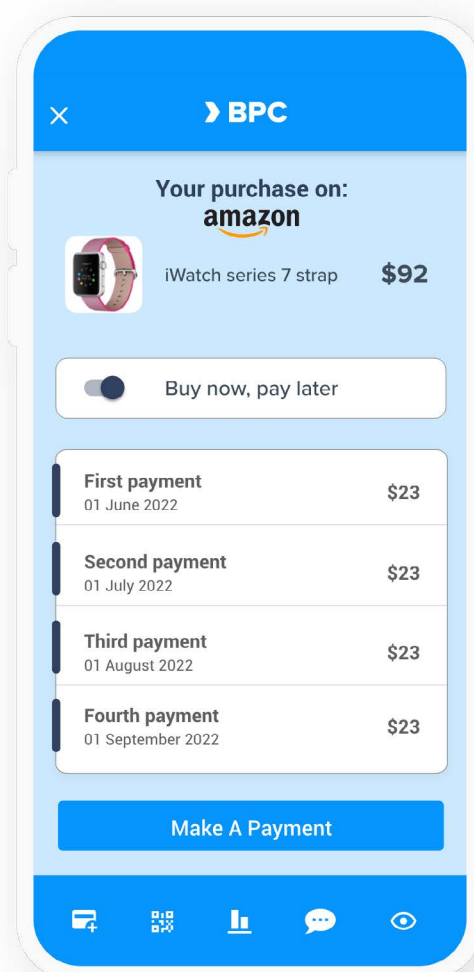
Whether you're a bank, acquirer, lender, fintech company, or wallet, making it possible for customers to split purchase payments into more manageable parts is a valuable feature to add to your business.

## How it works...

The total purchase price is split into equal payments, with the first payment made at the time of purchase.

The remaining payments are taken using the payment data entered at the time of purchase, based on a payment calendar that signposts when and how much to debit. Credit checks and BNPL limit decisions happen swiftly and in real-time, giving customers a positive experience right from the start.

Financial institutions can personalise the BNPL solution and set their preferred parameters, including credit limits, payment time requirements, and repayment rates. The solution integrates easily into existing checkout channels for a true omnichannel experience for customers.





# Key benefits of BNPL

- › **Flexible rules**
- › **Easy Integration**
- › **Highly Scalable**
- › **24x7 Support**
- › **High Security with 3DS**
- › **Multi-language and multi-currency**
- › **Fully customised payment experience**
- › **Visa and MasterCard compliant**
- › **Tokenised form of payments (Apple/Google/Samsung Pay)**
- › **SaaS pay-as-you-go model**

## Financial institutions...

Discover new revenue streams.  
Attract new customers.  
Retain existing customers.  
Adopt BNPL quickly and easily.  
Offer multiple payment methods.

## End users...

Benefit from easy sign-up and instant decision-making.  
Spread payments without interest charges.  
Build creditworthiness.  
Enjoy a fast and simple checkout experience.



# Power your transactions with BPC



Start benefiting from our BNPL service alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC Banking Technologies and one of our experts will be in touch to book your 1-2-1 workshop.

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