

Payment Methods

Installment Loans

Online or in-store, our Installment Loans solution enables consumers to pay in convenient monthly installments while you receive the full sales proceeds upfront.

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Merchant benefits

Helps increase conversion rate, topline sales and basket size

Appeal to consumers who prefer financing over credit cards

Supports loans from \$300 to \$15,000 (3 to 60 months)

Dedicated spending exclusively at the merchant

Simple eCommerce implementation and no POS integration

Consumer benefits

Equal, predictable monthly payments

Clear, upfront pricing with transparent terms and conditions

Zero percent and low APR offers provide significant savings

Application takes about a minute and results come back in seconds

Repeat purchases require no additional credit check



\$995 or \$82.91 per month
(12 months, 0% APR)











Our Installment Loans solution helps drive new and repeat business.

More shoppers are using installment loans to make big purchases and buy the things they love in convenient monthly installments – while still being in control of their cash flow.

Seamlessly integrate our Installment Loans solution with just a few lines of code for online checkout – it works with your existing payment gateway.

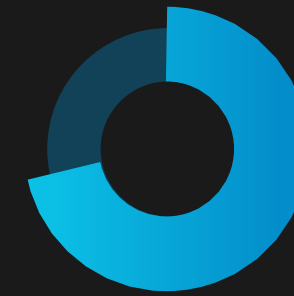
“Buy now, pay later” made easy:

-  Customized solutions tailored to meet merchant objectives
-  Installment Loans solution hosted externally
-  Light integration with merchant’s eCommerce platform
-  Developer toolkit available for easy implementation
-  No POS changes for in-store implementation
-  Typical implementation is 30-45 days



76%

are more likely to make a major purchase if a payment plan is offered¹



72%

cite an order as being too expensive as a reason for cart abandonment²



49%

prefer to make a \$1,000 purchase with monthly installments versus a credit card²



20-40%
increase in sales³

Source: ¹Mintel, Large Purchase Retail Financing, July 2018

²Bread Research Report on Payment Preferences, October 2019

³Citizens Industry Research, November 2020