Buy Now Pay Later

An easy way to offer your consumers flexible ways to pay over time

Benefits of Pay Later. It’s a Win-Win.

You can accelerate your sales growth today. Your consumers can pay for what they want over time.

- **Drive conversion**
  Appeal to consumers with a preference for different payment methods

- **Increase average ticket size**
  Provide your consumers with a way to buy higher priced items

- **Reduce cart abandonment**
  Remove budget and cash flow barriers for your consumers

- **Drive repeat sales**
  Provide a seamless shopping experience and retarget consumers

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in conversion rate¹</td>
<td>59%</td>
</tr>
<tr>
<td>Higher ticket amount¹</td>
<td>61%</td>
</tr>
<tr>
<td>Fewer abandoned carts²</td>
<td>25%</td>
</tr>
</tbody>
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Sources:

¹ Increase in conversion rates with Bread® SplitPay and Installment Loans. Based on data from single Bread merchant case study, April 2021.
² Cumulative data from Bread’s base of merchants across verticals dated November 2017 – October 2020. Results may vary by merchant and not all merchants will achieve these results.
It’s easy for consumers and you to …

1 Shop
Consumers see the option to pay over time throughout their shopping journey:
- Simple terms
- Clear, upfront pricing
- Highly competitive APRs
- No hidden fees

2 Apply
Consumers complete a simple application and choose a plan:
- Just a few data points required
- No hard hit to the credit bureaus when applying
- A decision in real time

3 Purchase
Consumers pay Bread directly on the scheduled due dates:
- You get paid upfront at settlement
- The bank absorbs the risk

Pay Later
We’re here to help you grow …

Merchant-first approach
- Single-provider for SplitPay and Installment
- Flexible ways to offer financing before checkout
- Consumer data sharing to drive sales
- Focused on building your brand
- Dedicated Merchant Support Team

Seamless consumer experience
- Easy to apply. Easy to repeat buy
- Simple application with a decision in real time
- Embedded checkout with no redirects
- Checkout from any page
- Plan choices that suit their needs

Competitively priced
- Lower cost of funds to optimize the financial terms for merchants
- Highly-competitive consumer APRs
- Clear, upfront pricing
- Simple terms and no hidden fees

Available in-store and online
In-store experience
- Consumers notice the Pay Later signs in-store while they shop. They use their smartphone to scan QR code and use a web-based experience. No app download is needed!
- Consumers apply and choose a plan. They receive a six-digit payment code for checkout.
- Cashier selects “Pay Later Bread” button as the payment type on the Clover device. They input the code and complete the transaction. Merchant is paid at settlement.

Online experience
Consumers select the Bread payment option from anywhere in the shopping journey. Consumers submit simple application, choose a payment plan and complete their purchase.

Add Pay Later today and drive your sales growth.

Let’s get started. Connect with an expert.

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Bread® pay-over-time plans are loans made by Comenity Capital Bank. Merchants contract with Comenity Capital Bank for SplitPay or Installment loans.

Based on average APRs of all originated loans dated September 2018 through September 2021 for Bread’s merchant base.