



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

59%

Increase in conversion rate¹

61%

Higher ticket amount¹

25%

Fewer abandoned carts²

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 APRs³
- 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

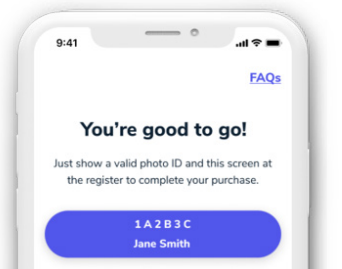
Competitively priced

- Lower cost of funds to optimize the financial terms for merchants
- Highly-competitive consumer APRs³
- Clear, upfront pricing
- Simple terms and no hidden fees

Available in-store and online

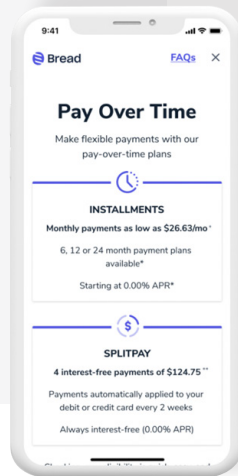
In-store experience

- 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.



fiserv. Pay Later
Shop today.
Pay over time.

Subject to approval of credit application.
Bread® Pay Later plans are loans made by Comenity Capital Bank.



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.

³ Based on average APRs of all originated loans dated September 2018 through September 2021 for Bread's merchant base.