

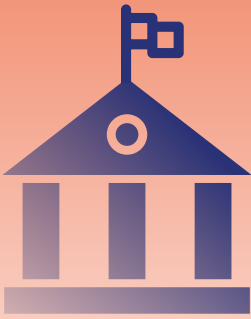
Buy Now Pay Later

Growth and Evolution



BNPL purchases are growing and market players are changing rapidly

Banks have already lost
\$10bn
to BNPL providers...



...and this is projected to grow



Existing banks have all the right ingredients to turn the BNPL threat into an opportunity

Two Business Models

Buy Now Pay Later

Starts at point of purchase



Pay Later

Converts recent purchases into instalment payments



By entering the BNPL market, banks can:

- Improve customer experience
- Increase revenue
- Gain greater insight into customer financial behavior



50%

of BNPL consumers would prefer to have the service provided by their bank or credit card issuer

BNPL regulation is coming



Customers increasingly want to understand why they are recommended BNPL payment terms

Banks that support prudent lending practices with *explainable* recommendations will **win trust**



Leading global payments provider launched BNPL with Temenos and scaled to

22m
accounts in 9 months

50%

of customers used it again within 3 months

15%

uplift in merchant engagement

Find out more about our smarter BNPL solution

Explore More