

Land of Opportunity

119 B
EUR

BNPL market
size in 2021



Card-linked BNPL

Buy Now, Pay Later (BNPL) lets shoppers pay over a number of installments, often originated at the Point of Sales (POS). Card-linked BNPL adds installment functionalities to existing card contracts.

Barriers for Banks



Bad image

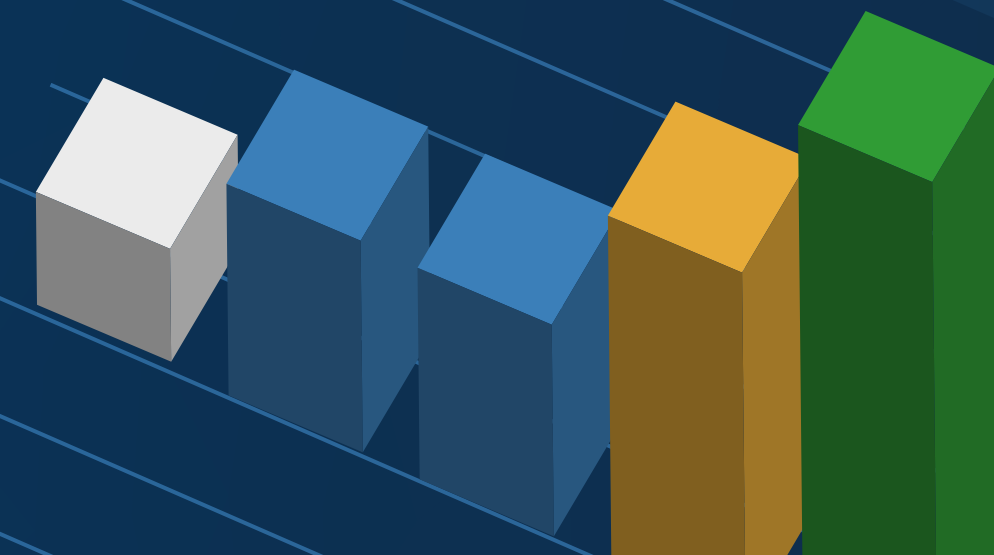
The BNPL sector targeted expensive loans to customers at the shallow end of the credit pool. Not something a reputable bank wants to be associated with.

Bad business

Consumers expect a free ride. It is hard competing with 0% APR. Retailers subsidise these loans for increased cart conversion and affiliate marketing.

Bad technology

Technology to originate a loan at the point of sales is needed but missing. No skills are present to integrate with large e-tailers or ecommerce platforms.





Incumbents in pole position

Banks that offer online payments (iDeal, Bancontact, EPS, etc.) are in a very advantageous position. With Fyndoo, banks can initiate loan origination from within a payment flow! Not only is this a very competitive value proposition, it also opens up new segments such as SMEs.

3
reasons

Trust

The customer trusts his bank over a new FinTech. No appetite to read all the small-print.

Easy

No need for KYC or a lengthy process. Reduced costs for the bank. Easy for the customer!

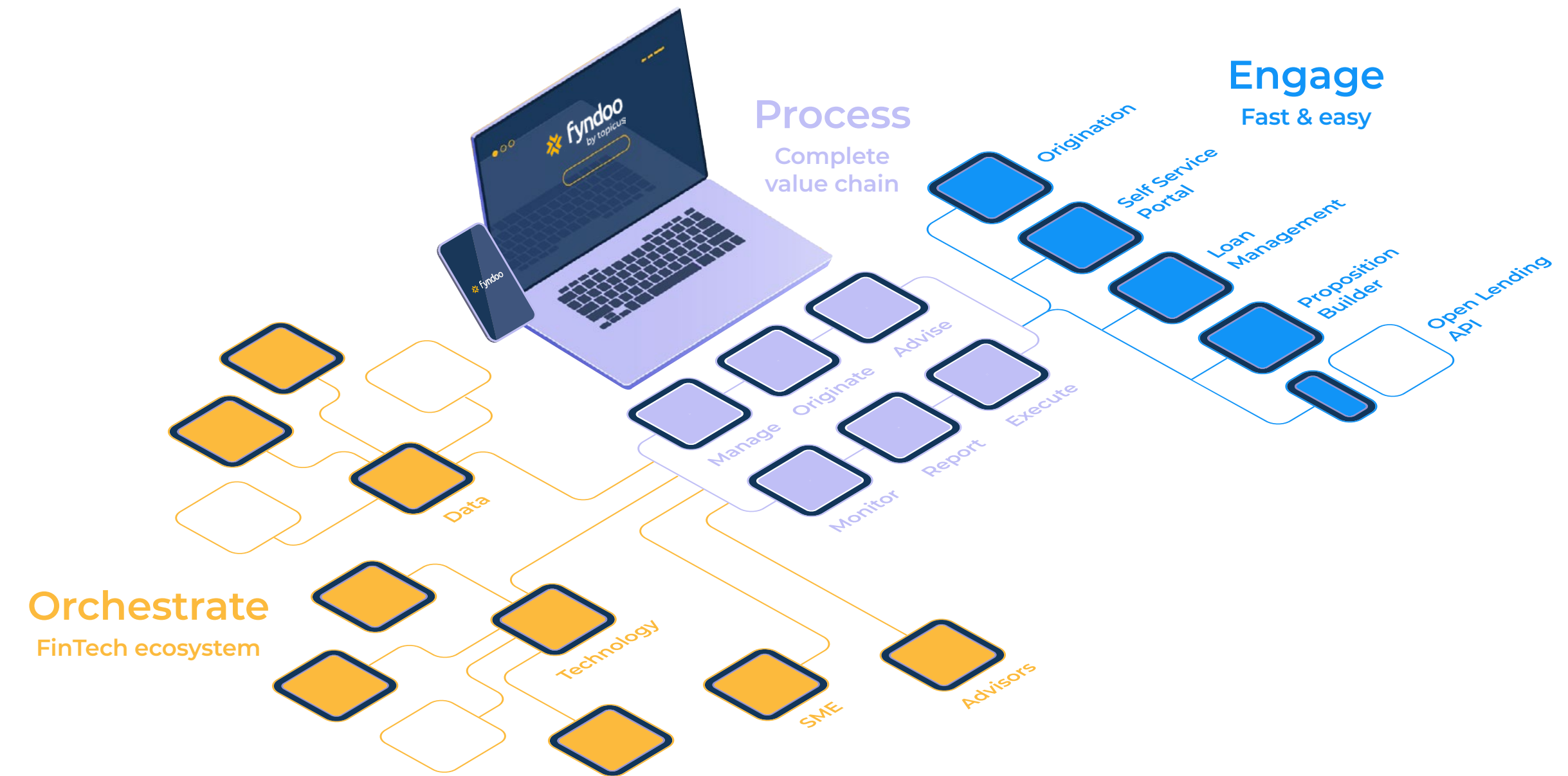
Flexible

Compete with BNPL providers in a variety of market segments and verticals. Your choice, your timing.

Implement card-linked BNPL effortlessly

With Fyndoo you implement card-linked BNPL effortlessly:

- originate unsecured loans integrated in existing online payment flows.
- offer the BNPL-facility selectively based on business rules.
- determine the price on the basis of risk, vertical, merchant subsidy, etc.
- execute the collection terms directly on the linked card.



Fyndoo - end-to-end SaaS lending platform

Lending is important - to start a business, to seize opportunities, to build a thriving economy.

Unfortunately, lending is a tough business. Assessing risk, regulatory authorities, complex processes, and legacy systems make it hard to grow your lending business.

Fyndoo makes lending effortless. Easy and accessible for your clients. Fully supporting all your processes - from advice, origination to reporting. Easy to tailor to your competitive edge. Fyndoo makes lending truly easy for you and your clients.

***Sign up for a demo.
Experience Fyndoo yourself.***

Go to www.fyndoo.com