

Buy Now Pay Later



The growth of Buy Now Pay Later (BNPL) is explosive. The global industry is projected to reach €3.5 trillion by 2030. It is finance for the digital age that provides convenience and affordability, with immediate zero or low interest purchases, and Mambu is the technology to help you meet the market need.



Who

BNPL providers: banks, lenders, fintechs and non-financial institutions such as retailers



Why

To meet consumers' demand for convenience and affordability while boosting sales



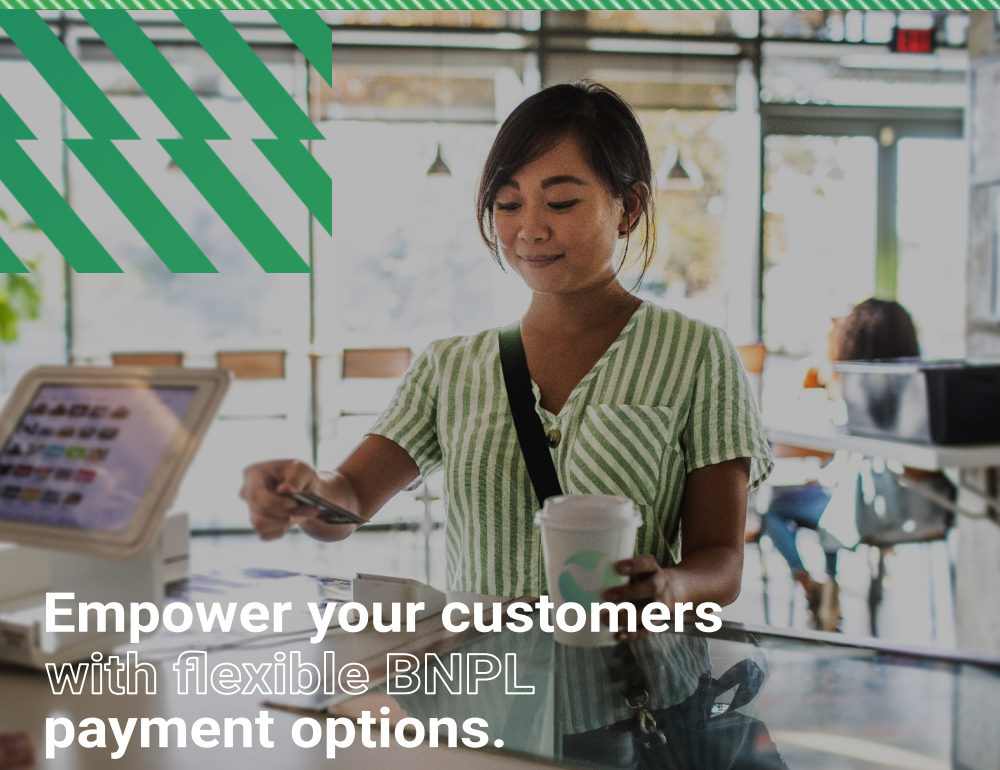
What

Point-of-sale installment loan in combination with third-party providers for an end-to-end solution



How

By splitting a purchase into equal payments over a fixed period of time with no or low interest



**Empower your customers
with flexible BNPL
payment options.**

In 2020 the global BNPL industry was estimated at \$90.69 billion and it's projected to hit \$3.98 trillion (€3.5 trillion) by 2030, registering a CAGR of 45.7%.

(Allied Market Research, 2022)

BNPL has challenged traditional point-of-sale financing business models such as credit cards. It has turned into a growth engine for fintechs and other players including incumbent banks, lenders and retailers.

How BNPL compares to traditional consumer credit

BNPL	Traditional consumer credit
Lower eligibility requirements	Stringent eligibility criteria
A one-off relationship for a specific transaction	Contractual relationships prior to purchase
Low values	Higher purchase values
Instant approval at point of purchase with a soft credit check	Complex and lengthy process with a hard credit check
Zero or low interest	Interest rate and fees

Be in control of your customers' borrowing behaviour

Mambu's unique composable approach, combined with dynamic core product engines and best-for-purpose third party providers, enables any organisation to innovate and build a BNPL offering. Our cloud banking platform can help you deliver distinctive experiences and wow your customers.

Key business values

Individual

Convenience, easy and quick access to low-cost credit with transparent payment plans and instant approval processes

Merchant

Sales booster, improved checkout conversion rates with larger basket sizes and returning customers

BNPL provider

Improved offering and a new revenue stream, all while keeping customer acquisition costs low through merchant checkout

Open up possibilities with Mambu

Discover Mambu's key BNPL product capabilities powered by composability, flexibility and speed.

Product set-up

- Define product type: revolving credit, fixed or dynamic term loan
- Set up interest rates and configure fees
- Link to deposit account for settlement
- Capture additional details using custom fields

Account creation

- Create a BNPL loan account
- Link deposit, down payment and fees
- Link transaction channels for flow of funds
- Link loan securities - guarantors and collateral assets

In-loan servicing

- Process loan repayment
- Reschedule loan
- Refinance loan
- Edit and customise repayment schedules and payment holiday



Composability

Create and deliver differentiated, personalised Buy Now Pay Later offerings

Flexibility

Choose exactly what you need from 'best-of-breed' components and quickly add connected services via APIs

Speed

Continuously iterate and re-configure to keep up with changing consumer needs and market trends

Legal disclaimer

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Any statements about future product roadmap are forward looking and are Mambu's estimated plans for the product direction. The development, release, and timing of any feature or functionality remains at Mambu's sole discretion.