



# A Buy Now, Pay Later solution created with merchants in mind.

Boost your sales, own your consumer experience, and save on transaction fees.



### Keep profits and reinvest

Certegy's installments solution leverages the ACH network to reduce fees incurred by interchange, allowing you to reinvest those savings into customer acquisition & loyalty programs.



### Lower Your Risk

Certegy is FCRA Compliant, which helps to protect your brand reputation. Your business always gets paid in full, upfront while we assume the risk.



### Supercharge your sales with Installments

BNPL empowers merchants to unlock new buyers, increase average order size, and drive higher conversion rates. Installments allows your consumers to responsibly extend their purchasing power outside of traditional credit.



### Keep the attention on your brand & products

With our solution, there are no shopping directories or promotion of competing brands. We offer a simple installments solution as a natural extension of your existing checkout and optional white-label branding.

## How it Works



Certegy Buy Now, Pay Later seamlessly integrates into your online checkout



Consumer selects Installments as their payment and agrees to payment plan.



Get paid up-front for the full amount. No changes to existing systems or finance processes.



Consumer makes the first of 4 payments at the time of purchase and pays the rest over 6 weeks

LEARN MORE ABOUT BUY NOW PAY LATER AT [CERTEGY.COM](https://www.certegy.com)