

Visa Buy Now Pay Later Solutions™



| Today's customers expect flexible payment options | | Category growth by 2026: | |
|--|---|--|---|
| <p>BNPL plans represented</p> <p>\$1.6T</p> <p>in global purchases in 2020.¹</p> | <p>BNPL volume increased by nearly</p> <p>↑5%</p> <p>while credit card expenditures declined from 2019-2020.¹</p> | <p>BNPL is projected to account for</p> <p>25%</p> <p>of online retail sales, up from 9% estimated in 2021.²</p> | <p>Global users are expected to reach</p> <p>1.5B</p> <p>up more than 400% from 340 million in 2021.²</p> |

Our suite of products can be delivered before, during or after purchase



Visa Installments

Issuers, Sellers and Enablers can offer installment plans to both existing and new customers on an API-based solution or ISO



Visa BNPL Credentials

Lenders can offer on-demand installment plans to their customers with digital or physical credentials



Visa Core BNPL Solutions

Lenders can seamlessly repay and settle BNPL transactions with sellers by leveraging existing Visanet capabilities

Installment plans are in demand, offering key benefits³

26%

Higher conversion

of customers claim they would not have completed the transaction at all without installments

38%

Overall sales volume lift

of customers spent more than originally planned on an installment purchase

71%

Consumer demand

of Gen Z and millennials have made more than one installment purchase in the last 6 months

¹ Source: Visa commissioned study performed by Euromonitor September 2021;

² Source: yStats Global Buy Now Pay Later Market and Trends 2022

³ Source: Visa commissioned Omnibus survey performed by GfK October 2022; Base=2,153 participants (considered as previous BNPL users);

Visa Installment Solutions

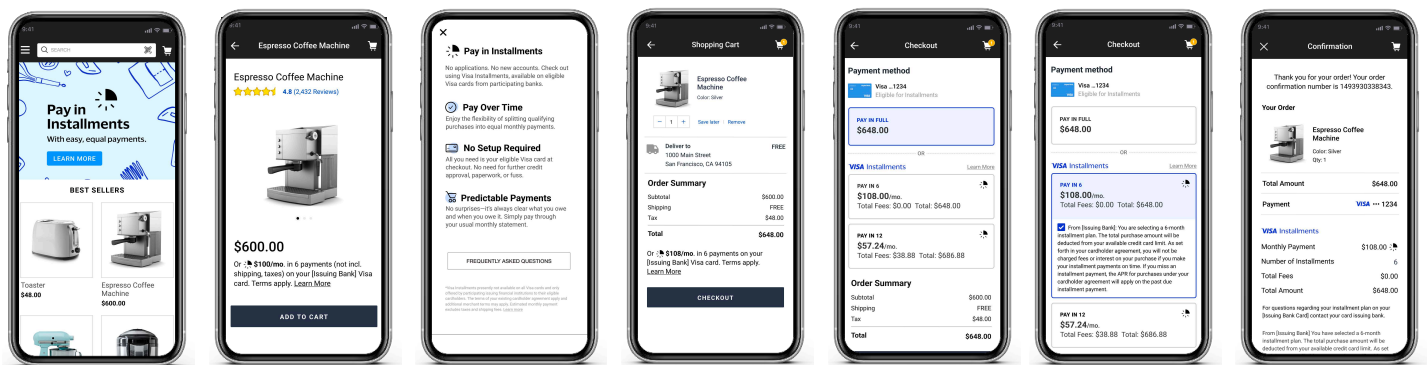
Now clients and partners can give cardholders friction-free installment options

Visa Installment Solutions makes it possible for merchants to display installment plans that card issuers make available to eligible cardholders. Now cardholders can make fixed monthly payments over a pre-selected number of billing cycles on their eligible cards. Since the cardholder's existing credit card account is utilized, no new credit application is needed. Clear plan and payment details means no surprises—so customers can budget for planned and unplanned expenses while allowing for better cash flow management. Cardholders are billed by sellers as part of their regular monthly statements.

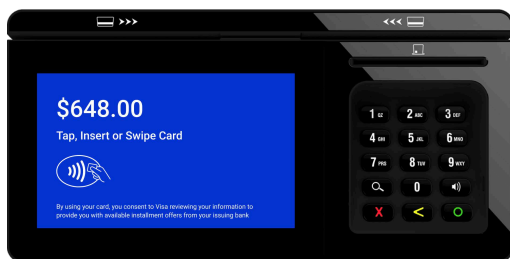
How it works

Clients and partners can integrate to our APIs via Visa Developer Platform. We've eliminated the need to go through the complexity of structuring bilateral deals to enable the payment option at checkout. Clients and partners can rely on Visa's dedicated technology, product, client services and marketing resources to implement.

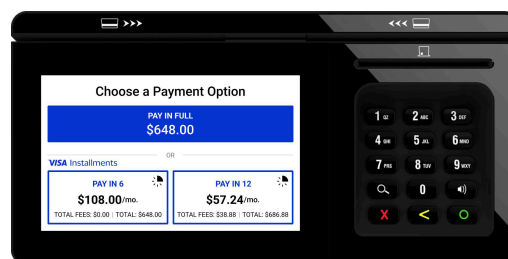
Installments mobile and in-store UX*



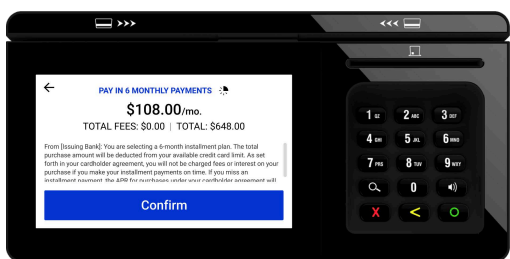
Home Product Page Learn More Shopping Cart Plan Selection Terms and Conditions Confirmation



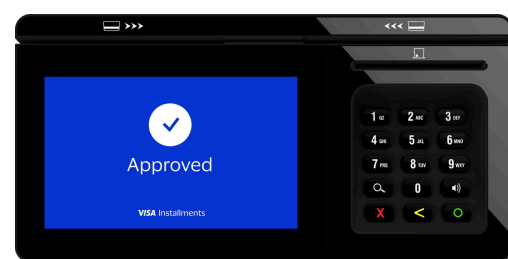
Checkout (POS Terminal)



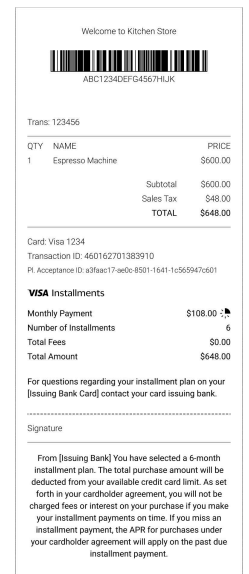
Plan Selection



Terms and Conditions



Confirmation



Receipt

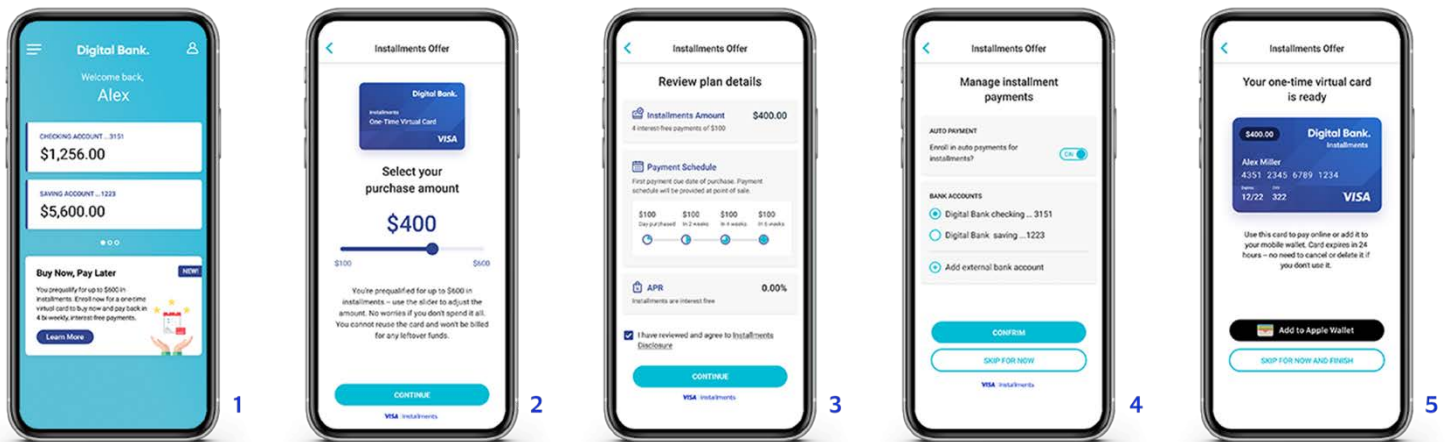
Visa BNPL Credentials

Now customers can use Buy Now Pay Later (BNPL) wherever Visa is accepted

Visa Flexible Credential, a BNPL Credential, enables you to easily provide on-demand installment options that can be either a physical card or digital credential through credit, or prepaid card. This new credential facilitates BNPL payment on Prepaid or Credit and the card can be single or multiple use. Lenders can offer customers Pay-in-4 or Pay-in-X options anywhere Visa is accepted.

How it works

Sample UX – eComm, in-store, or both*



1. Customer receives BNPL offer from Issuer
2. Customer confirms desired BNPL loan amount
3. Customer reviews loan disclosures and opts into the BNPL loan
4. Customer is asked to link debit/credit card or bank account for repayment of upcoming BNPL purchase
5. Customer receives new BNPL virtual credential and can make a purchase with the new credential
6. The transaction goes through authorization and clearing just like a general-purpose card on VisaNet.