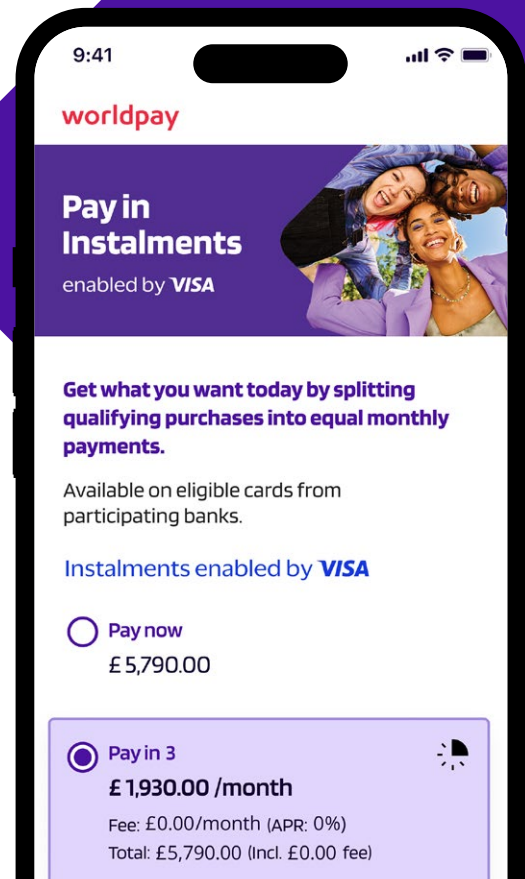


Visa Instalments

Advancing the way

A seamless Buy Now Pay Later (BNPL) option for existing Visa cardholders and other card networks enrolled with participating issuers.*

*This is an optional service for Issuers. Issuers must opt-in to enable non-Visa cards enrolment to offer this feature in each market where they support VIS.



Key benefits



Smooth customer journey

The checkout process remains nearly identical to traditional Visa payments. Approved instalment plans will be displayed at checkout, allowing shoppers to choose between paying in full or in instalments. No redirects or logins required.



No additional applications

Customers of merchants opting in will not require additional applications or credit checks if utilising a Visa card, does not open a new line of credit.



Simple integration

Merchants only need an addendum to their existing Worldpay contract to add this service. No integration work required for enablement via HPP. Minimal development work for Direct merchants..

Boost Business Growth with Visa Instalments

As inflation and living costs rise, consumers seek more transparent and flexible payment options.

Optimize Profits with BNPL

- More than half of retailers offering this service have seen a **16% increase** in average basket values.
- A quarter of merchants have seen an average profit **increase of 15%** due to better online sales conversion.

Tap into New Revenue Streams

43% of retailers attract new customer demographics making purchases.

Increase Sales

41% of retailers report a boost in overall sales with this being the most reported benefit.

User experience

VIS eCommerce Shopping – Worldpay HPP

1

Card payment page

2

The user enters the card details. Once entered, payment page shows instalment options, if cardholder is eligible.

3

The user selects the instalment option

4

The user accepts terms and conditions and clicks 'Make payment' button to receive order confirmation.

Key requirements

Target verticals

- ☒ Retail
- ☒ Travel
- ☒ Healthcare

Market availability

- ☒ UAE
- ☒ UK
- ☒ Hong Kong
- ☒ Singapore
- ☒ Australia
- ☒ Canada (coming soon)