

# TurnKey Pay Later

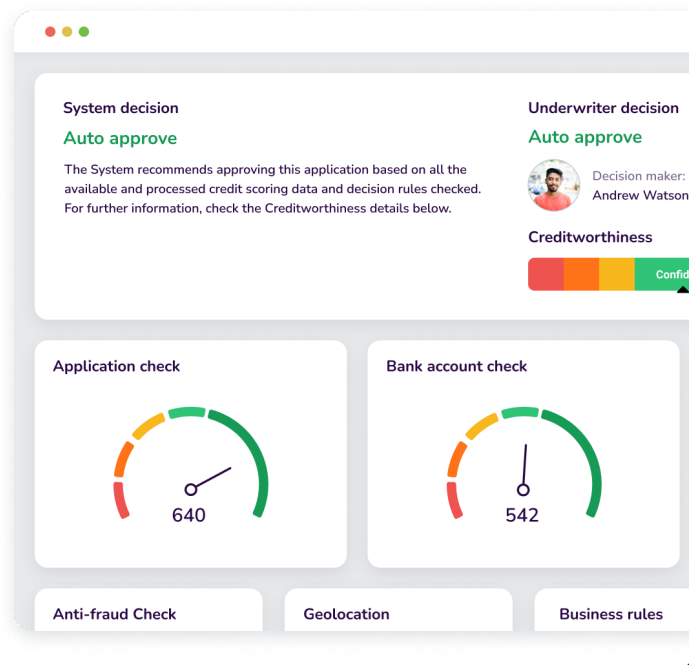
## Your share of the multibillion consumer lending space

### WHY NOW

Valued at \$90.69 billion in 2020, the pay later market is projected to reach \$3.98 trillion by 2030. A powershift in the client financing space is underway. PayPal Credit, Apple Pay Later, WeChat's Fen Fu, Alipay, and other trend-setting players started the race as customer finance is moving to the point of sale.

And no one is closer to the point of sale or has more transactional data than payment processing companies, e-wallets, and other payment enablers. This presents an opportunity to make a leap in revenue, profitability and your customers loyalty.

With TurnKey Lender's white-label SaaS you can launch <Your Brand> Pay Later in a matter of weeks – the fastest time-to-market in the industry. TurnKey Pay Later is your very own market-proven Pay Later platform that automates every step of the client financing process – end-to-end.



### WHY TURNKEY PAY LATER

01

TurnKey Lender currently automates embedded lending for 200+ enterprise clients with 98.5% satisfaction rate. Over 50 million consumer and business borrowers used this platform to get financing.

02

An e-wallet company became a prominent challenger bank with TurnKey Lender. Aiming at 300x growth TurnKey Pay Later proved the capacity to process over 100 loan applications a minute with huge further scaling potential.

03

Tens of millions of telecom customers use instant airtime loans embedded into the operations of a country's leading provider.

04

TurnKey Pay Later is the company's solution that automates every part of launching and scaling a client financing program across multiple products, countries, and business verticals.

05

This embedded lending platform is user-friendly enough for any business to use it to finance their clients.

06

Multi-language and multi-currency platform that is no-code and easily adaptable to meet every one of your requirements.

07

Offers fastest time-to-value: if you need classic Pay Later capabilities, you can be up and running in as little as two weeks.

08

TurnKey Pay Later will be natively integrated into the customer journey, your clients will work with you from a functional portal and your transactional data used in credit scoring will reduce your risks while enabling instant decisions.

## WHAT YOU GET

TurnKey Lender automates consumer and commercial client financing programs for payment processing providers, digital banks, ATM networks, ecommerce platforms and large brands like BigPay, Globe Telecom, BizPay, EasyBillPay, StockPay, FCTI, Peppermint, H&R Block and hundreds of other businesses in 50+ countries.



## TURNKEY PAY LATER LETS YOU



Grow your revenue by making payment in instalment option a powerful and ever-green monetization tool



Capture a share of a booming embedded financing market at the beginning of the wide market adoption



Increase loyalty and long-term value of your clients and leverage your unique transaction data while making it work for you



Establish your role as one of the leaders of the ongoing shift in the marketplace



*Thanks to TurnKey Lender we were able to challenge our region's banking status quo and make the transition from being an e-wallet to becoming a full-fledged digital bank licensed by the government and offering affordable credit to our clients. We're just getting started and are planning to expand our product range thanks to the flexibility TurnKey Lender gives us.*

**Chief Product Officer**  
BigPay



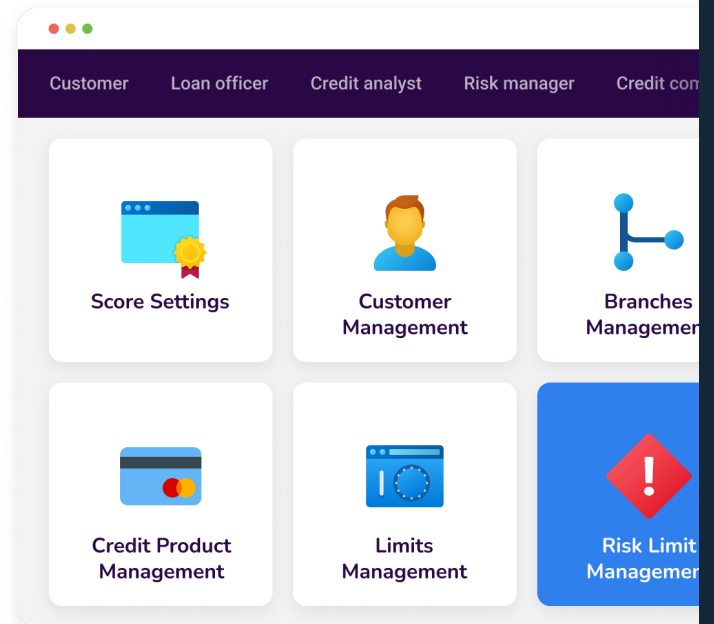
*TurnKey Lender allows any of bizmoto's 55,000+ qualified agents, bizmoGo riders and registered network members to seamlessly apply for micro-enterprise loans to grow their business.*


**Managing Director and CEO**  
Bizmoto


## HOW TURNKEY PAY LATER GETS YOU AHEAD


With competition fiercer than ever and margins lower than ever, adding Pay Later option on top of payment processing increases profitability 1.5-3 times.


That is why companies working with transactional data are lining up to add customer financing as the next natural step of their financial evolution and it's only the beginning. Every type of consumer and business finance is being taken over by companies that leverage their transactional data to offer risk-free credit with the best possible UX & UI, fairest terms, and seamless collections.



 Full white labeling of the platform and all necessary adjustments to make lending feel like a native part of your business

 End-to-end automation of processes from application processing and decisioning to servicing, collection, and reporting

 Unmatched configuration freedom - from customer-facing UX and decision-making logic to amortization schedules and reporting

 Multiple AI-based credit scoring models learning from real transactional and customer data allow for lowest possible credit risk

 Enhancement of the payment services through flexible lending options with the fastest time-to-market

It's either <Your Brand> Pay Later or a direct competitor will address this demand.

Start working on your Pay Later project with TurnKey Lender today.

Contact our Head of Sales directly at [paylater@turnkey-lender.com](mailto:paylater@turnkey-lender.com)

 TurnKey Lender

[www.turnkey-lender.com](http://www.turnkey-lender.com)