**Inbank pay later solutions**

Inbank pay later solutions bring flexible payment options to your online store thus allowing you to increase sales and get more satisfied customers.

### **Inbank split into parts**

A very popular payment solution that divides the purchase amount into three equal parts, allowing the customer to pay for the goods in smaller instalments. The customer’s first instalment is due only a month after making the purchase.

Inbank split into parts payment solution is not a credit product, it is always free for the customer and helps the merchant to increase sales.

There are no interest or other additional charges for the customer. For example, when paying in three instalments for a 150€ purchase, the customer has to pay 50€ every month.

Inbank split into parts payment solution allows paying for purchases **between 75€ and 2,500€**.

### **Inbank pay next month**

A pay later solution where the customer pays for the purchase by the 25th of the following month. The customer can try the goods at home without having to make a big financial commitment.

During the month the customer can also make several purchases in different online stores and pay for all of them at the same time the following month. There are no interest or other additional charges for the customer.

Inbank pay next month payment solution allows paying for purchases **between 30€ and 800€**.

### **Fast purchase processing**

Unlike other similar products on the market, Inbank pay later solutions are not credit products. For the customer payment is made as swift and convenient as possible. For the merchant, it means that this payment solutions can be advertised and communicated without financial advertising regulations being applied.

### **Receive payment immediately and with no risk**

In the case of purchases paid using both Inbank pay later solutions, the merchant does not have to wait for instalments to be received. The total amount in the shopping cart will be received by the merchant with the next payout – just like with bank payment links. The return process also remains the same for the payment solutions.

### **Marketing materials to introduce flexible payment methods**

Inbank has created materials for merchants, which we recommend using on banners or website sections to introduce Inbank pay next month and Inbank split into parts solutions. The payment method is most commonly used when customers are aware of the possibility of using it before completing the purchase.

Download the updated Inbank marketing materials here.