

Buy Now Pay Later Software Category



Buy Now Pay Later Software Category

Buy Now Pay Later software allows vendors to offer flexible payment options to consumers. Increased spending, narrowed marketplace competition, and improved brand trust are benefits of a Buy Now Pay Later application, and these solutions easily integrate into existing websites, even those already well established.

Buy Now Pay Later software extends an installment payment option to customers who may not otherwise have access to credit.

Merchants enjoy the benefit of confident new leads and consumers, while consumers enjoy an alternative to high-interest traditional credit cards.



Customer Success Report Ranking Methodology

The FeaturedCustomers Customer Success ranking is based on data from our customer reference platform, market presence, web presence, & social presence as well as additional data aggregated from online sources and media properties. Our ranking engine applies an algorithm to all data collected to calculate the final Customer Success Report rankings.

The overall Customer Success ranking is a weighted average based on 3 parts:

CONTENT SCORE

- ▢ Total # of vendor generated customer references (case studies, success stories, testimonials, and customer videos)
- ▢ Customer reference rating score
- ▢ Year-over-year change in amount of customer references on FeaturedCustomers platform
- ▢ Total # of profile views on FeaturedCustomers platform
- ▢ Total # of customer reference views on FeaturedCustomers platform

MARKET PRESENCE SCORE

- ▢ Social media followers including LinkedIn, Twitter, & Facebook
- ▢ Vendor momentum based on web traffic and search trends
- ▢ Organic SEO key term rankings
- ▢ Company presence including # of press mentions

COMPANY SCORE

- ▢ Total # of employees (based on social media and public resources)
- ▢ Year-over-year change in # of employees over past 12 months
- ▢ Glassdoor ranking
- ▢ Venture capital raised

Award Levels



MARKET LEADER

Vendor on FeaturedCustomers.com with substantial customer base & market share. Leaders have the highest ratio of customer success content, content quality score, and social media presence relative to company size.



TOP PERFORMER

Vendor on FeaturedCustomers.com with significant market presence and resources and enough customer reference content to validate their vision. Top Performer's products are highly rated by its customers but have not achieved the customer base and scale of a Market Leader.



RISING STAR

Vendor on FeaturedCustomers.com that does not have the market presence of Market Leaders or Top Performers, but understands where the market is going and has disruptive technology. Rising Stars have been around long enough to establish momentum and a minimum amount of customer reference content along with a growing social presence.



2022 Customer Success Awards

Check out this list of the highest rated Buy Now Pay Later Software based on the FeaturedCustomers Customer Success Report.



MARKET LEADERS



TOP PERFORMERS



RISING STARS



* Companies listed in alphabetical order





129

Total Customer References

[VIEW ALL REFERENCES](#)

ABOUT AFFIRM



Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network — one based on trust, transparency and putting people first — we empower millions of consumers to spend and save responsibly, and give thousands of businesses the tools to fuel growth. Unlike credit cards and other pay-over-time options, we show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees.

Featured Testimonials

“Our customers see the Affirm split pay option as a way they can better afford buying our products for themselves—or even utilize during gift-giving season. The interest-free appeal and the greater conversion rate are some ways split pay is having a positive impact on our e-commerce business.”



MEGAN LINDSTRAND
VICE PRESIDENT OF GLOBAL MARKETING, COLE HAAN

“We believe Affirm is the market leader and strongest brand in the buy now, pay later space. And being able to display a brand as familiar and trustworthy as Affirm at the point of checkout makes a big difference, particularly when you're making such an important healthcare decision.”



KATY MARSHALL
CHIEF MARKETING OFFICER, CALIBRATE

“Another thing that impressed us is that, with Affirm, what you see is what you pay. There are no fees, no hidden costs, no secret language. That's really important for the customer experience.”



ERIN KEANE
DIRECTOR OF DESTINATION MARKETING, IKON PASS

“Having this option to allow travelers to book now and pay later really gives them more flexibility and an ability to nab that property before it gets booked up.”



KELLY LYNN
PRINCIPAL PRODUCT MANAGER, VRBO

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TRADESY

McKinsey
& Company

COLE HAAN





ABOUT BREAD PAY



Bread Payments is now Bread Financial. Follow us at @Bread Financial & learn more at www.breadfinancial.com

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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“Our customers are serious about their cars and dream of getting the best tires and wheels, and when they find out they can easily pay over time with Bread, we're able to make that a reality for them.”



JOHNNY FIGUEROA
HEAD OF SALES, WHEELFIRE

“Bread's 0% offering just makes sense for our customer base, driving a significant portion of qualified shoppers to checkout. Not only has this increased our conversions, we've also seen that these customers are even less likely to make a return, further improving our margins.”



JOHN GAREAU
VP OF DIGITAL AND ECOMMERCE, EARGO

“Since offering Bread financing, we've seen impressive growth in our key performance metrics every quarter, including sales, but also in average order value and transaction amounts. Not only are we acquiring more customers, but they are purchasing more than ever before.”



TYLER ACKERMAN
CHIEF EXECUTIVE OFFICER, RTA CABINET STORE

“We continue to choose Bread Financial as our financing partner. The effectiveness of their financing program and the collaboration with their team has been integral to our growth. The partnership has been so successful that we enlisted Bread Pay™ as the financing option when we launched our sister site, GRIND Fitness — and it's providing greater access and affordability by offering low monthly payments to our GRIND Fitness customers. The results have been phenomenal. Our AOV is higher than our non-financed AOV.”



RACHEL RICE
VP OF MARKETING, PRX PERFORMANCE

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ABOUT KLARNA

Klarna®

Klarna is one of Europe's leading payments providers and a newly-licensed bank, which wants to revolutionise the payment experience for shoppers and merchants alike. Founded in Stockholm, Sweden, in 2005, they give online consumers the option to pay now, pay later or over time offering a simple, safe and smooth checkout experience. Klarna now works with 90,000 merchants, including ASOS, Adidas, Arcadia Group and IKEA. Klarna has 2,000 employees and is active in 14 countries. Klarna is backed by investors such as Sequoia Capital, Bestseller Group, Atomico, VISA and Permira.

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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“Orders paid for with Klarna are over 100% higher in value versus orders paid by credit card or other payment methods, so we double the order size. It has put us on a competing level with enormous big-box sellers who offer instant credit.”



WARREN DENT
OWNER AND FOUNDER, ZENPRO AUDIO

“Being able to ‘Buy Now, Pay Later’ at the click of a button empowers our customers to shop however and whenever they want. Revolutionising our approach to purchasing and paying will help us boost conversion rates and ensure our customers remain our brands' biggest fans.”



RICHARD BURCHILL
ARCADIA

“Our partnership with Klarna enables us to deliver the flexible payment options merchants need to keep a competitive edge. By helping merchants offer a streamlined shopping experience for their customers, the merchants will ultimately increase average order values, customer loyalty, and unlock further growth.”



ANDY BARKER
DIRECTOR OF PRODUCT MANAGEMENT, ADOBE

“Customers, particularly younger ones, were asking for a buy now, pay later option. If we didn't have it, they might have gone elsewhere. 40% of shoppers using Klarna were new to Macy's.”



JEFF GENNETTE
CHIEF EXECUTIVE OFFICER & CHAIRMAN, MACY'S

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SEPHORA

ADOREBEAUTY

OUAI



★ macy's



60

Total Customer References

[VIEW ALL REFERENCES](#)

ABOUT SPLITIT



Splitit enables e-commerce merchants to offer interest-free monthly installment payments to their customers at the point of sale. Customers do not have to apply for a new credit line or qualify for a new credit card. Splitit works on their existing credit cards so customers also enjoy all of their regular credit card benefits such as points, cash-back and mileage. For businesses, having this additional payment option can mean increased conversion rates, higher average tickets, increased customer satisfaction and reduced barriers to purchase.

Featured Testimonials

“We were looking for an alternative installment payment solution that would enable our customers to shop for a mattress without applying for new credit given the financial climate. We tested the existing credit card based solution Splitit and the results showed an increase in both conversion rate as well as average order value. We have been pleased with the addition of Splitit to our sites.”



GIL EFRATI
CHIEF MARKETING OFFICER, NECTAR

“It's been great working with the Splitit team and the platform itself was really easy to integrate and use, especially compared to competitors we've worked with who required a lot of hoops to jump through. Splitit was pretty much plug and play, and the dashboard is really intuitive, so we get really good data from there.”



LEM TINGLEY
CHIEF GROWING OFFICER, GROWING SPACES

“Splitit is a frictionless solution to payment installments. There are no more long forms to fill out or credit checks. With Splitit, our customers are spending more money. The order tickets are +120% vs. non Splitit tickets.”



MICHAEL BENISTI
HEAD OF PAYMENTS, VESTIAIRE COLLECTIVE

“I love working with Splitit! It's a great solution for first time buyers who might be hesitant to pay, providing flexibility and affordability. The Splitit team has always been there for me and my customers. They are easy to work with and I've seen them continue to improve their platform services year after year.”



JOY ELENA
FOUNDER, SLEEPENVIE

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VESTIAIRE
[COLLECTIVE]

Emma

purple

NOMOS
GLASHÜTTE

GlassesUSA[™]
.com





13

Total Customer References

[VIEW ALL REFERENCES](#)

ABOUT JIFITI



Jifiti is redefining retail experiences by combining cutting-edge design & technology with state-of-the-art fintech infrastructure. Their platform requires zero integration with existing POS and ecommerce systems and enables retailers and brands to test, launch and roll out retail solutions within a very short amount of time.

Featured Testimonials

“We felt from the very start that Jifiti had a commitment to excellence and demonstrated creativity and flexibility for our business needs. We recognize that exceptional business partners are hard to find. We consider ourselves fortunate to have found Jifiti.”



ERIN LIMAS
CHIEF FINANCIAL OFFICER, BORSHEIMS FINE JEWELRY

“We are delighted to collaborate with Jifiti in Europe as this partnership allows us to deliver seamless checkout financing experiences for consumers. It's a win-win for all the stakeholders.”



SIMON FORBES
SVP, BUSINESS DEVELOPMENT, MASTERCARD

“The Jifiti platform greatly improves the online consumer experience for our Mondelez brands, such as Oreo. The technology is innovative, making the checkout process simple. We launched in under 45 days from idea to delivery and thank the Jifiti team for their speed and attention to detail. They deliver and we all win!”



NEIL ACKERMAN
GLOBAL DIRECTOR ECOMMERCE, MONDELEZ INTERNATIONAL

“Jifiti is working side-by-side with us, not just as our BNPL platform provider, but as a true end-to-end partner. The team has gone above and beyond, making the IKEA POS financing seamless, affordable and easily accessible to our customers.”



LEYRE AZCONA MUNARRIZ
RETAIL BUSINESS MANAGER, IKEA

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ABOUT OPENPAY



Openpay Group Ltd (ASX: OPY) is a leading payments fintech, delivering smart and friendly solutions to pay and get paid. Openpay delivers an omnichannel financing solution that extends beyond traditional Buy Now, Pay Later in the form of their next generation "BNPL 2.0" product. BNPL 2.0 provides the gateway to complete transactions, up to \$20,000 with payback terms of up to 24 months, across underserved BNPL verticals, including Automotive, Healthcare, Home Improvement, Memberships, Education, and Retail. Openpay has fine-tuned its innovative products for both consumers and merchants, providing transparent terms with quick credit decisions and customizable payment plans for consumers, along with a B2B payments offering that facilitates end-to-end trade account management.

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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“We decided to add Openpay to our payment offering as it gives our customers the additional flexibility of 3 & 4 month payment plans. This is particularly important for our higher value items like surfboards, electric bikes and electric scooters. Openpay has helped deliver higher Average Order Value (AOV) across the business by lifting conversion on our high price point categories.”



SURFSTITCH

“Openpay is our premier Buy Now Pay Later solution, it sees the highest uplift in average transaction value but most importantly our customers choose to use it. Openpay's key difference is through the longer length plans giving the customer more time to pay, allowing the customer to better manage their household income.”



HOUSE

“Openpay's easy-to-use, longer-term plans help to make our products more affordable for more consumers. By offering Openpay at checkout and supported by their marketing activity, we're attracting and reaching new customers every day. It's clear Openpay's buy now, pay later offering is hitting home as we're seeing 70% of plans coming from new customers with Openpay contributing to 10% share of wallet – a 300% increase on previous payment providers.”



CRAIG HATFIELD
BUSINESS DEVELOPMENT MANAGER, KC SOFAS

“Quality dental care can at times stretch the budget, and if ignored dental problems can be exponentially more expensive to treat over time. Openpay allows our patients to attend to their dental health when it's actually needed with the convenience of no interest repayments. This is a crucial benefit in minimising the long term financial and health burden on our patients.”



KIA PAJOUHESH
DENTIST, SMILE SOLUTIONS

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Total Customer References

[VIEW ALL REFERENCES](#)

ABOUT SUNBIT



Sunbit is the preferred buy now, pay later technology for everyday needs and services. Sunbit eases the stress of buying everyday needs by offering fast, fair, and transparent payment options to people from all walks of life. They are offered in-store and online through nearly 7,300 locations, including 1 in 4 auto dealership service centers, optical practices, dentist offices and specialty health care services.

Featured Testimonials

“My guests love the option to split their payments over time. Especially when it's interest-free. After implementing the '3 month 0% APR' option we almost tripled our revenue with Sunbit from \$7,000 a month to more than \$20,000 a month simply by introducing this upgrade.”



ERIC SANCHEZ
FIXED OPERATIONS DIRECTOR, ADVANTAGE BMW MIDTOWN

“Sunbit was an extremely valuable partner during this unique time by providing Kia customers the ability to split their payments over time, with 0% interest for 3 months. The program was hugely successful in saving revenue for service and parts while increasing customer loyalty. Kia Motors America, our dealer network and our customers are stronger than ever and poised for the future.”



BRIAN SCIUMBATO
NATIONAL MANAGER, SERVICE & PARTS MARKETING, KIA MOTORS AMERICA

“We piloted Sunbit at two of the Dental Whale locations and we were amazed—in the first 90 days, their technology approved 87% of patients, helping us generate \$126K in additional production. Our patient financing approval rates have doubled with Sunbit. Not to mention the extremely fast approval process, which enables us to fulfill more treatment plans and provide a better experience for the patients and staff. We are excited to extend the program to all of our locations.”



STEVEN WINGFIELD
PRACTICE MANAGEMENT FOCUS AREA LEADER, ALFA DENTAL

“It was all really really easy and very streamlined. Sunbit really helped me out when I needed it. The online system was also easy to use. I made my first payment early.”



CONTENT RETAIL CUSTOMER
CYCLE GEAR HUNTINGTON BEACH

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ABOUT VIABILL

VIABILL

ViaBill provides a seamless financing solution for thousands of merchants and customers across the world. They are increasing average order sizes, providing low transaction costs and putting the customer in focus so they can get what they want, when they want it.

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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“ViaBill made it possible for us to offer our shoppers the flexibility and comfort they deserve. In less than a week, ViaBill boosted our total number of transactions and made up almost 25% of Bumpboxx's monthly sales.”



ROB OWENS
CHIEF EXECUTIVE OFFICER, BUMPBXXX LLC

“From my previous experience, I knew a deferred multi-payment plan was valuable. You just need to ensure that the cost-benefit analysis makes sense for all parties, and it does with ViaBill.”



STEVEN SASHEN
CHIEF EXECUTIVE OFFICER, XERO SHOES

“ViaBill orders have a 30 percent higher average order value [AOV] than our standard orders, and our customers are happy because they now have the flexibility to pay for hair products on a schedule that works for them.”



JAMIE COOPER
DIRECTOR OF STRATEGY, NATURALL CLUB

“Now more than ever, we recognize the need for more flexible payment options. We've been pleased to see consumer confidence translate to larger basket sizes and increased buying frequency with ViaBill's help.”



THOMAS PATTERSON
CHIEF EXECUTIVE OFFICER, IAB MFG

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IAB | MFG.



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BY asurion

XERO SHOES



ABOUT ZIP



Zip (ASX:Z1P) is a leading global Buy Now, Pay Later (BNPL) company providing fair and seamless solutions that simplify how people pay. Founded in Australia in 2013 and now with a presence in 12 international markets, their mission is to be the first payment choice, everywhere and every day. They give consumers, merchants and businesses around the world access to transparent, flexible and interest-free credit. They exist to create a world where people can live fearlessly today, knowing they're in control of tomorrow. Disrupting the broken credit card model, they put the financial well-being of their customers and merchants at the centre of everything that they do. Driven by people-centred product innovation, they are the next generation of payments, helping consumers and businesses to take control of their financial future.

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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“Once we decided to go with [Zip], the integration was super simple and seamless. We were integrated within a day.”



KENTON ANDERSON
ECOMMERCE DIRECTOR, NOMATIC

“When Zip came into the mix, it was a combination of feeling like this was a really great partner and the easy mobile access for customers that convinced us to make the switch.”



TINA KONOW
VP OF ECOMMERCE, WINDSOR

“We came together and realized the best solution was [Zip]. From a business perspective, we loved the option to charge the customer a small \$1 installment fee. This customer contribution model allowed us to offer a flexible payment option in a way that maximized our ROI.”



CONNIE WALSH
DIRECTOR OF RETAIL INVENTORY, PLANNING AND ANALYSIS, ALLEN EDMONDS

“We have heard lots of positive sentiment from our customers. They love having the option to buy now, pay later, and they thank us for it.”



NATALIE HOLLOWAY
CO-FOUNDER, BALA

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WINDSOR



NOMATIC







ABOUT DIVIDEBUY



DivideBuy is an independent lender revolutionising Point of Sale Interest-Free Credit for E-commerce and Omni-Channel Retailers. By developing their own technology based on "Machine learning" credit-scoring algorithms, they accept 96% of applications - typically 50% more than their competitors. 100% of decisions are made instantly with zero manual underwriting.



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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“We were seeing a 20% credit sales conversion rate prior to DivideBuy, since switching we’ve seen an average credit conversion rate of 70% and have tripled our credit turnover.”



MICHAL SZLAS
OTTY

“DivideBuy has a proven success with conversions, so we were convinced that its offering could solve the checkout problems we were experiencing and lead to a better ROI.”



JON MOORE
HEAD OF ECOMMERCE, SIMBA

“Our partnership with DivideBuy provides opportunities for even more people to better their careers and improve their prospects. We’ve found their team and services to be knowledgeable and informative, very easy to work with, and always around to help. I’m delighted to report that the partnership is helping us with one of our key goals - to address the UK’s skills gap.”



VARUN BHATT
CO-CHIEF EXECUTIVE OFFICER, E-CAREERS

“With the ability to pre-advertise the partnership and gather interest in advance, implementing the solution only took two weeks and was integrated easily via Shopify. The solution worked brilliantly straight away, with no glitches at all.”



TIM HAMMOND
FOUNDER, BARISTA CLUB

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ABOUT DIVIDO

divido

Divido is a global loan origination platform for retailers, lenders and payment intermediaries that want to rapidly build new or defend existing revenue streams and enhance their product proposition through point-of-sale finance.

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Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“Divido is the best solution for what we’re doing. We’ve laid out our roadmap with them, they know what we want to do, and we hope they can come with us throughout the whole journey globally.”



JAMES COX
CEO AND CO-FOUNDER, SIMBA SLEEP

“We see Divido and finance options as a critical pillar of our success. The number of orders we get through Divido is higher than through the big players in the marketplace.”



ROBERTAS DOMARKAS
HEAD OF INTERNATIONAL GROWTH, SIMBA SLEEP

“Divido's SaaS platform and ongoing support has provided us with instant access into key markets.”



GILES ASKHAM
OPERATIONS DIRECTOR, DUOLOGI

“Our integration with Divido has delivered a new source of customers and revenue.”



COLIN GOLDSTEIN
HEAD OF PARTNERSHIPS, IWOCA

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TAYLOR & HART

Wyecliffe
Galleries

DUOLOGI

Casper





ABOUT PARTIALLY



Partial.ly Payment Plans software makes it easy for businesses to offer custom payment plans to their customers. Offer your customers a custom, flexible payment plan. Partial.ly works with popular eCommerce software - Shopify, Woocommerce, BigCommerce, PrestaShop, and Opencart.



Total Customer References

[VIEW ALL REFERENCES](#)

Featured Testimonials

“I searched for a payment plan option that I could offer my customers but couldn't really find one that worked like I wanted. SO happy to have come across Partial.ly. They go above and beyond to support you! Which is exactly what you want when you're stuck on the technical stuff.”



BUNNY BUTT YOGA

“Partial.ly has made a huge difference to sign-ups for training! Students find it easy and convenient to secure a seat in a class with a payment plan that works best for them. Partial.ly has been amazing in guiding us through every step to get set up. We couldn't be more pleased with our entire experience with Partial.ly!”



LASH AFFAIR

“Partial.ly was instrumental in automating our payment plan process for pre-orders. The custom payment schedule option for our customers and the dashboard to process payment for us are both easy to use. Support is always a phone call away - the level of customer support at Partial.ly is excellent!”



SUPER7

“Partial.ly increased turnover by 100 percent. Currently there are about 2,000 open payment plans. Many of these purchases probably would not have been made if I didn't offer a Partial.ly Payment Plan option.”



AARON RUSSELL
OWNER, PLANET ACTION FIGURES

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