

Buy Now Pay Later Software Category

SUMMER 2025
Customer Success Report





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.

2025 Customer Success Awards

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



affirm

 **Afterpay**

 **bread pay**

Klarna

 **PayPal**

 **splitit**



 **Credit Key**

Jifiti.®

 **sunbit**

VIBILL 



DivideBuy
part of
ZOPA



 **Partial.ly**

* Companies listed in alphabetical order



2025
BUY NOW PAY
LATER
SOFTWARE

MARKET LEADER





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.

137

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

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

“By knowing they can stretch out their payment over a year, it gives customers the idea that. I can spend another \$3000 and buy this better set that I really want, as opposed to this \$1000 that I'll settle for if I have to.”

STEVEN SMITH
SALES MANAGER, COLEMAN FURNITURE

“With Affirm, customers are more comfortable buying one watch for themselves and one for their significant other. I'm buying a dress watch, but always wanted that sports watch too.”

HAMILTON POWELL
CEO, CROWN & CALIBER

“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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ABOUT AFTERPAY



Afterpay is completely free for customers who pay on time – helping people spend responsibly without incurring interest, fees or extended debt. Afterpay empowers customers to access the things they want and need, while still allowing them to maintain financial wellness and control, by splitting payments in four, for both online and in-store purchases. Afterpay is deeply committed to delivering positive outcomes for customers. They are focused on supporting the community of shoppers.

89

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“Afterpay understands our unique business needs within the beauty industry, not just from a commerce level but also from a customer experience point of view. Afterpay’s checkout technology integrates seamlessly into our customer’s shopping journey.”

DANIELLE DINELLI
SENIOR DIRECTOR, ECOMMERCE + DIGITAL MARKETING,
COVER FX

“Afterpay is invested in consumer marketing and getting the word out about Carhartt’s partnership with Afterpay. More importantly, unlike other BNPL offerings, Afterpay is interest-free and promotes responsible spending.”

ANNA COLE
DIRECTOR OF GLOBAL D2C DIGITAL PLATFORMS,
CARHARTT

“Afterpay’s promise of launching in just under three days and having a seamless integration with our existing e-commerce platform was what eventually won us over—and Afterpay delivered.”

HANNAH COFFMAN
SENIOR E-COMMERCE MANAGER, AMIKA

“Afterpay provides choice] and we provide choice. We allow people to express themselves through choice and be independent as well. Afterpay has been a great supporter of ours.”

MATTHEW SKERRITT
FOUNDER, EVERYHUMAN

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EVERYHUMAN



FRÉJA NEW YORK



blendjet



ABOUT BREAD PAY



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

68

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“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

“We partnered with Bread because they understand that e-commerce financing isn't solely for desktops anymore. We have smart, digital-native customers that won't settle for a subpar experience. With Bread, we know they'll take care of us and our customers to make sure the financing process is as quick and simple as possible.”

JOE ARCE
OWNER, WHEELFIRE

“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

“Bread's investment in customer service has really paid dividends for us. If our customers have an issue with their debit card or credit card and can't contact their bank in off hours, they can use Bread, and we ultimately benefit.”

MARK MAGNOTTI
EXECUTIVE DIRECTOR, ERAGEM

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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...

76

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“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

“Klarna is more than a payment method tool, but a great marketing partner that acknowledges the importance of public relations and social marketing which is at the core of our business model.”

SOOYOUNG CHUNG
MARKETING LEAD, STORETS

“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 FINANCIAL OFFICER, MACY'S

“From our perspective, Klarna is now an essential part of the Pandora sales experience. And, for growth and acquisition, it works like a charm!”

JENNIFER GLASS
DIRECTOR OF DIGITAL MARKETING, PANDORA

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Arcadia

ADOREBEAUTY



Lenovo

taylorMade



ABOUT PAYPAL



PayPal gives people better ways to manage and move their money, offering them choice and flexibility in how they are able to send money, pay or get paid. PayPal operates an open, secure and technology agnostic payments platform that businesses use to securely transact with their customers online, in stores and increasingly on mobile devices.

324

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“There’s a feature in PayPal Point of Sale where it’s connected to Venmo. So, all I have to do is show my barcode, they tap, and it automatically takes it. Customers are always impressed.”

TAMEIKA LEWIS
EXPERT MAKEUP ARTIST, BKLYNBARSOAP

“Having the PayPal button helped our customers tremendously. The checkout experience is [now] a 2-click process, and conversions have gone up as a result.”

BARBARA KARPF
FOUNDER AND CEO, DECORATORSBEST

“Now we simply don’t accept credit cards outside of the U.S. and Canada. We offer PayPal instead. We’ve practically eliminated the risk.”

PAUL REEVES
EBAY MANAGER, HENRY’S

“PayPal is an easy payment choice, and I want the buying experience to really be as easy as possible for my customers.”

JILLIAN SARAVONG
FOUNDER, YAM COLLECTIVE

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ABOUT SPLITIT



Splitit powers the next generation of Buy Now, Pay Later (BNPL) through our merchant-branded Installments-as-a-Service platform. We solve the challenges businesses face with legacy BNPL while unlocking BNPL at the point of sale for card networks, issuers and acquirers, all through a single network API. It's a new day for payments—one where your shoppers can keep earning the credit card rewards they love, choose the number of installments, and gain a level of control that traditional "buy now, pay later" providers can't...

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TOTAL CUSTOMER REFERENCES

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REFERENCES**

FEATURED TESTIMONIALS

"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

"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

"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

"Splitit allows our customers an easy and accessible way to spread the cost of their purchase with as few barriers and pain points as possible."

SIMON VINGOE
HEAD OF SALES AND MARKETING, VIRGIN PURE

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2025
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LATER
SOFTWARE

TOP PERFORMER



ABOUT CREDIT KEY



Credit Key is the leading provider of flexible, buy now pay later payments for B2B transactions. Hundreds of organizations rely on Credit Key to offer their business customers greater access to capital, faster approvals, and extended payment terms using embedded financing. With instant credit decisions at the point of sale across all buying channels, merchant partners can meet the rising demands of modern B2B buyers by providing a streamlined, omnichannel experience for all of their customer segments—from sole proprietorships to enterprise brands.

26

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“Credit Key has been a very valuable tool to have at our disposal here at Restaurant City. My customers are able to apply and get approved almost immediately which allows them to get the product they need faster. Their ability to buy now and pay later enables them to get exactly what they want without having to pay the full price up front.”

TAYLOR LACKEY
EQUIPMENT SALES SPECIALIST, RESTAURANT CITY

“Credit Key has been a great asset and my team is happy with the training and the early approvals. After a successful landing page test, we'll also be including Credit Key messaging more often now that the conversion is proven to be higher.”

CHIEF REVENUE OFFICER
POSTCARDMANIA

“Offering customers flexible payment terms through Credit Key has been transformational. We're very impressed with the results in this choppy economy.”

CHIEF EXECUTIVE OFFICER
HOODMART

“Credit Key made it easy to offer our customers instant credit, while attracting new customers. It was truly a win-win.”

BRYAN SORENSEN
ECOMMERCE MARKETING DIRECTOR, OLAM SPECIALTY COFFEE

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ABOUT JIFITI



Jifiti is a leading fintech company that powers white-labeled embedded lending solutions for banks, lenders and merchants worldwide. The company's white-labeled platform provides banks and lenders with state-of-the-art technology to easily deploy and scale any consumer and business financing program at any merchant's point of sale - online, in-store and via call center. The platform supports every loan and BNPL option, including installment loans, lines of credit, split payments and business financing. With its multinational presence, Jifiti provides end-to-end point-of-sale financing solutions to global brands in any international market. Jifiti is utilized...

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TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

"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, INGKA GROUP

"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 stakeholders."

SVP BUSINESS DEVELOPMENT
GLOBAL PAYMENT CARD SERVICES COMPANY

"The Jifiti team has been highly responsive and diligent in ensuring smooth operations and providing timely support."

VICE PRESIDENT PRODUCT MANAGEMENT
TOP US BANK

"Thank you for your outstanding support and your ability to quickly find creative solutions to various challenges."

PAYMENT SOLUTIONS
GLOBAL CONSTRUCTION EQUIPMENT MANUFACTURER

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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.

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TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“I was a Sunbit customer long before we offered it at PHD. As a customer, I loved how easy and fast it was to apply for financing. I knew that it could add tremendous value for the merchant. But, it was a challenge to convince the team that Sunbit technology wasn't like all the other financing tools out there that claim to approve a high percentage of customers, but really don't. Within the first week with Sunbit, we generated an additional \$41K in revenue and there was no turning back.”

CARMEN RUBIO
REGIONAL MANAGER, PHD DENTAL GROUP

“Henry Ford OptimEyes is consistently generating an average of \$7,500 in revenue per store per month through Sunbit. We are on pace to hit \$1 million in sales with Sunbit technology all within the first 8 months offering this powerful tool! Our customers and optical teams love it – the product, its ease of use and support are second to none. Now our customers can get more of the frames or lens upgrades they want, which contributes to overall customer loyalty and retention.”

RICH CANNON
DIRECTOR OF OPERATIONS, HENRY FORD OPTIMEYES

“I brought my car in because my starter had issues so it needed to be repaired. I had a great experience. I would have found a way to make the purchase without Sunbit because I really needed my car fixed, but it did help me a lot financially.”

DELIGHTED AUTO PARTS & SERVICE CUSTOMER
GREENWAY KIA WEST

“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.

15

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“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

“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, BUMPBOXX LLC

“ViaBill really works for us! We saw a high increase in our sales after offering ViaBill in-store. A bright future is ahead of us.”

MARC LAWSON JR
OWNER, UBREAKIFIX

“The easy integration and low commission fees has won us over.”

JED JIN
CHIEF EXECUTIVE OFFICER, JED NORTH

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ALIEN♥OUTFITTERS

bumpboxx

I A B | M F G.

JED NORTH



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...

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TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“Newegg carries thousands of consumer electronic products, many with higher-than-average price points. These higher-priced products created a challenge for younger customers who often lacked the financial means to shop our site.”

NIKKI TANLIOCO
VP OF FINANCE, NEWEGG

“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 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

“Zip is well aligned with our brand. It's exciting to grow alongside a company like Zip that's obviously accelerating quickly.”

JAMES YOON
DIRECTOR OF ECOMMERCE, VINTNER'S DAUGHTER

VINTNER'S
DAUGHTER



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FASHIONNOVA



2025
BUY NOW PAY
LATER
SOFTWARE

RISING STAR



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

“At Pearson, we believe cycling should be fun, and a balm for the body and soul. We wanted our finance journey to be part of that experience for our customers, as opposed to a source of stress or hassle. Zopa's retail finance solution meets both our need for increasing average order values through credit options, and the needs of our customers to buy the bike they really want.”

NEIL ROBINSON
CHIEF OPERATING OFFICER, PEARSONS

“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

“We have years of experience in the home furnishing industry. We know our products very well and work closely with our suppliers to ensure the best prices for our customers without compromising on quality. We know what 'good' looks like, and that's why we've chosen Zopa's finance solution, DivideBuy. It's just that simple.”

HELEN YU
MANAGING DIRECTOR, FURNITURE MAXI

“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

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ABOUT HES FINTECH

HES

HES FinTech is an established market leader that provides financial institutions from all over the world with intelligent automation-driven lending solutions. To reduce the cost and complexity of loan lifecycle management, they deliver a unique lending experience for lenders of all sizes. Available in 90 days, HES FinTech's platforms streamline the lending process in its entirety, replacing repetitive manual tasks with automation to help lenders solve the toughest industry challenges.

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TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“HES allowed us to automate the entire lending process as efficiently as possible: from tracking leads and submitting applications, to working with overdue debts. Also, thanks to the technological solutions of the HES team, we were able to significantly improve the customer experience and create a stable competitive advantage.”

ALIYA AKCHURINA
CHIEF EXECUTIVE OFFICER, CASHU

“HES is one of those vendors that offers comprehensive front-to-back solutions with full integrations. We feel confident that our new machine learning platform will allow us to offer clients best-in-class investment advice services.”

EDWARD DOWNPATRICK
CHIEF EXECUTIVE OFFICER, FIN TUITY

“HES LoanBox is the end-to-end lending platform that covers the entire business process—from customer onboarding and credit calculation to underwriting, with varying levels of automation. It has been incredibly valuable for us!”

HAI DO
CHIEF TECHNOLOGY OFFICER, ATM ONLINE

“HES FinTech has been our reliable technology partner since 2012. I believe much of our success is due to the well-architected solution of HES LoanBox.”

BORIS BATIN
CO-FOUNDER, ID FINANCE

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TA MERI
FINANCE



IdeaBank

fintuity

Євро Гроші



ABOUT PARTIAL.LY



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.

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TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“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

“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 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

TRUSTED BY

