



# Mastercard® Instalment Payment Service

Mastercard instalments is a payment service that helps you compete and meet your customers needs. It gives your cardholders the choice to pay for purchases in monthly instalments. An option that can be initiated from any card or device.



**Increase consumer loyalty by delivering a flexible yet controlled way for cardholders to pay for purchases. Research in Ireland shows consumers want better “buy now pay later” payment options**

## CONSUMERS SAY

- 83% preferred to choose instalments at time of payment<sup>1</sup>
- 71% of consumers likely to make bigger purchase if offered at POS<sup>2</sup>

## TOP 3 USES FOR INSTALMENTS<sup>1</sup>

- Emergencies 85%
- Electrical goods 82%
- Home furniture 78%

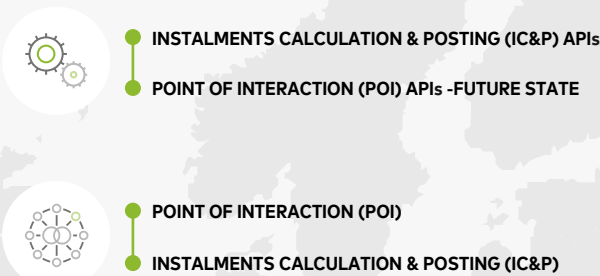
## DELIVERING ON

- Flexibility
- Convenience
- Control

## Two types of technical assets that meet your needs

**Mastercard Instalment APIs** allow easy integration into your digital solutions providing a better experience for your cardholders – before, during or after purchase. Available in non-MC processed Markets or where domestic schemes are present.

**Mastercard Instalment Standard Processing** delivers calculation of instalment plans through enhanced authorization and clearing messages on our global network



## Consumer perception around instalments is evolving

### VALUE OF INSTALMENTS ARE INCREASING<sup>2</sup>



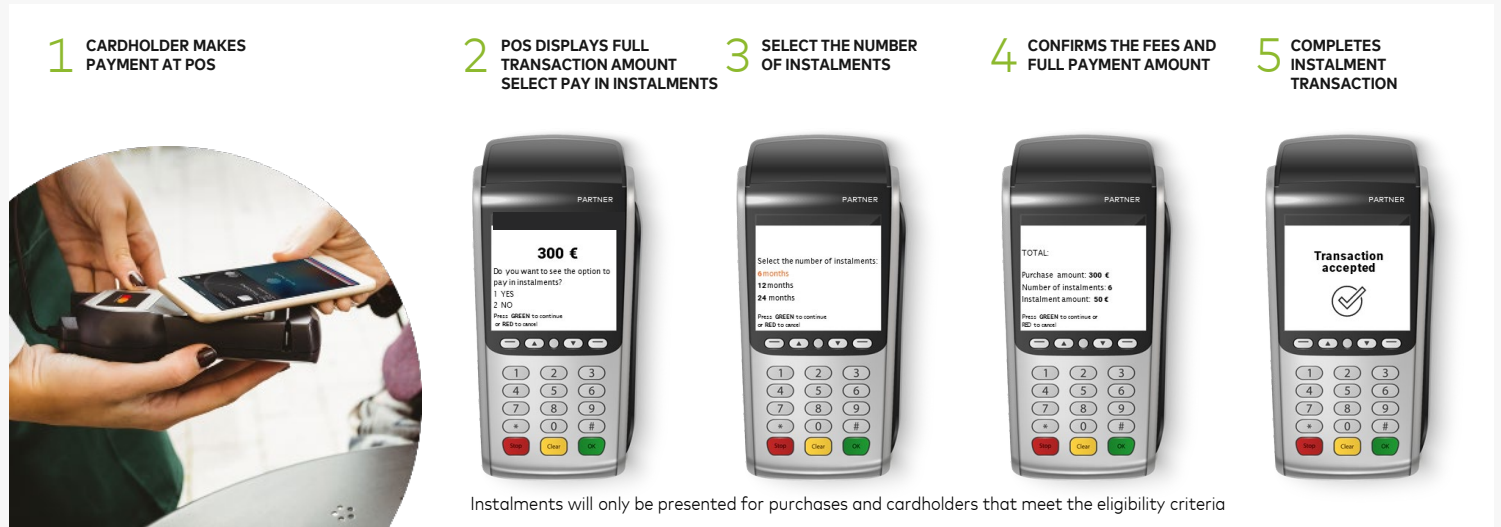
### EUROPEAN RESEARCH RESULTS

- 55% of Italian consumers consider instalments a distinct advantage<sup>2</sup>
- 48% appeal 2x more in Germany when combined with control features<sup>3</sup>

<sup>1</sup> Mastercard Irish Research 2017 Based on the question: When would you like to use this instalment facility?  
<sup>2</sup> Instalments European Research (Ukraine, Hungary, Italy, The Netherlands, Sweden, Ireland, Germany, UK), May 14 –Jan15. Sample size: over 7,000 respondents.  
<sup>3</sup> Instalments Implementation Landscape Assessment, Ernst & Young, October 2015.

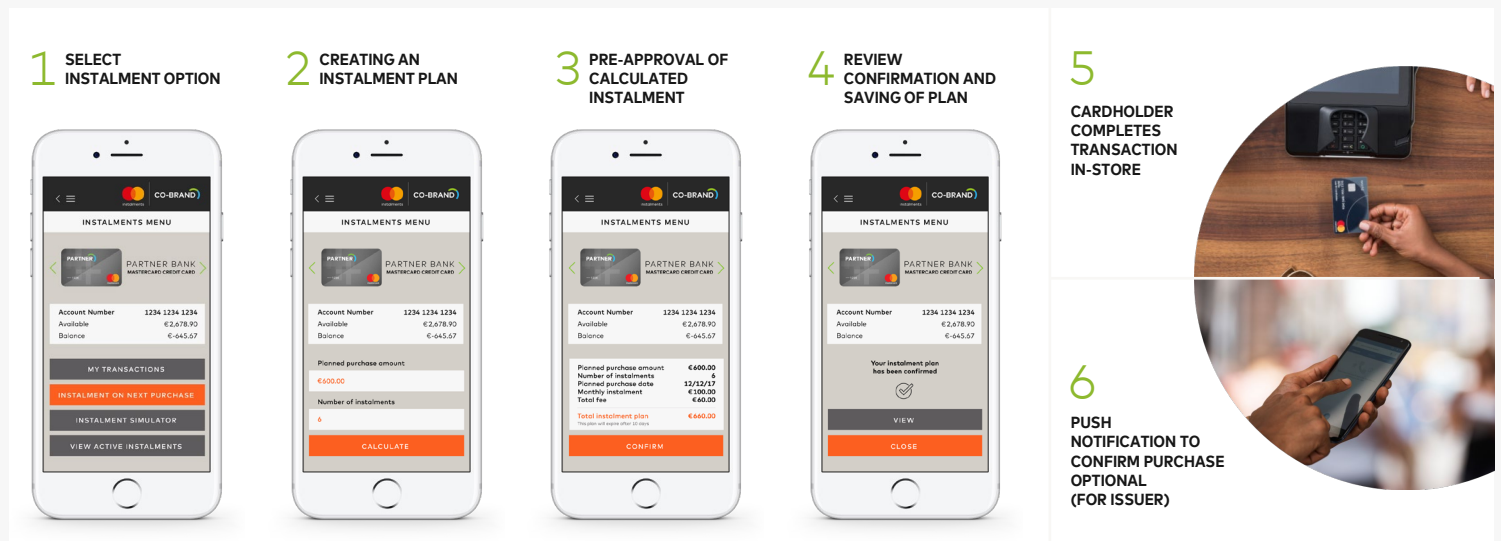
# Consumer Journey

For purchases at POS when flexibility is invaluable

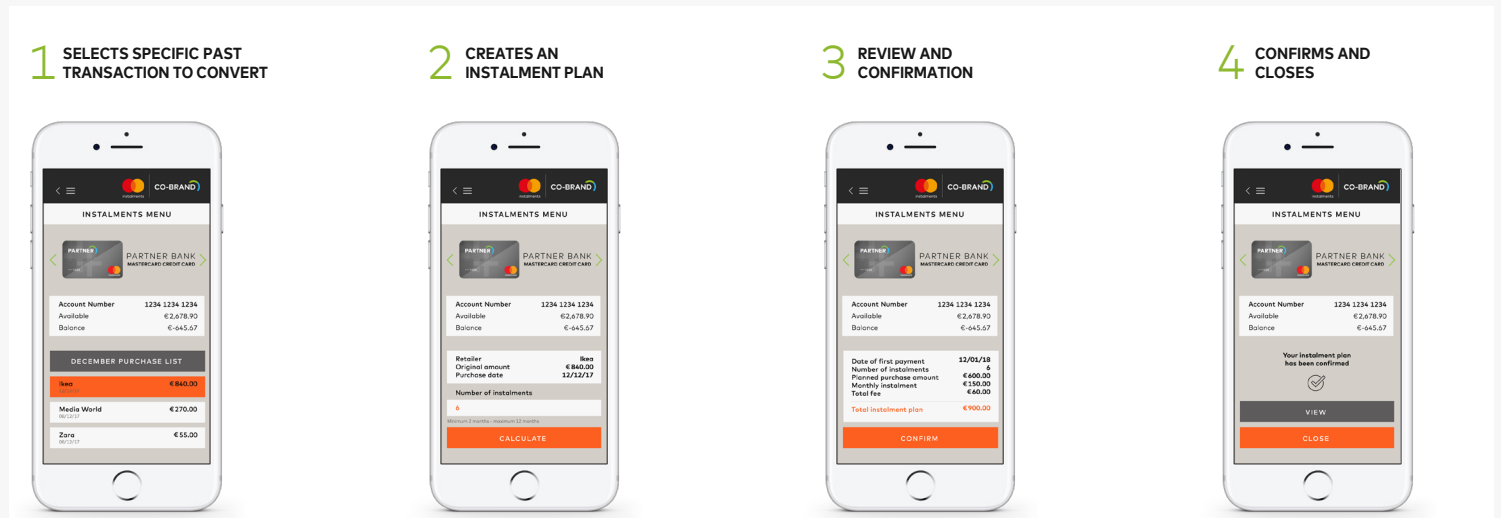


## Coming Soon

Pre-approved access to funds when planning purchases



After purchases for better control and payment terms when budgets are under pressure



For more information please contact your Mastercard account representative.

