oney

LEADER IN SPLIT PAYMENT!

SPLIT PAYMENT PRAISED BY EUROPEANS

Split payment is now a means of payment praised by Europeans and at the heart of their purchasing habits

19%

19% of Europeans pay in instalments at least once a month*.

1/4

For 1 out of 4 Europeans, the possibility of paying in several instalments is decisive in the choice of its brand*.

32%

32% of French people want to use more split payment solutions to make their purchases in 2021. Half even want to pay «much more often» in instalments**.

58%

58% of the French people consider that they would consume better (second-hand and reconditioned) if they could pay in several instalments**.

5M >

SPLIT PAYMENT TO SUPPORT TRADE AND CONSUMPTION

In France, in 2020, nearly 5 million customers asked us for payment in 3 or 4 instalments, with an average basket of € 373.

+56%

It represents **an increase of 56% in one year**.

* Opinionway / Oney study - May 2019 ** Harris Interactive / Oney study in France - April 2021.

A SAFE, USEFUL AND RESPONSIBLE SOLUTION

BENEFITS FOR RETAILERS

A GROWTH DRIVER

Split payment **supports their activity** across all channels.

A GUARANTEE OF SECURITY

Sales made by a split payment are **immediately financed to merchants and protect them against fraud attempts and unpaid bills**.

BENEFITS FOR CUSTOMERS

Our split payment solutions allow our customers **to improve their daily lives and finance their purchases** while controlling their budget.

Our split payment solutions allow our customers **to buy more qualitative and sustainable goods** - purchases that they might not have made by paying in one go.

A SOLUTION FOR BETTER BUDGET CONTROL, AT LOW COST

The costs associated with the split payment are **either paid by the consumer or taken in charge by the merchant** (in 38% of cases): the split payment is then free for the customer.

When it is paid by the customer, **the costs associated with the split payment are very low and regulated**. At Oney, the rate for a split payment is 1.45% (capped at € 15) for a payment in 3 instalments and 2.20% for a payment in 4 instalments (capped at € 30).

Split payment is a simple and secure payment solution to control budget. It intervenes for small amounts over a short period. By nature, it therefore generates very few payment incidents: the level of outstanding payments observed for this financing solution is very low, around 1%.

ONEY, NUMBER 1 OF SPLIT PAYMENT

14

Oney invented split payment **14 years ago.**

TOP50

Oney is the first partner of the top 50 e-merchants in France.

40%

of the 50 largest e-merchants in France are partners of Oney.

4

Today we are the leader in split payment in 4 European countries: France, Italy, Portugal and Romania, and number 2 in Spain.

600

We support **600 (e)traders** of all sizes and in all verticals.

7

We offer our split payment solutions in 7 countries (France, Italy, Spain, Portugal, Romania, Belgium, Germany).

1/3

1 out of 3 split payments in France is made with Oney (source: market share from Association Française des Sociétés Financières).

67%

We are the privileged partner of **circular economy players**: our activity grew by **+67% in 2020** in this segment.

10,000

points of sale (stores, websites) in Europe.

A UNIQUE RANGE ON THE MARKET

A full digital and omnichannel range, unique on the market that meets all the needs of merchants and customers!

3x 4x oney BY CREDIT CARD

oney PAYMENT IN 30DAYS BY CREDIT CARD

10x 12x oney BY CREDIT CARD

10x → 60x oney

Omnicanality: we support all forms of trade!

online | in store | in marketplace | in drive

in click and collect | in BtoC | in CtoC

We offer the best acceptance rate on the market thanks to Oneytrust's expertise in fraud management: a guarantee of security for merchants and customers.

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