

FlyNow
PayLater

WORLDLINE 



Fly Now Pay Later: The flexible way to pay for travel

Fly Now Pay Later

Digital Payments
for a Trusted World

Buy Now Pay Later: Creating additional value for travel businesses

Buy Now Pay Later (BNPL) has emerged as one of the fastest-growing payment solutions, but most offerings are primarily suited for retail. To bring the benefits of BNPL to travel merchants, Worldline has partnered with Fly Now Pay Later to offer a BNPL solution exclusively built for the travel industry.



45%

of BNPL users use it to make purchases that **don't fit in their budget**¹



49%

of travellers are **more likely to buy ancillary services** if BNPL is offered²



68%

of travellers said BNPL would **encourage them to spend more than usual** on summer travel²

Buy Now Pay Later is a type of short-term financing solution that allows consumers to spread the cost of their purchase over a period of time. This flexible payment option is attractive to businesses with higher average transaction values, as it allows consumers to split the payment into multiple instalments and reduce the short-term impact on their budget. It also protects merchants from chargeback exposure by settling the full transaction value upfront.

That's why BNPL is gaining momentum in the travel industry. BNPL offers multiple advantages: It helps you reach more travellers, encourages higher order value by allowing travellers to split the cost of their booking, and mitigates financial risks with upfront payment.



1 — The Ascent, 2021

2 — Amadeus, 2021

Introducing Fly Now Pay Later

While most BNPL providers are not equipped for complex travel bookings, Fly Now Pay Later is designed for the travel ecosystem, offering a flexible payment option travellers will love.



Core offering



Multiple instalment plan options for up to 12 months at checkout



One platform, **one** financial flow, and **one** reconciliation report



Available for residents in **Germany, UK, and the U.S.**



Accepts **EUR, GBP, and USD**
Integrates with Worldline TravelHub, Amadeus and Sabre



Get paid the full amount in a single payment upfront



Payments via a **virtual card** network



Dedicated customer success team in case of traveller inquiries and abandoned bookings

Grow your travel business with Worldline and Fly Now Pay Later

Here's how adding Fly Now Pay Later to your payment offering will benefit your travel business:



Reduce risk and decrease chargeback exposure



Ensure **healthy cash flow** by getting paid the full amount in a single payment upfront



Deliver **seamless customer experiences** with flexible options, accommodating all travellers' needs



Boost **checkout conversions** by minimising basket anxiety



Increase average-order-value and direct bookings



Attract more customer groups such as millennials, Gen Z travellers, and families

2 easy steps to get started on TravelHub

TravelHub offers plug-and-play access to all of Worldline's online payment platforms and gateways. If you are already boarded on TravelHub, you can set up Fly Now Pay Later in 2 easy steps:

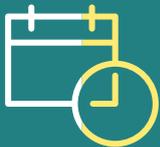


1. Add a button to your checkout page



2. Sign a contract with Fly Now Pay Later

That's it!
We will handle the rest.



Book a free consultation

For a free consultation on your Fly Now Pay Later strategy with one of our experts, send a few lines to WL-marketing@worldline.com.



About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros.

worldline.com/travel



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