

Payments by Invoice and Installments

Most common used payment methods in this section



Tips for integration: Consors Finanz



All payment methods and other requests in this section

Payment Method	Logo	Info	Type
Cetelem Presto		<p>Presto is an online credit solution, facilitated by Cetelem as part of BNPP Personal Finance. With this means of payment, merchants provide the financing capability for major purchases, to their customers, who can further pay by installments, ranging between 4-48 installments and order amount ranging between €150 to €16,000.</p> <p>Consumers can purchase directly online on the merchant online stores supporting Cetelem Presto as payment method, proceeding the necessary step including e-signature on the BNP PF credit application form. The approval can be instant for complete applications or within 48 hours for incomplete credit applications.</p>	Payments by Invoice and Installments
Consors		<p>Consors Finanz is a brand of international BNP Paribas Group and belongs to the leading consumer-finance-providers in Germany. Company's focus is consumer lending as well as sales financing within retail sector and online commerce. The new eFinancing application allows customers to enter online credit agreements faster and easier, because the application process was optimized for maximum user-friendliness.</p> <p>Financing plans between 6 and 40 month can be mapped through the credit line of a Consors Finanz Mastercard. With a button the customer possibly can select from longer credit periods. Then the installment plan will be processed by an installment credit.</p>	Payments by Invoice and Installments

easyCredit
Ratenkauf



EasyCredit ratenkauf is a provider of hire purchase and purchase on invoice in Germany. After the customer is forwarded to easyCredit they undertake the calculation of all possible installments.

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Enterpay



Enterpay is a Finnish fintech startup which has a mission to boost B2B (business-to-business) ecommerce and optimise the payment process for B2B ecommerce by automating the counterparty risk assessment process.

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Invoice payments are the preferred option in B2B commerce, but these are often handled manually, which makes them time-consuming and potentially risky. As online purchases in the B2B market continue to grow rapidly, B2B buyers expect the same smooth experience that they know from B2C ecommerce. Enterpay has developed a technical solution that is equipped to meet the changing expectations of the B2B customers and allows them to make invoice payments in B2B transactions easily, quickly and securely. Enterpay's payment scheme consists of a platform where all necessary parties can enable automated B2B trade and cooperate seamlessly. Enterpay partners with banks and PSPs so that they can offer purely digital and fully automated invoicing and factoring solution to their B2B merchant customers. The technology automatically carries out the fraud and credit risk assessment and integrates to various ecommerce platforms and payment gateways.

Findomestic



Findomestic Banca S.P.A. specializes in providing loans to individuals for purchase of goods and services for private use. The company offers personal loans and credit cards, as well as current and deposit accounts. Findomestic Banca serves customers in Italy.

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Findomestic Banca S.P.A. is a member of BNP Paribas group.

FLOA Pay



FLOA Pay allows a merchant to offer 3X, 4X, 1XD or 3XD installment plans for customers during checkout.

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During the first step FLOA Pay checks the customer for eligibility for chosen installment. Then, in case of positive result, FLOA Pay redirects the customer to FLOA Pay Hosted Payment page.

A merchant can be configured on FLOA Pay side for AUTO Capture or for MANUAL Capture. In case of AUTO Capture, FLOA Pay does not expect capture from the merchant. FLOA Pay does capture automatically based on the authorization. In case of MANUAL Capture, the merchant needs to call Capture API.

After a credit check, FLOA Pay assumes the entire customer's payment default risk for each transaction. The merchant receives full amount of the installment from FLOA Pay after capture.

Paysafe
Pay Later



With the products Purchase on invoice and Hire purchase merchants get tailored solutions for the region D-A-CH. Paysafe Pay Later especially features a fast and guaranteed payout as well as a comprehensive support for the B2B and B2C business.

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Ratepay



Ratepay offers payments solutions for purchases on invoice and hire purchases as well as direct debits with full processing and carries to complete risk of payments defaults.

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Riverty
(AfterPay)



Riverty offers purchase on account after delivery. Buyers can pay for articles by invoice, direct debit or installment. There is no risk of fraud or payment default for the merchant. After a credit check, Riverty assumes the entire end customer payment default risk for each transaction.

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Zinia



Zinia offers Buy Now Pay Later solution on purchases

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