

## Digital wallet

Launched in March 2022, NuPay is the exclusive online payment method from Nubank, the largest digital banking platform outside of Asia. With over 100 million customers in Brazil, Nubank developed NuPay to offer a faster, simpler, and more secure checkout experience for e-commerce purchases. At checkout, consumers select NuPay and are redirected to the Nubank app, where they authenticate with their 4-digit PIN and choose to pay via debit, credit – without needing to enter any card details. NuPay also supports installment payments of up to 36 months and can provide customers with an additional credit limit beyond their regular card limit, increasing their purchasing power.

## Specifications

### Coverage

Consumer	Brazil
Merchant	Global

### Transactions

Minimum	BRL 0.01
Timeout	20 seconds

### Currencies

Consumer	BRL
Processing	BRL
Settlement	Global

### Features

- Recurring payments
- One-click payments
- In-store/POS
- Refunds
- Partial refunds
- Multiple partial refunds
- Payment assurance
- Chargeback risk

## Why NuPay?



Nubank is Brazil's largest neobank with over 100 million customers, representing significant reach into the country's digitally-savvy consumer base.



NuPay eliminates fraud and chargeback risk for merchants, as transactions are authenticated directly in the Nubank app without exposing card details at checkout.



With Buy Now Pay Later functionality offering up to 24 interest-free installments, NuPay increases purchasing power—critical in a market where 83% of Brazilians prefer paying in installments (SPC Brasil).

## How it works?

