Satispay BNPL

BNPL

Italy's Buy Now, Pay Later (BNPL) market is growing rapidly, with transaction volumes increasing by 23% year over year. With Satispay's interest-free “Pay in 3” solution, merchants can offer customers greater payment flexibility while maintaining a fast and seamless checkout experience. Merchants already using Satispay's one-time payment flow can activate Pay in 3 without additional integration requirements.

Specifications

Coverage

Consumer	Italy
Merchant	Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Netherlands, Norway, Poland, Portugal, Spain, Sweden, Switzerland

Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

Transactions

Minimum	EUR 0.01
Maximum	EUR 99,999.99
Timeout	30 minutes

Features

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

Why Satispay BNPL?

Satispay safeguards your cash flow by paying merchants in full at the moment of purchase. The platform absorbs all credit risks and manages payment collections.

By removing the need to enter credit card details and tax codes, Satispay enables consumers to check out in seconds.

Interest-free split payments help increase basket sizes on purchases from €5 upward, while helping you attract high-value shoppers who prefer to pay in instalments.

How it works?

1 — Merchant

The consumer selects Satispay at checkout

2 — Payment method

The consumer is redirected to Satispay and enters their phone number to receive the payment request

3 — Payment method

The consumer opens the Satispay app and selects Pay in 3

4 — Payment method

The consumer reviews the three instalments and confirms the payment

5 — Merchant

The payment is completed

Payment Assurance refers to payouts for all transactions reported as technically successful, but if missing funds or chargebacks occur, they will be retrieved from customers. All trademarks are property of their respective owners.