Scalapay

BNPL

Scalapay offers market leading Buy Now Pay Later (BNPL) payment products that lets consumers across multiple European markets like Italy, France, Spain, Portugal, Finland etc. shop at their favorite online and physical stores, receive their order right away, and pay in 3 or 4 equal monthly installments. First payment: made immediately at the time of purchase. Consumers fund with their credit or debit card, the payments will be charged automatically on the due dates. Scalapay serves over 8 million customers and partners with more than 10,000 e-commerce merchants across Europe.

Specifications

Coverage

Consumer	Italy, France, Spain, Portugal, Belgium, Netherlands, Germany, Austria, Finland
Merchant	European Union, Great Britain

Currencies

Consumer	EUR
Processing	EUR
Settlement	EUR

Transactions

Minimum	EUR 5.00
Maximum	EUR 2,000
Timeout	1 hour

Features

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

Why Scalapay?

Customers can split their payments into interest-free installments, which reduces friction at checkout. This affordability boosts conversion rates, especially for higher-ticket products where upfront cost is a barrier. Similar BNPL solutions typically increase AOV by 20 to 40%, as customers feel more comfortable adding extra items or upgrading.

Scalapay attracts price-sensitive and younger shoppers who prefer flexible payments over traditional credit. By offering it, you tap into a growing BNPL user base that actively seeks merchants with this option. This helps you win incremental sales that might otherwise be lost to competitors offering BNPL.

Merchant's get paid upfront and in full by Scalapay, while Scalapay takes on the credit risk. This ensures positive cash flow and no operational headaches from installment collections.

How it works?

1 — Merchant

At checkout, the consumer selects Scalapay as their preferred payment method.

2 — Payment method

The consumer logs in to their Scalapay account, provides required details, completes a quick credit approval, and enters the funding card.

3 — Payment method

The consumer reviews the transaction and installment plan, then confirms payment.

4 — Merchant

The payment is confirmed and the consumer is redirected back to the merchant's checkout.