# FLOA Pay

BNPL

FLOA Pay, launched by FLOA (a subsidiary of BNP Paribas since 2022), provides flexible Buy Now Pay Later (BNPL) payment solutions that enable consumers to split their purchases into installments. Operating across France, Italy, Portugal, Spain, Belgium, The Netherlands & Germany, FLOA Pay offers payment plans in 3, 4, 10, or 12 installments for purchases starting from €50. As a leader in the European BNPL market, FLOA Pay serves over 4 million customers and partners with more than 15,000 e-commerce merchants across Europe.

## Specifications

### Coverage

| | |
|---|---|
| Consumer | France, Italy, Portugal, Spain, Belgium, Netherlands, Germany |
| Merchant | Global |

### Currencies

| | |
|---|---|
| Consumer | EUR |
| Processing | EUR |
| Settlement | EUR |

### Transactions

| | |
|---|---|
| Minimum | EUR 50 |
| Maximum | EUR 6,000 |
| Timeout | 1 day |

### Features

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

## Why FLOA Pay?

FLOA Pay leads the European BNPL market with 68% of Europeans using payment installments and deferred payment solutions, making it easy for merchants to offer flexible payment options that meet widespread consumer demand for budget management tools.

FLOA Pay is backed by BNP Paribas, leading European Bank, providing merchants and consumers with the financial security and innovation capabilities of a major banking institution while maintaining the agility and customer focus of a fintech solution.

Major brands across Europe including travel, fashion, electronics, and home appliance retailers trust FLOA Pay for their consumers installment payment needs, with studies showing that 60% of French users would switch brands to access BNPL options, driving significant conversion rate improvements for merchants.

## How it works?

1 — Merchant

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

2 — Payment method

The consumer provides required details, completes quick credit approval, and enters funding card or bank information.

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

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.