



## Bill Me Later

Offer your customers an easy way to buy, buy more, and buy more often.



Bill Me Later is the easy way to offer your customers unmatched payment flexibility with instant credit and promotional financing. Customers appreciate the ability to buy now and pay later – all with just a few clicks online or taps on their mobile phone. And this ease and simplicity means they buy more, and more often – increasing your sales and average order value.

### Flexibility wherever, however customers shop

Whether your customer is shopping online or on the go with their mobile device, you can put instant credit and promotional financing at their fingertips with Bill Me Later. Customers love using it whenever they shop. Available at 1,000-plus online stores, Bill Me Later brings shoppers back time and again to take advantage of flexible payment options.

“We saw an instant increase in our sales, along the lines of four to six percent to our bottom line. And we’re confident that those were new customers, new sales, and they weren’t taking away from other payment options.”

–Patrick Byrne,  
CEO, Overstock.com

## Top 3 reasons retailers choose Bill Me Later

- Higher order value.
- Increased sales.
- Offer customers a fast, flexible way to buy.

### The power of buy now, pay later

Bill Me Later meets the needs of savvy, affluent consumers:

- In a three-month period, the Bill Me Later customer spends approximately 25% more than the average US online shopper.
- Retailers typically see increases in both customer spend and repeat sales when Bill Me Later is a payment option.
- Tap into affluent shoppers’ habits: average household income for Bill Me Later shoppers is \$82,300<sup>1</sup> US versus the US median of \$51,914.<sup>2</sup>

### The easy way to buy

Bill Me Later makes instant credit fast and easy. At checkout, the customer simply provides their birthdate and the last four digits of their social security number, accepts the terms, and the purchase is complete. There are no codes to find or account numbers to remember.



## Promotional financing to drive sales

With Bill Me Later's extended payment programs, you can offer attractive financing options such as no interest plus no payments for six months to credit-worthy customers. This added flexibility motivates buyers to spend more at select price points.

- Increase your average order value. Other retailers have seen growth at every price point:<sup>3</sup>
  - Higher-ticket item sales can grow, on average, up to 100-250%.
  - Lower-ticket item sales run, on average, up to 15-135% higher.
- Can be used to target specific "big ticket" products or seasonally with peak shopping seasons (holiday, back-to-school).



## Smart financing for smart devices

Did you know that half of mobile device owners use their mobile devices to shop from home? Use Bill Me Later to provide instant financing for shoppers that make purchases on smartphones, tablets, and other smart devices – wherever they shop.

- Add Bill Me Later to your mobile-optimized retail site.
- Offer mobile shoppers instant credit.
- Provide a financing option for big-ticket mobile purchases.

## Smart financing for smart devices

Retailers typically experience an increase in new customers, sales, orders, and average order size when they offer Bill Me Later. And with Bill Me Later's portfolio of top-rated affiliate marketing programs and email campaigns, you can grow sales with access to new customers.

### Learn more about Bill Me Later

[www.billmelater.com](http://www.billmelater.com)

<sup>1</sup> Forrester North American Technographics Retail Online Survey, 2011, Base: US Online Consumers, n=64,516. Self-identified as having a PayPal or Bill Me Later account, PayPal users n=18,510; Bill Me Later users n=1,589.

<sup>2</sup> US Census, median household income 2006-2010.

<sup>3</sup> PayPal internal study, 2006-2012, based on data reported by multiple Enterprise merchants.

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