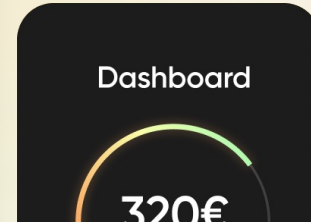
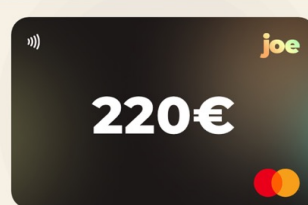
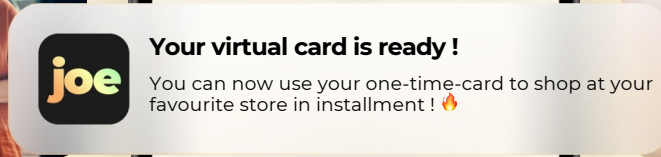
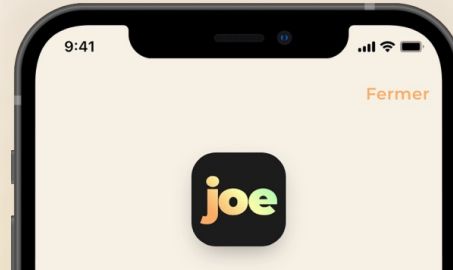
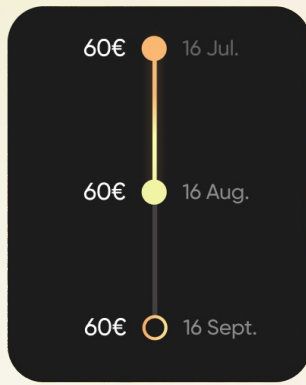
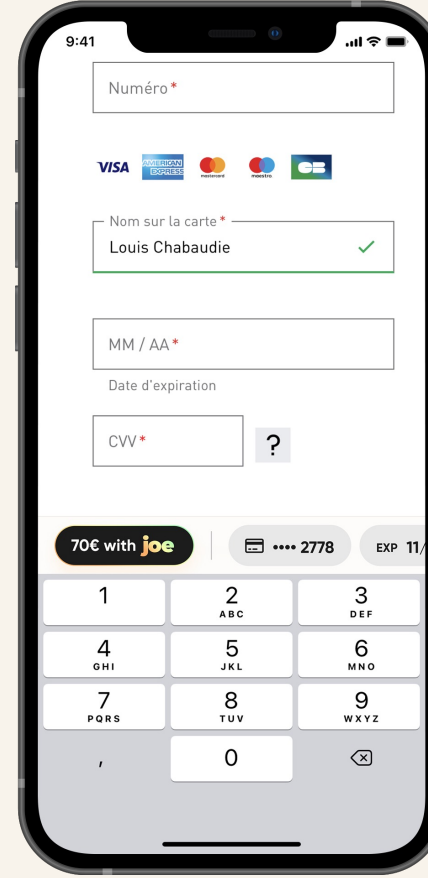
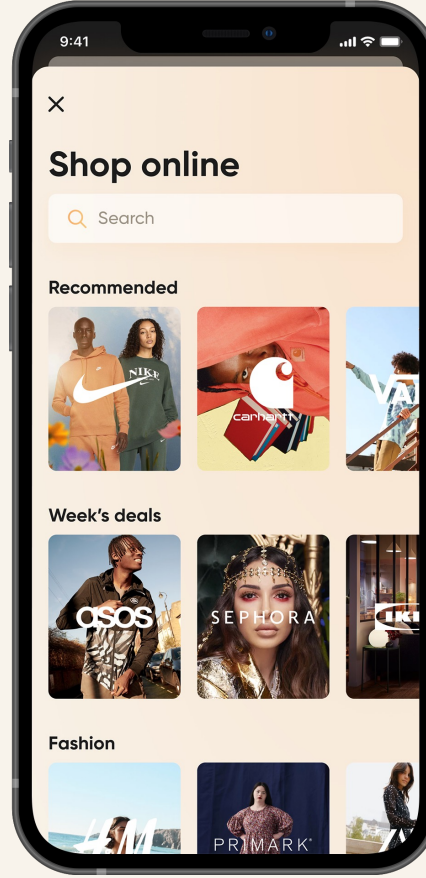
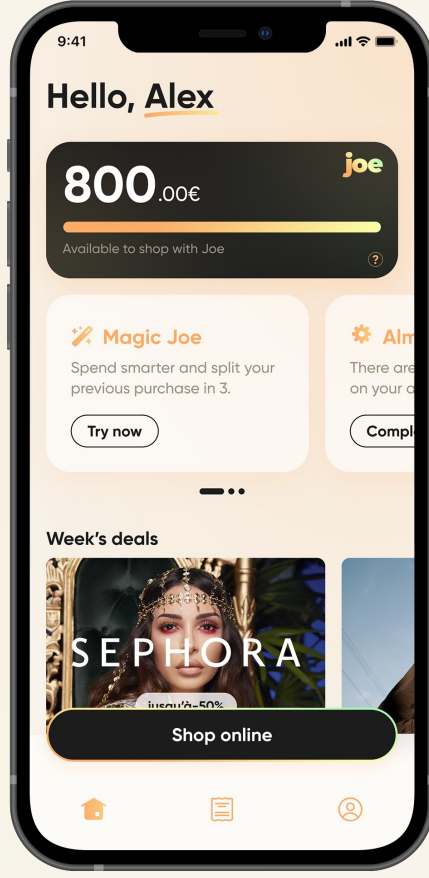
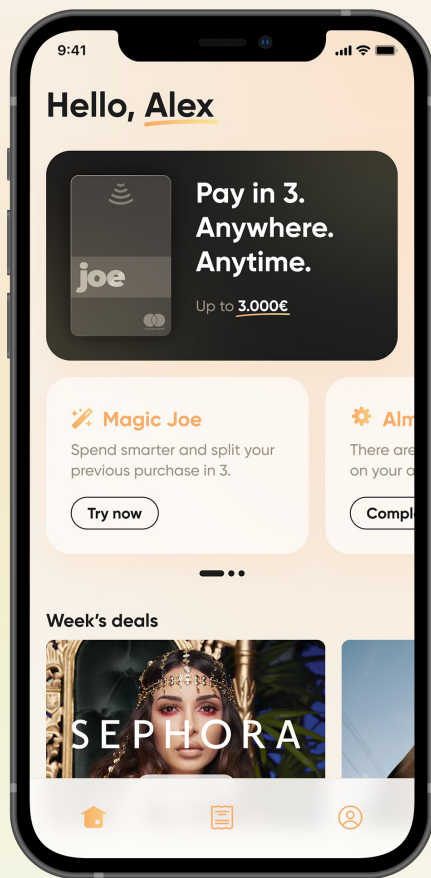


# Buy Now Pay Later. Anywhere.

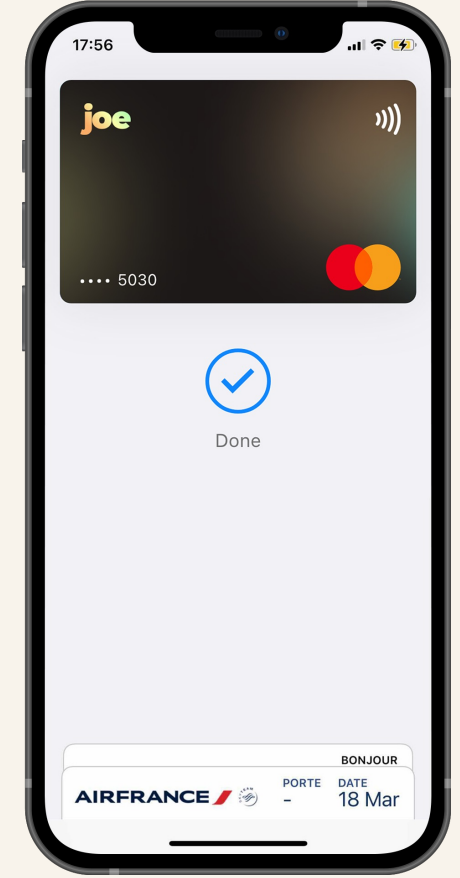
Direct to Consumer and Pay over time for free.



# Split your next purchase anywhere you shop.



Online



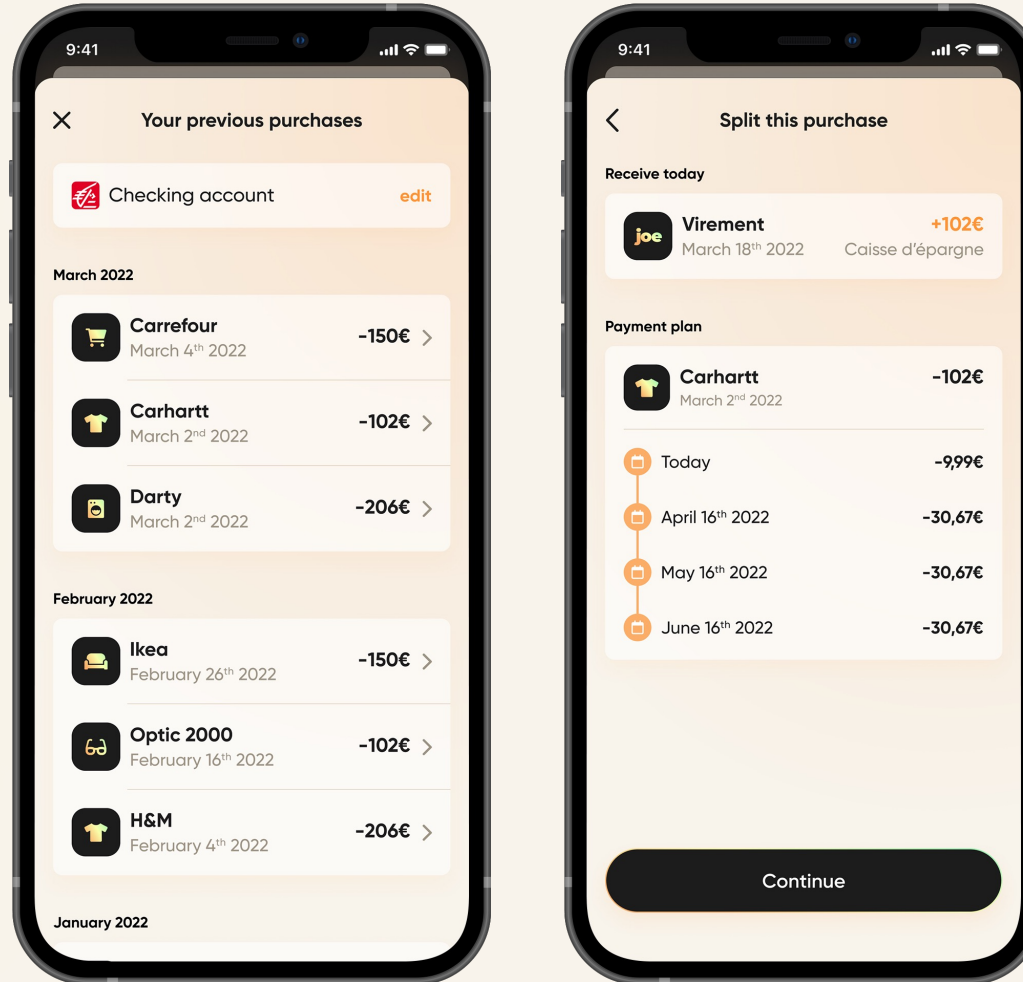
Offline

**Pay in 3 anywhere for free and without technical integration**



# ...even if you already made your purchase.

Go **Back in Time** and get installments on any past transactions.



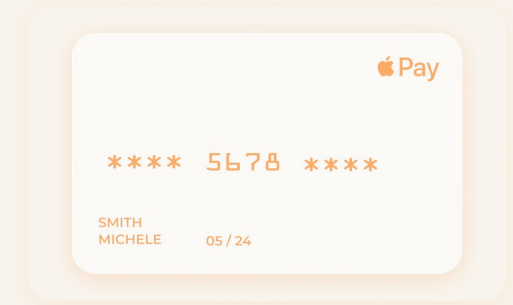
# Our powerful scoring system is empowered by Open Banking and protect consumers.



Credit Score



Fraud Score



Payment score

Our scoring system is made by **experts (Amazon, Cofidis...)** and **based on Machine Learning and Artificial Intelligence**. We consider **more than 300 entries points** for each user.