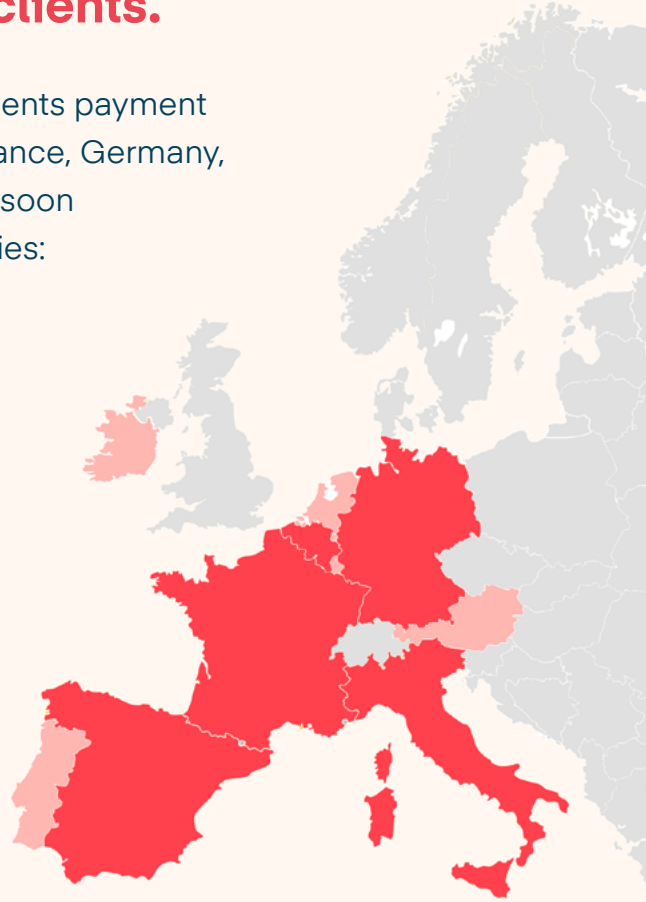


## Offer instalment payments to your **European clients.**

Our omnichannel instalments payment solution is available in France, Germany, Belgium, Spain, Italy and soon in other European countries: Luxembourg, Portugal, The Netherlands, Austria, and Ireland.

- Already available
- Available this year



Over **6000** brands with success stories.



Alma is available in-store, online and for telemarketing.



100% digital



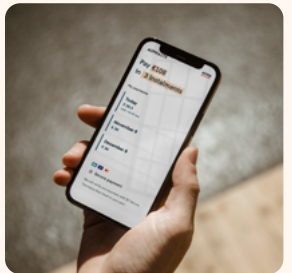
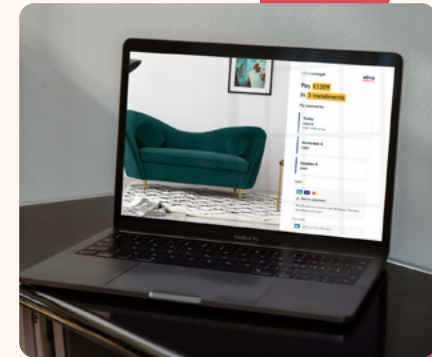
Payment in under 1 minute



Guaranteed payment

alma

The payment in instalments.  
**Simple. Fast. Safe.**  
**Omnichannel.**



Discover Alma  
[www.getalma.eu/fr-en](http://www.getalma.eu/fr-en)



★ Trustpilot



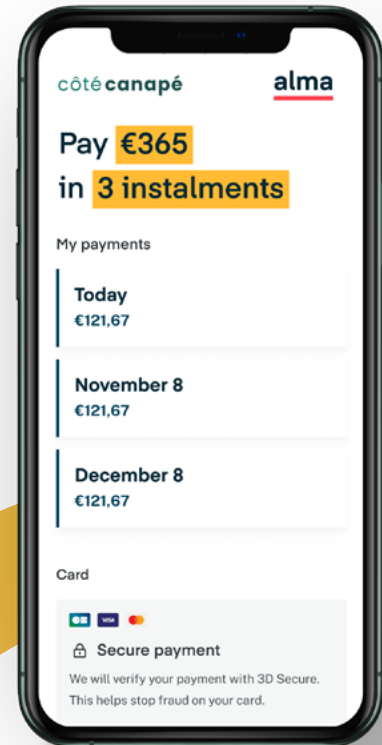
TrustScore **4.8** | 2892 reviews  
Grade on the 31st of May 2022

[www.getalma.eu/fr-en](http://www.getalma.eu/fr-en)

 PAYMENT IN 2,3 OR 4 TIMES

## A more flexible buying experience with instalment payment.

Increase your conversion rate and average order value. Simply.



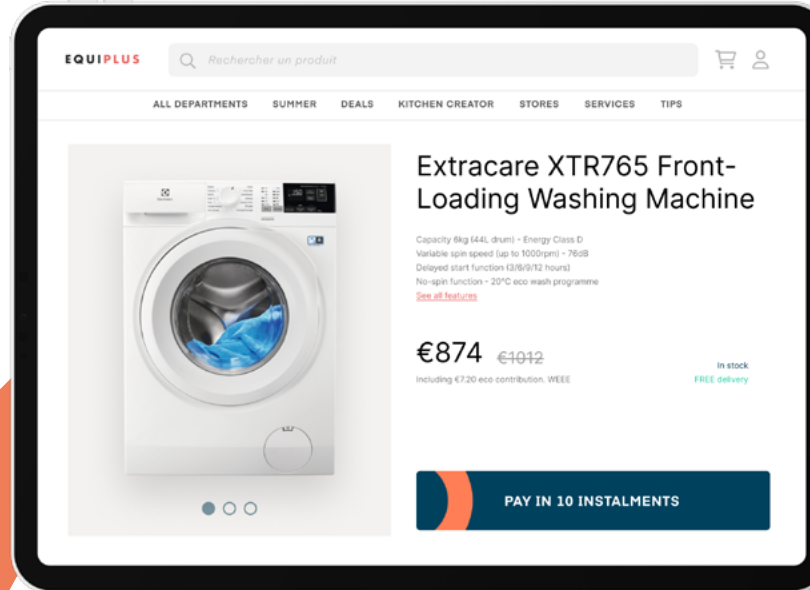
**+20%**  
turnover

**+60%**  
average order value

 PAYMENT IN 10 OR 12 INSTALMENTS

## Convert your important basket with payment in 12 instalments.

Offer your customers up to 12 times more flexible payment.



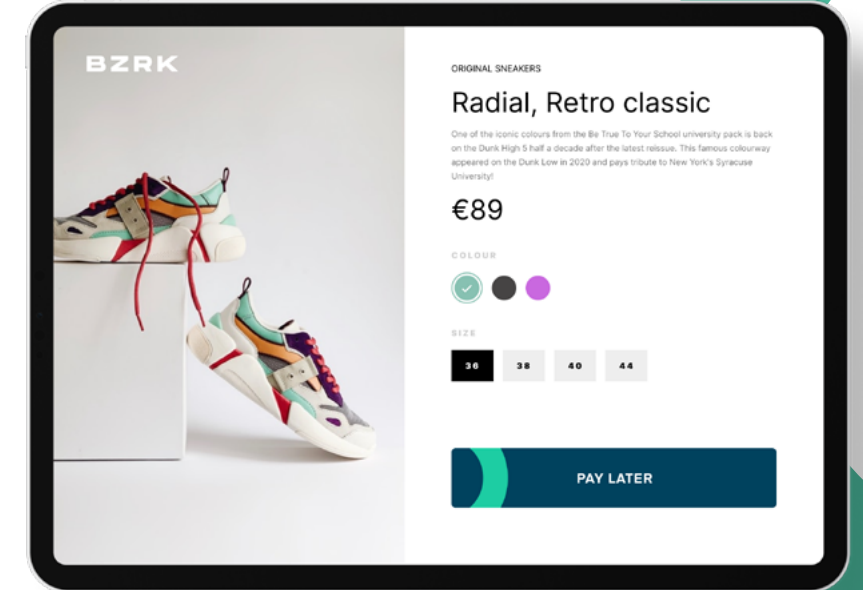
More flexibility means more dreams fulfilled.

**78%**  
of customers would change brand to pay at their own pace.

 PAY LATER

## Sell more immediately: you are paid now, and your customers pay us later.

With Pay Later, your customers can start enjoying your products before they pay.



**+47%**  
loyalty

Two options. Two uses  
**Pay in 15 days:** two weeks that change everything  
**Pay in 30 days:** a month to increase your average basket value