

Make Shopping Beautiful.

Make Paying Effortless.



Increase Sales, Conversions and AOV
with Bill Me Later®

The Perfect Finishing Touch.

Effortless Paying

Welcome to virtually invisible payment. Bill Me Later® is the smart option that keeps customers focused on shopping and allows them to forget about paying until later, when it's more convenient.

Trusted by millions of high-performance buyers and embraced by the most sophisticated multichannel retailers, Bill Me Later gives customers the comfortable, convenient and superior purchase experience that they expect from luxury brands. That's why leading retailers use Bill Me Later as a sales and satisfaction tool that helps them convert their offline shoppers into profitable multichannel buyers.

Independent studies confirm that Bill Me Later is relevant to your buyers, especially top-spending executives and affluent women in their 30s and 40s who say the likelihood of their making an online purchase increases when Bill Me Later's convenient, pay-later experience is offered.

How Bill Me Later Works

Bill Me Later is easy to use at point of sale. Buyers answer 2 quick questions. Authorization takes just 3 seconds, and the bill comes later. A simple, trusted way to shop without a credit card.

Fitting easily into your existing credit card payment infrastructure, Bill Me Later supports your revenue and margin goals. Merchants can expect an increase in sales as well as higher conversions and order values. And, as Bill Me Later's fees are less than credit card fees, merchants typically see margin improvements.



Profit by Transforming Your Purchase Experience

Among its users, Bill Me Later is preferred over every other payment type, including American Express and PayPal, according to a 2007 Jupiter Research Study. The following financial results are typical across the network of merchants offering Bill Me Later solutions today:

- 47% of Bill Me Later transactions are from new customers.
- 46% higher repeat usage than credit cards.
- 75%+ increase in average order value, up to 150% when combined with deferred billing.
- Low operating risk, since Bill Me Later works with existing payment processes.
- Easy integration through the industry's largest payment processors, so authorization and settlement flow through existing interface.

Bill Me Later is the only alternative payment method that does not require the customer to leave the retailer's branded experience during the checkout process.

One Great Purchase Experience Across Channels.



"As eLuxury.com continues to grow its selection of prestigious brands, we must also expand our current customer base and drive incremental revenues. The Bill Me Later experience and proven success with other retail leaders combined with its growing luxury consumer base was very appealing to us. Results have far exceeded our expectations."

Ann Hepler, President, eLuxury.com

Sophisticated Marketing and High-Performance Buyers

Bill Me Later is more than just a payment option; it is a sophisticated marketing tool that drives a 3-7% increase in sales, 35% of which comes from profitable new customers who are affluent, educated consumers of luxury and lifestyle products. Our dedicated team of marketing experts work with you to develop and manage customized marketing programs and promotions, which can include:

- Email
- Web/call center
- Search
- Point of sale

More sales and customer satisfaction when you delight customers with the luxury of Bill Me Later's effortless, pay-later experience.

Call: **1.866.380.6577**

Visit: **www.corporate.billmelater.com**

About Bill Me Later®

Quick, easy, secure Bill Me Later is trusted by millions of consumers and used by almost one thousand leading retailers to improve their customer purchase experience, acquire high-performance customers and increase sales and average order value while lowering interchange costs. Using its real-time credit decisioning platform and its suite of multichannel payment alternatives, Bill Me Later enables merchants to deploy and market payments as a way to improve customer experience and increase customer sales and loyalty.



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