

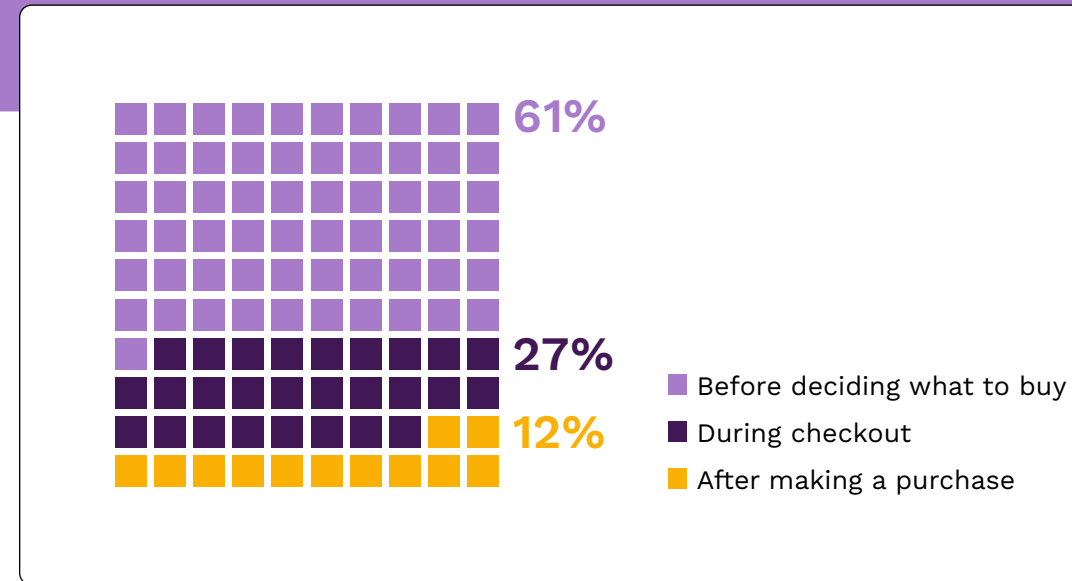
How Offering Card-Linked Installment Plans Early Can Boost Sales



Understanding when to offer installment plans linked to consumers' existing credit cards can significantly impact sales and customer satisfaction. Consumers prefer to know about these options earlier in the shopping process, but many merchants and acquirers wait until checkout. Aligning the customer journey with consumer preferences can drive higher engagement and transaction values.

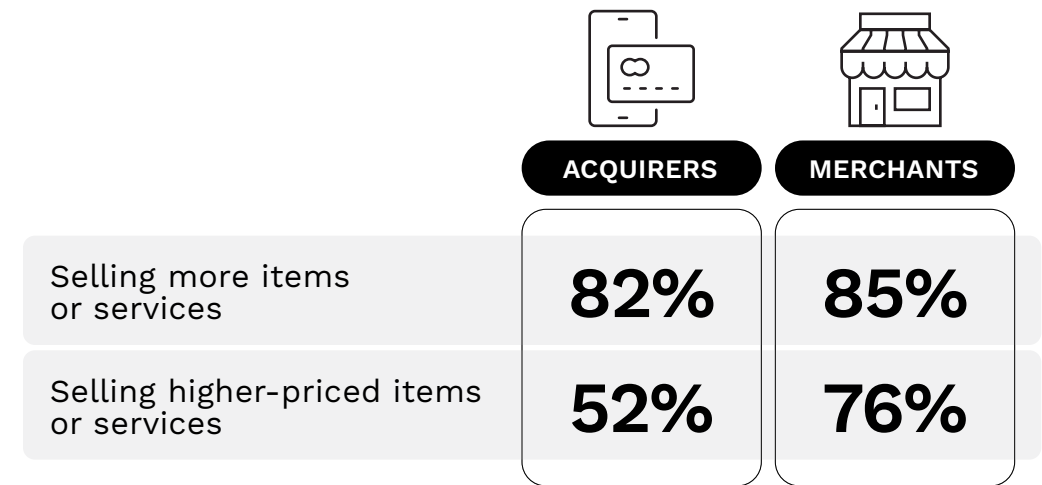
Consumers value being told about installment options early in their shopping journeys.

Share of consumers agreeing with select statements about when they prefer to be offered general-purpose card-linked installment plan options



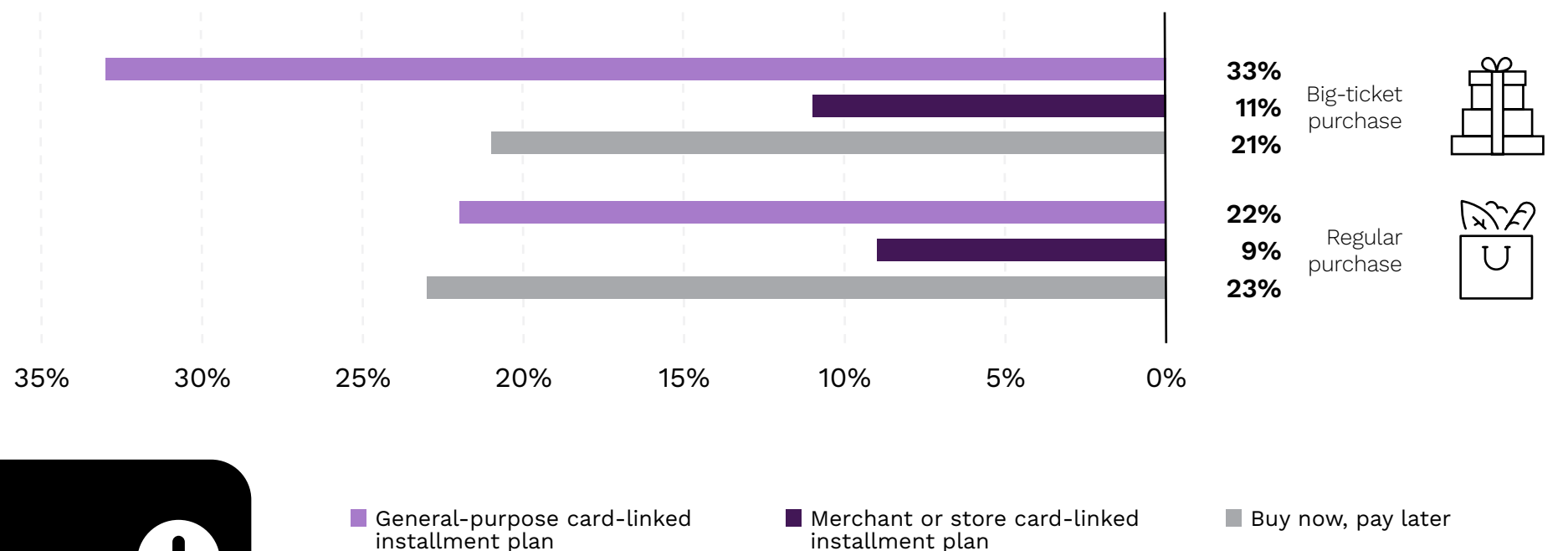
Merchants and acquirers recognize that offering card-linked installment plans early boosts sales.

Share of acquirers and merchants that think offering card-linked installment plans prior to checkout will boost sales in select ways



Consumers are more likely to use card-linked installment plans for big-ticket purchases.

Share of consumers who prefer to fund purchases in select ways, by the cost of what they are buying



To learn more, read [Merchants' Evolving Perspective on the Value of Card-Linked Pay Later Plans](#) and [Navigating New Norms](#) at [PYMNTS.com](#).

