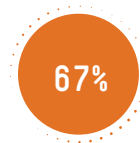


Buy Now Pay Later (BNPL)

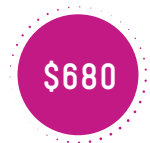
Driving short-term
micro credit



67%
of Millennials
don't have a
credit card



10-15x
increase in
growth in US
by 2025



\$680
billion estimated
global spend
using BNPL



Key differentiators

- Digital customer onboarding & KYC
- Merchant marketplace
- Alternative data-based credit assessment
- Refunds, billing and repayments
- Collections and delinquency management
- Rewards and loyalty
- Fraud monitoring
- Dispute management
- Analytics and reporting

Banks can achieve superior customer experience and a new revenue stream through BNPL

Mindtree and Q2 have announced a strategic partnership to build a future-proof credit and payments solution to meet the growing demands of banks, financial institutions, payment providers, and Fintech companies.

Mindtree and Q2 have jointly launched a new Buy Now Pay Later (BNPL) solution to cater to the growing demand for alternative financing, driven by exponential growth in the ecommerce industry. With an alternative data-based credit assessment, BNPL offers instant credit facility to customers at the point of sale.

With BNPL, banks and financial institutions will now be able to offer ecommerce merchants an alternative payments method. The convenient and seamless one-click checkout experience, personalized real-time payment option without any hassle, and flexibility to shop now and pay later without interest will result in enhanced customer experience, boost sales and increase customer loyalty over time.





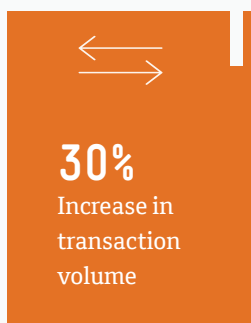
Design principles

- **Digital first** – Seamless digital process and UI for smooth customer experience
- **API first** – Pre-configured APIs available for quick integration and reduced time to market
- **Mobile first** – Supporting mobile-based platforms and web for the best experience
- **Cloud first** – Capability to scale up and extend capacity for enhanced market reach
- **Future-proof** – AI-based credit assessment, biometrics, and facial recognition in customer onboarding
- **Security and compliance proof** – Adheres to data security, privacy, and compliance (GDPR)



Banks can achieve superior customer experience and a new revenue stream through BNPL

Buy Now Pay Later (BNPL) – Driving short-term micro credit



Target business & customer segment

- **Retail Banking** – Individual customers
- **SME Banking** – Small business owners



Benefits

- Tap customers with lower credit and income.
- Tap mobile-first Millennial and GenX customer segments.
- Support both retail and business customers including invoice financing.
- Instant KYC, onboarding and personalized payment options.
- Income from late fees, returned payment fees and merchant interchange fees.
- Success fee based new revenue stream.
- Quick time to market with preconfigured APIs.



About Mindtree

Mindtree [NSE: MINDTREE] is a global technology consulting and services company that enables enterprises across industries to drive superior competitive advantage, customer experiences and business outcomes by harnessing digital and cloud technologies. A digital transformation partner to more than 260 of the world's most pioneering enterprises, Mindtree brings extensive domain, technology and consulting expertise to help reimagine business models, accelerate innovation and maximize growth. As a socially and environmentally responsible business, Mindtree is focused on growth as well as sustainability in building long-term stakeholder value. Powered by more than 31,900 talented and entrepreneurial professionals across 24 countries, Mindtree — a Larsen & Toubro Group company — is consistently recognized among the best places to work.

To learn more about us, visit www.mindtree.com or follow us @Mindtree_Ltd