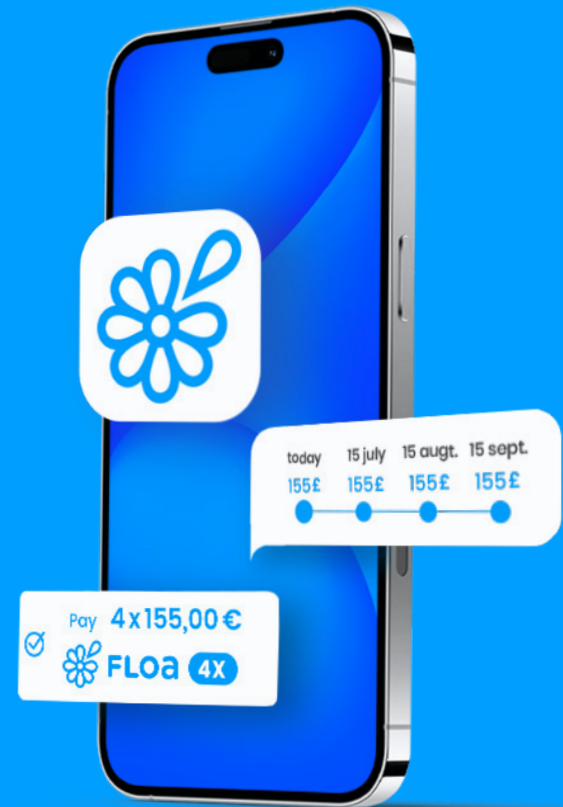


FLOA is ramping up its growth, on its way to becoming a key player in the European payment solution landscape.

Press kit
November 2023

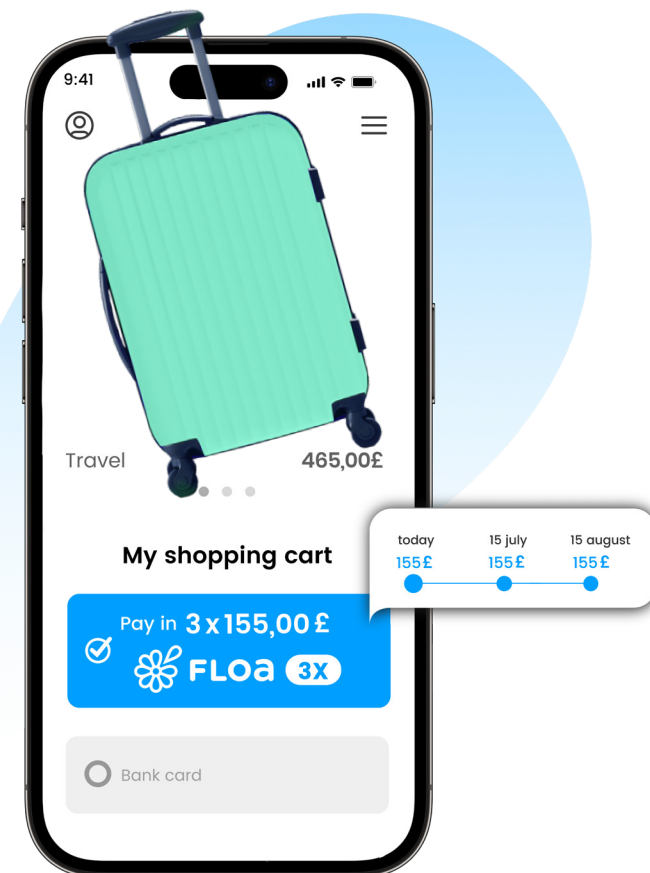




Easier payment for an easier life

FLOA embraces the changing habits of consumers and merchants, championing a payment vision built on SIMPLICITY.

On a daily basis, FLOA makes paying easier with transparent solutions adapted to each need: 3X, 4X, and Pay Later.



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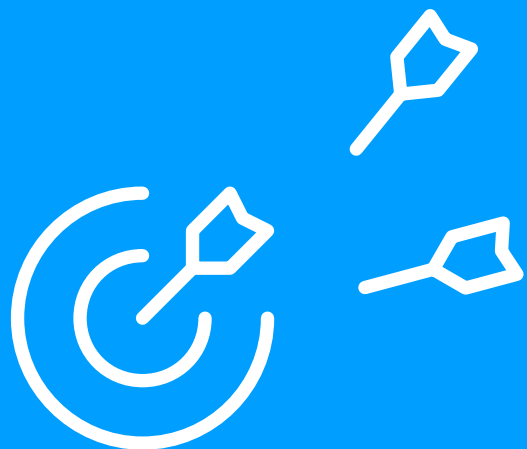
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01. Our objective

To become one of Europe's leading **payment solutions providers**

The agility of a FinTech backed by finance giant the BNP Paribas Group, the perfect combination to conquer the European market

Leader in Buy Now Pay Later (BNPL) in France,

FLOA currently provides payment solutions to 15,000 partners, at points of sale and online.

Its experience in finance, tech, and commerce has made FLOA an expert in customer experience, credit scores, and protection against fraud.



As a subsidiary of the BNP Paribas Group, the leading European bank, FLOA enjoys a strong financial foundation and access to sustainable refinancing conditions. This alliance is an undeniable asset in support of continuous, healthy and sustainable growth.



FLOA aims to become one of Europe's leading providers of BNPL solutions.

Already operating in **France, Spain, Belgium, Italy and Portugal**, FLOA is pursuing its ambitious international roll-out to reach its goal:

 **5 million customers**

 **presence in more than 10 countries by 2025.**



Meeting actual needs*:



43%

of Europeans **use BNPL from time to time at least.**



58%

of Europeans view **BNPL solutions as a way to buy products that are better quality or more sustainable.**



50%

of users would be willing to switch brands to take **advantage of a BNPL solution.**

*Figures taken from the Kantar X FLOA 2022 study – Payment habits in Europe



02. Our DNA

A merchant by nature, we thrive on innovation

Highlights and key figures



2.8 billion euros
financed in 2022



450
employees



4 million
customers



5 European countries
France, Belgium, Spain,
Italy, and Portugal



7%
growth in 2022



800,000
cardholders

FLOA has received several awards and prizes in recognition of its UX expertise and its teams' daily commitment to serving its clients and partners. By offering a streamlined and optimised experience, we are keeping our promise: easier banking for an easier life.



+

FLOA was dubbed “**Best Customer Service Provider of 2024**” in France for the fourth consecutive year in the Consumer Finance category, and for the second time in the **Payment Solutions category**.

*BVA study - Viseo CI - For more information, visit escda.fr

Simplicity, reliability, transparency

Since its creation, FLOA has placed clients and the user experience at the centre of its strategy. FLOA relies on innovation to adapt to changing consumer habits. Whether it's 3x, 4x, or Pay Later, the payment experience remains effortlessly smooth, thanks to FLOA's technological know-how.

FLOA's robust scoring system (predictive modelling of results) enables it to evaluate a customer's creditworthiness, provide quick, reliable, and decisive responses to requests for payment in instalments or mini-loans, and offer some of the most sophisticated user journeys in the market.

FLOA makes everyday shopping easier while ensuring secure transactions. In practical terms, FLOA can customise its solutions or develop specific features, even under a white label. As a result, its solutions can be seamlessly integrated into the processes of the online merchant or FinTech. A superior user experience and functionality are always top priority.





03. Our vision

Highlighting our convictions



José SALOIO

Deputy CEO of FLOA

« By leveraging the merger of FLOA's agility and innovative approach with the BNP Paribas Group's trading power and stability, we are accelerating our growth and are continuing to innovate to become a European benchmark in BNPL. Adding to France, Spain, Belgium, Italy and Portugal, our goal is to operate in more than 10 countries by 2025. »



Alexandre Carrera Lejeune

Country Manager FLOA Portugal

« El mercado del pago aplazado en España es uno de los más dinámicos y competitivos de Europa. FLOA es un consolidado actor europeo en este sector gracias a sus sólidos activos y su amplia experiencia como pionero y líder del Buy Now Pay Later en la industria del turismo en Francia. Además, cuenta con el respaldo de BNP Paribas, el mayor grupo bancario de Europa. »

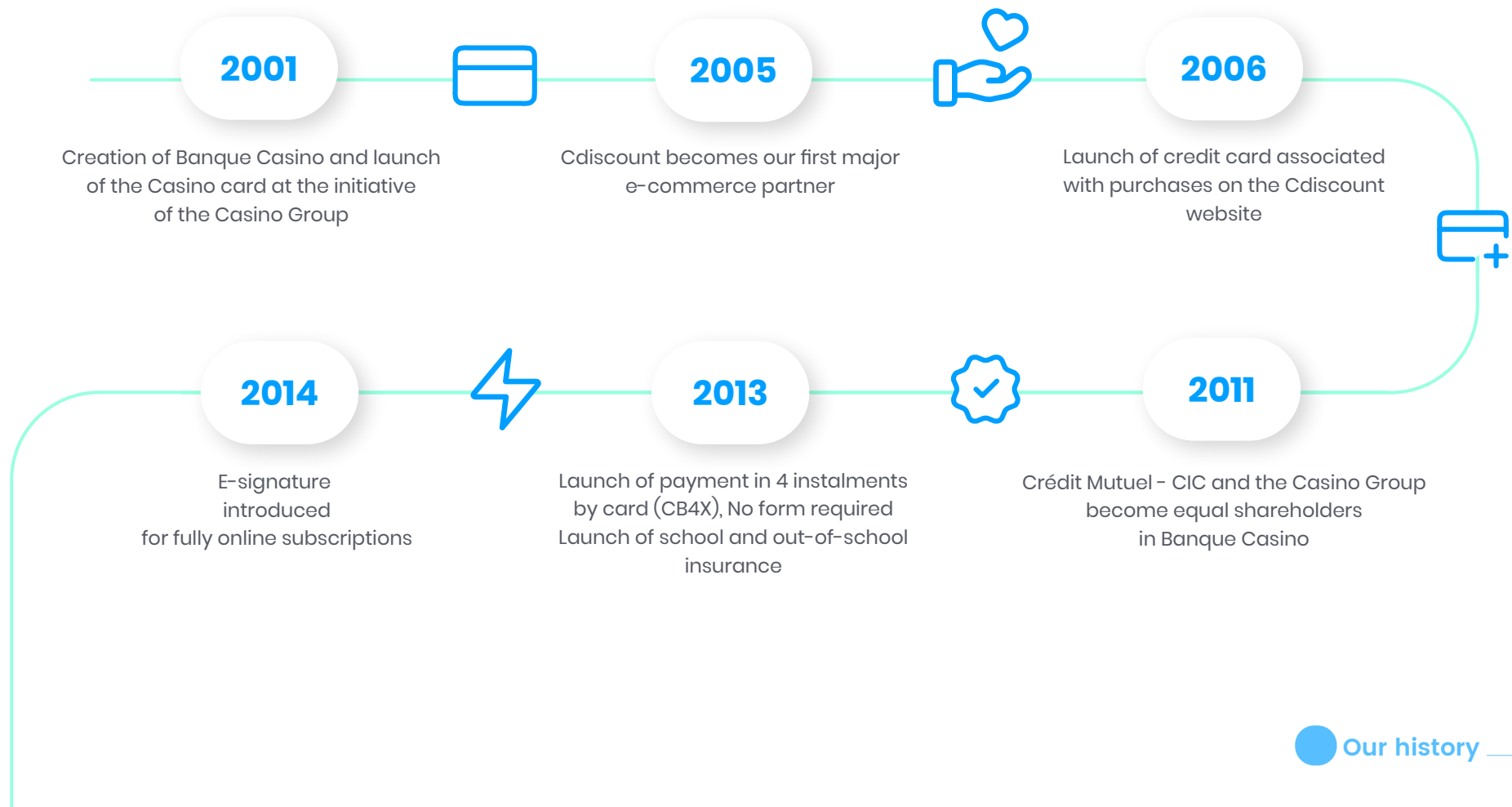


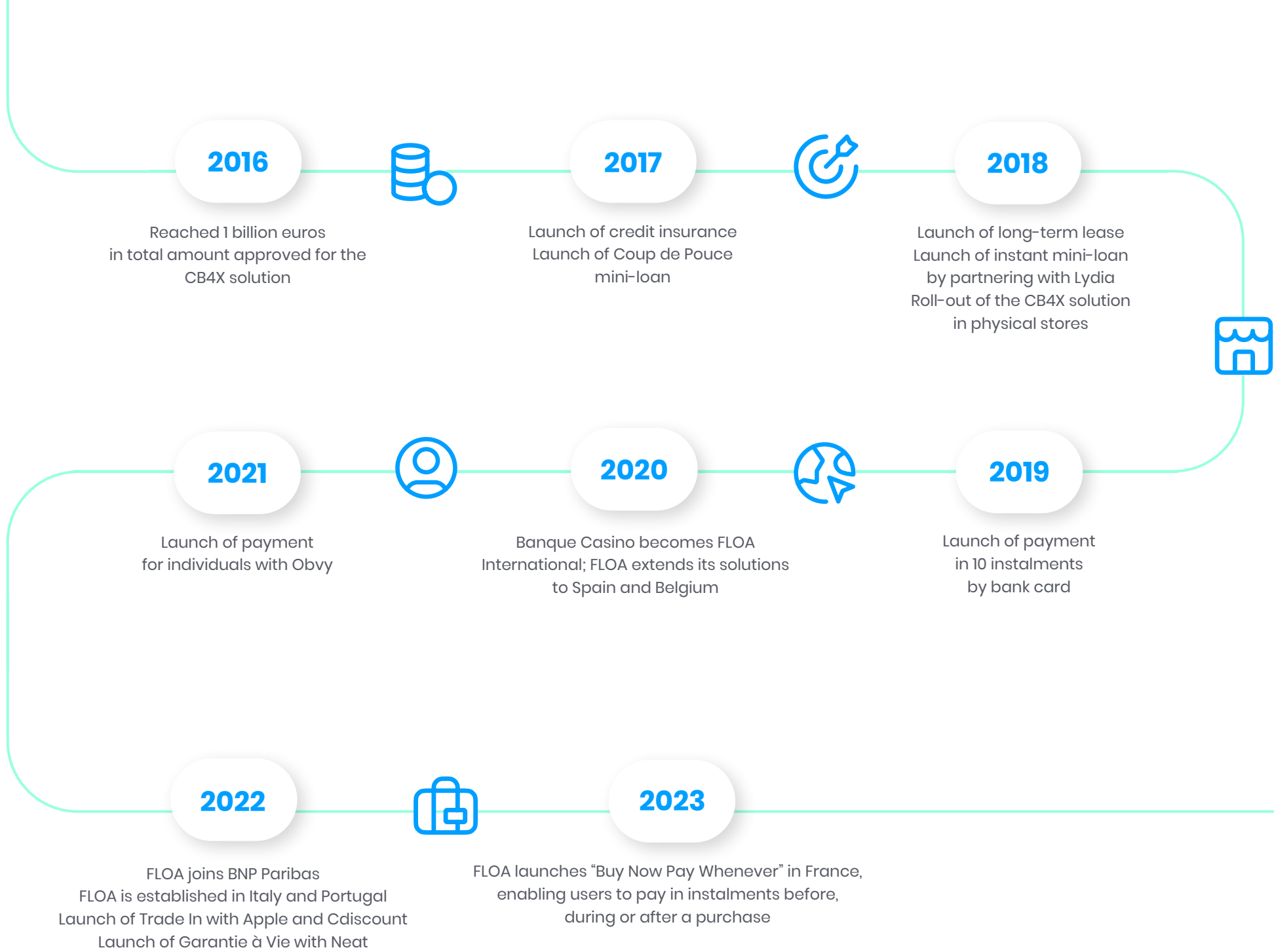
04. Our history

Over 20 years of innovation

20 years of innovation to make payments easier

Since its founding in 2001, FLOA has continuously reinvented itself to offer **innovative products and services** and **better meet the needs** of consumers in light of the latest digital habits.





About FLOA

FLOA develops innovative Buy Now Pay Later and financial services for consumers and merchants. With customer experience and technological innovation central to its strategy, FLOA is constantly adapting to new consumer payment habits. As a pioneer of payment in 3 or 4 instalments, FLOA has acquired unique expertise in data and scoring. This expertise ensures that all transactions take place under a maximum level of security and also enables us to offer on- and off-line payment processes, differentiated by their ease of use. FLOA already serves more than 4 million individual customers in Europe and more than 15,000 online merchant

and point-of-sale partners. As a subsidiary of the BNP Paribas Group, FLOA has leveraged its Fintech DNA and the financial robustness of its key shareholder to become a key player in the Buy Now Pay Later sector in Europe.

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www.floa.com

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