



Pavel Pucek is a Head of Product at Twisto, a BNPL company based in Prague.

Previously he worked as a Product Manager at Creative Dock, a company builder creating startups on demand for big corporations.

During his university studies he gathered work experience as an intern at HSBC.

Pavel is a graduate from the Charles University in Prague and his major is Economics and Finance.

# How BNPL disrupts traditional lending models

November, 2021



# Twisto is a leading BNPL provider in the CEE region ...

**1m+**

Customers used Twisto

**9m+**

Transactions (annualised)

**20k+**

Merchants in  & 

**\$328m**

GMV (annualised)

**150+**


Team members at Twisto

# ... and beyond, part of a global BNPL network with Zip Co

ZIP is a leading BNPL player globally

  
**\$7.6bn+**  
Annualised  
volume

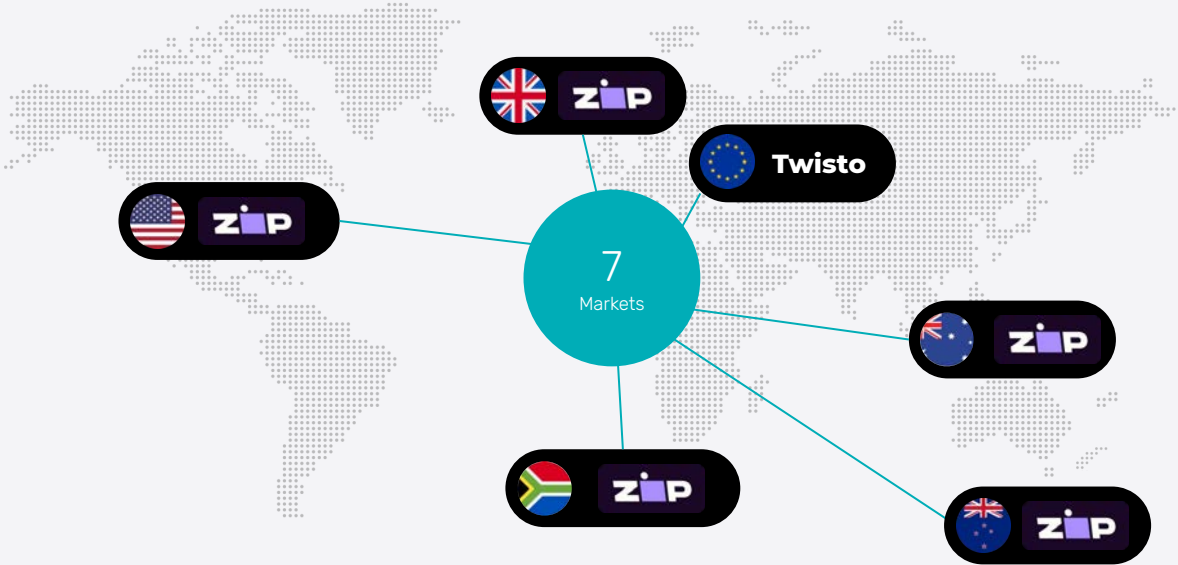
  
**\$531m+**  
Annualised  
revenue

  
**177%+**  
YoY trx  
growth

  
**1k**  
Employees

  
**8m**  
Customers

  
**55k**  
Merchants



# Mission

To be the first payment choice,  
everywhere and every day.

# Purpose

Create a world where people can  
live fearlessly today, knowing they're  
in control of tomorrow.

# Promise

A more financially fearless world.



# 20 000+ merchants work with Twisto

Selected partners:



secret Escapes



AliExpress™

G A P



RESERVED

sinsay



# Instant financing options

## Pay in 3 3 months

- Available at checkout or in-app
- Interest-free for the customer
- Instant onboarding process

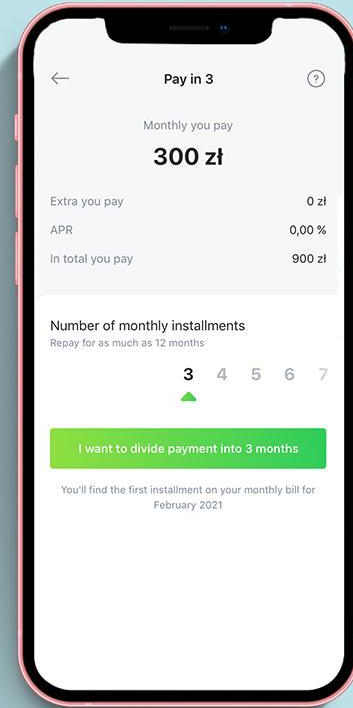
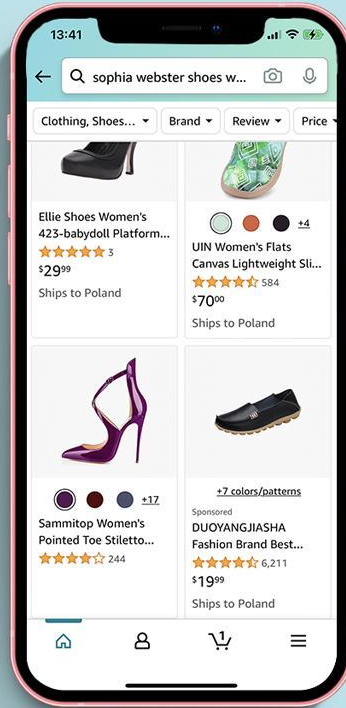
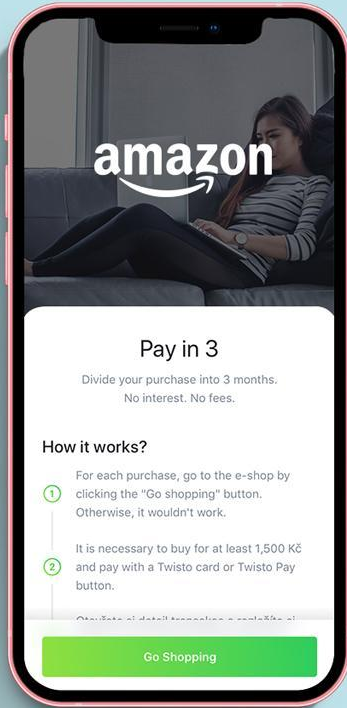
## Instalments 3-12 months

- Available at checkout or in-app
- Standard APR applies
- Instant onboarding process

## Pay Later in 14-30 days

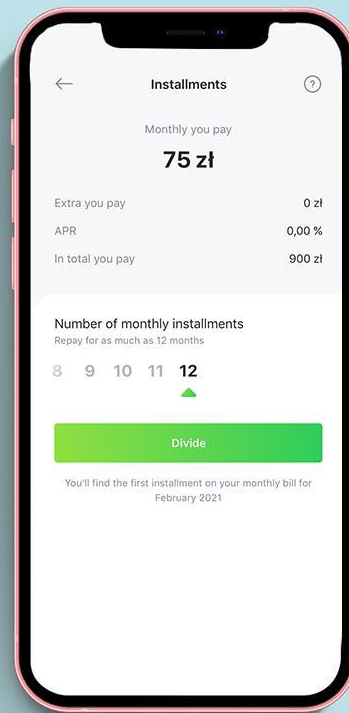
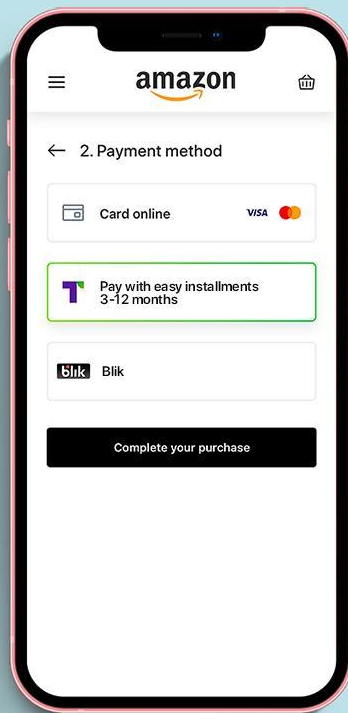
- Available at checkout
- Interest-free for the customer
- Instant onboarding process

# #1 Pay in 3 payments, interest-free

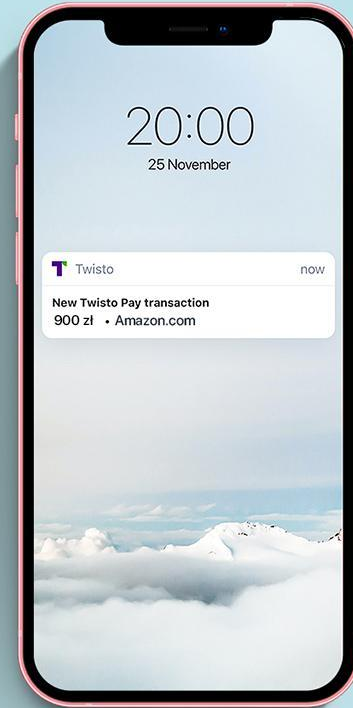
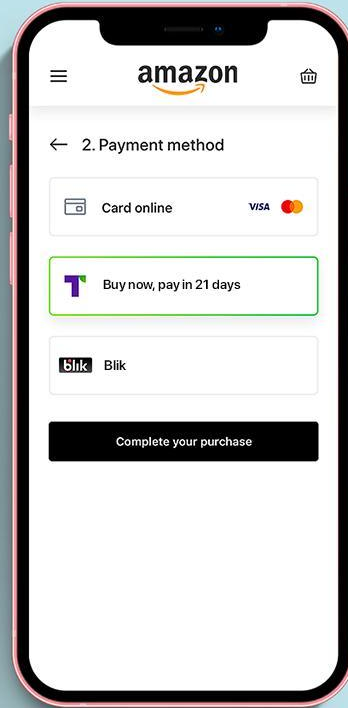
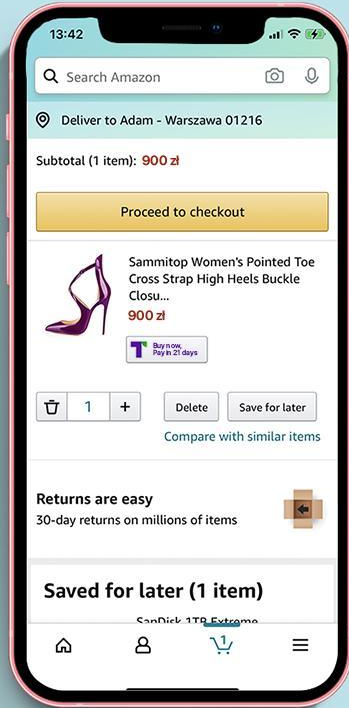




# #2 Seamless installments for 3-12 months

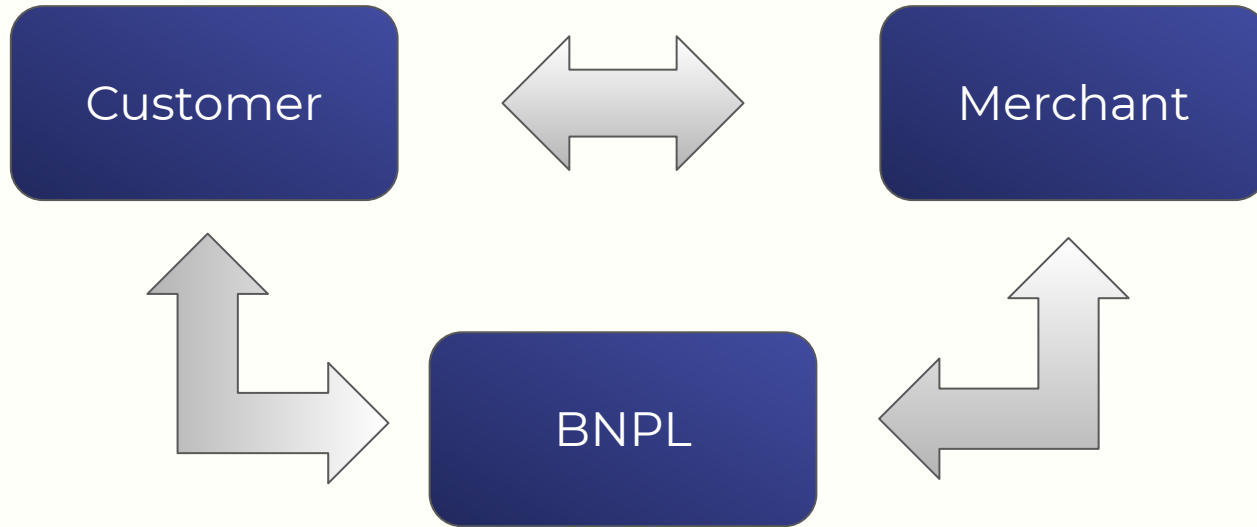


# #3 Try now and pay later in 14-30 days



# BNPL is a B2B2C proposition where everyone wins

Interest-free financing in exchange for merchant commission



# A global payment trend driving e-commerce growth

BNPL help merchants to drive their KPIs

60%

Increase in AOV

80%

Increase in repeat customer rate

20%

Increase in conversion rate



# Thank you

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