

Younited launches Younited Pay in Italy: an instant credit payment solution designed to increase conversion and basket value

A flexible payment solution designed for both in-store and online merchants, enabling purchases to be split into instalments of up to €60,000

Rome, 10 June 2026 - Following its success in France, where it has emerged as one of the leading installment payment solutions, Younited is now bringing Younited Pay to Italy. Designed to address the growing demand for payment flexibility, the solution empowers merchants to drive growth while better serving evolving consumer needs. At a time when simplicity, budget control and accessibility are playing an increasingly decisive role in purchase decisions, Younited Pay enables merchants to offer a seamless, fully customizable and omnichannel payment experience, both online and in physical stores.

Building on Younited's strong expertise in instant credit solution and its well-established track record in the French market—where it is already adopted by leading partners such as Vorwerk, Verisure and Smeg—Younited Pay enters a rapidly evolving market landscape, where split payments are no longer a secondary option but an established consumer behaviour. According to a recent pan-European study conducted by Younited, **78% of Italians have used instalment payments over the past six months**—a figure consistent with other major European markets.

Consumers increasingly view this as a valuable tool to better manage their everyday budgets: 36% of Italians cite spreading expenses over time as their main reason for using instalments, while more than a quarter say that paying in a single instalment could put pressure on their finances.

Younited Pay has been designed to address this shift, offering a fully digital solution that allows customers to split purchases into instalments quickly and seamlessly, with financing amounts ranging from €200 up to €60,000 and repayment terms from 3 to 96 months.

The solution is particularly suited to sectors characterised by **higher average order values**—such as consumer electronics, furniture and home living, mobility, travel and services—but can be integrated into any context where payment flexibility represents added value for customers.

The platform is designed to provide a real-time response regardless of the amount requested, thanks to a proprietary algorithm powered by advanced technology and data analytics. The entire process is completed in just a few clicks, with no activation fees and fully transparent terms, with the aim of making credit more accessible and responsible.

For merchants, Younited Pay also represents a powerful customer loyalty driver: **65% of Italians say they are more likely to return to a merchant offering a split payment option**, delivering clear and measurable benefits.

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From a technological perspective, Younited Pay can be quickly integrated with leading e-commerce platforms and CMS solutions, including **Shopify, Magento, PrestaShop and WooCommerce**. It is also available for in-store use, ensuring a consistent experience across all sales channels.

Today, payment is no longer just the final step of a purchase, but one of the key moments in the customer experience,” commented **Stefano Piscitelli, CEO Italy at Younited**. “With Younited Pay, we set out to develop a solution that meets real consumer needs while also acting as a concrete growth lever for our merchant partners.”

For more information about the solution: <https://younited.com/it/partners/>

Younited

Younited is a leading instant credit provider in Europe, offering simple, transparent and responsible financing solutions. Leveraging cutting-edge technology and data analytics, Younited enables consumers to access credit seamlessly — whether online, in-store, through merchants, or via banking partners. The company provides instant consumer loans through a fully digital platform designed to deliver a fast, reliable and user-friendly experience. Younited operates in four European countries (France, Italy, Spain and Portugal) and is an ECB-licensed credit institution under the supervision of the French financial supervisory authority (ACPR).

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