

Younited accelerates on Instalment Payment through strategic partnerships within Payment & Tech Ecosystem.

Luxembourg & Paris, 11th September 2025 - Younited, a leading European fintech, is pleased to announce new progresses on its growth strategy in the instalment payment industry. Thanks to key alliances in the Tech, Payment and Retail ecosystem, Younited simplifies the access to its payment solution “Younited Pay” for merchants, to deliver seamless, secure, and innovative payment solutions to consumers across Europe.

A network of more than 10 Tier1 technological partners, to simplify Younited Pay deployment for merchants.

Since the beginning of 2025, Younited has significantly accelerated the development of its instalment payment solution (“Younited Pay”) by leveraging a broad network of strategic technological partners to enhance its integration capabilities and distribution channels coverage (with more than 10 partners including : Payment Service Providers – PSP, Orchestrators, remote payment solution (by link, SMS, email, phone or IVR), Content Management Systems – CMS, and PoS collection system).

This expansion has been made possible by Younited best-in-class existing integration capabilities, including advanced APIs and PoS solutions. Notable partnerships finalized in Q2 2025 include:

- **Monext** (PSP)
- **Purse** and **Norbr** (orchestrators)
- **Coqliqo** (PoS collection)
- **Voxpay** (Remote payment solution)

Younited’s CMS integrations have also scaled rapidly, with **Younited Pay plugins now live on Shopify, PrestaShop, WooCommerce, and Magento**, empowering thousands of merchants to offer flexible payment options directly at checkout.

These e-commerce platforms enable merchants to easily create their online store and access a wide range of services and features. They also give them the opportunity to integrate the fintech’s instant credit solutions for installment payments, thereby enhancing and strengthening their existing payment offering.

These alliances simplify Younited Pay deployment for merchants across channels (online, in-store or call-centers), to boost conversion rates and average basket value, while providing end-users with transparent and responsible instalment payment alternatives.

Today, more than 75% of Younited instalment payment business is processed through the above-mentioned partnerships ecosystem, to ensure a frictionless experience to the 1.5m Younited users at the thousands of retail locations where Younited Pay is available, with top customer satisfaction (above 4.7/5¹) and merchants Net Promoter Score (NPS above 70%²).

Senior leadership reinforcement

To further accelerate this strategy, Younited is pleased to welcome **Luca Cassina** to the Board of Younited Financial, its listed parent company. Luca brings over two decades of leadership experience in the payments and retail technology sectors. He previously served as **Managing Director of PayPal**

¹ Trustpilot rating of 4.7/5 based on more than 74 585 customer reviews in France, as of 04/09/2025, <https://fr.trustpilot.com/review/www.younited-credit.com>

² Younited internal survey to merchant partners, H1 2025

Western Europe, Executive Vice President at Mirakl, and President, Retail, of Planet, where he played a pivotal role in scaling global payment and marketplace solutions.

"I am thrilled to join Younited at such a pivotal moment. The potential ahead is tremendous, and partnerships across retail and payments are key to unlocking Younited's full scale," said Luca Cassina.

Pierre-Marin Campenon, CEO Europe at Younited, added: *"Our partnerships with PSPs and CMS platforms are central to our strategy of embedding responsible credit directly into the e-commerce and Point-of-Sale journey. We're proud of the progress made and excited to continue scaling these collaborations to serve more merchants and consumers across Europe."*

New partnerships are currently being implemented and will be announced in the coming months.

About Younited Pay

Younited Pay is an instant credit solution, powered by Open Banking, that allows customers to finance purchases from €100 to €50,000 with flexible terms ranging from 3 to 84 months.

Available across all sales channel: physical stores, telesales, and e-commerce websites, Younited Pay provides a truly multichannel experience. Fully regulated, it is already compliant with the upcoming 2026 EU regulation on consumer credit.

The solution is currently available in four European countries (France, Italy, Spain, and Portugal) and supports all major verticals including consumer electronics, home, automotive, and services. By leveraging merchant data, Younited Pay optimizes credit acceptance rates, helping businesses maximize sales opportunities while enhancing the customer experience.

Integration is both simple and fast, whether directly or through ecosystem partners. More information is available at younited.com/en/partners/pay.

About Younited

Younited is a leading European technology company shaping the future of inclusive and sustainable finance. Its platform enables households to access personal loans, payment solutions, everyday banking and insurance products.

Headquartered in Paris, Younited operates in France, Italy, Spain and Portugal, serving more than 1.5 million customers. The company is a certified B Corp and is listed on Euronext.

For more information, visit younited.com.

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