## CASE STUDY

## ACU of Texas' BNPL saw higher member usage than 3rd party BNPL use combined

"We wanted to meet our members where they are. BNPL is a sticky product that our members would use and appreciate safely in our home banking, versus one of the third-party options."

Eilene Markus, SVP of Support Services

accepted plans after

viewing offers

2.3

plans per engaged member \$500+

total active loan value per member

ACU of Texas' members were using 3rd party BNPL and making repayments on their debit cards. Once ACU of Texas released its own BNPL, members organically adopted this safer and lower interest rate option, taking out multiple loans with repeated use. In less than 30 days, more members were using ACU of Texas' BNPL solution than they were using all 3rd party BNPL services combined. Usage has continued to climb every month.

Questions? Comments? Interested in BNPL for your financial institution? Contact marketing@equipifi.com

