



Provenir for Buy Now, Pay Later: Real-Time Onboarding. Integrated Fraud Checks. Smarter Decisioning.

Buy Now, Pay Later (BNPL) payment options are attractive to both merchants and consumers – but powering instant approvals without using a traditional credit score can put pressure on your decisioning processes. To grow in this increasingly competitive market you need technology that brings together data, decisioning and real-time insights into one user-friendly ecosystem. To thrive in this evolving market you need an agile solution that empowers you to quickly adapt to changing needs and regulations.

“Provenir has delivered a solution that increases our agility and responsiveness to clients. The implementation of Provenir’s software will contribute towards Klarna’s global market goals.”

– Klarna

Technology solutions, like Provenir’s Cloud Suite, that power real-time onboarding and decisioning are key to managing risk and gaining the flexibility to launch, learn and iterate on your timeline. Leverage our advanced automation, analytics, decisioning and integration capabilities to streamline complex processes from start to finish and create a superior customer experience that cements your position as an industry leader.

Choose Provenir for:

- **Real-Time Customer + Merchant Onboarding**
Perform compliance checks, identity verification and risk decisioning in real-time to onboard customers in milliseconds.
- **Credit Risk Analytics + Decisioning**
Efficiently predict risk for each customer without relying on traditional credit scores.
- **Compliance**
Reduce compliance costs with orchestrated KYC and AML processes seamlessly integrated into the overall credit workflow.
- **Integrated Fraud Processes:**
Reduce fraud risk with robust AML and KYC tools, digital footprint tracking, transaction monitoring, real-time data access and insights, for a fully integrated fraud process.
- **Accelerated Deployment**
Launch faster with Provenir’s Cloud Suite; a cloud-native data, decisioning and analytics platform for easier launching, learning and iteration.

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Key Benefits:

- **Democratize data access** by combining data from multiple sources into one ecosystem with the Provenir Marketplace. The no-code UI and prebuilt integrations make it easy to connect to traditional and alternative data such as behavioral scores, telco information, transactional data and open banking. Use that data, through a single API, across the Provenir Cloud Suite to power smarter decisioning and uncover actionable business insights.
- **Accelerate model deployment** and improvement with model-agnostic solutions that eliminate recoding; retrain models in real time with machine learning capabilities for improved decisioning performance – use models in any language, or let us custom build models specifically for your BNPL needs
- **Empower growth** with solutions that support the full customer lifecycle including onboarding, fraud management, ongoing credit line management and collections
- **Power a continuous learn + improve cycle** with real-time visual performance dashboards to drive innovation in a quickly changing industry
- **Support rapid diversification** and the launch of new products with simple data integration, no-code UI for easy changes and rapid model deployment
- **Create a technology foundation** that can support evolving legislation, with the ability to make changes to processes easily thanks to no-code, drag-and-drop UI

[Explore What's Possible](#)