

Credit-as-a-Payment

A disruptive partnership

Company overview.

Since its creation in 1975, Microsoft has grown into one of the largest technology company in the world. It develops, distributes and supports a wide range of products and services, setting the standards in the IT industry, both across the personal and enterprise sectors.

Xbox is Microsoft's videogaming brand dedicated to the distribution of consoles, applications and streaming services, which was created in 2001 for the launch of their first console. In 20 years, they have established themselves as a major actor in the industry.

Having sold in excess of 100 million units of its 3 generation consoles across the globe, they are now looking to expand the business line and acquire additional market share.

Their next-gen hardware launched in 2020, the Xbox Series S and the Series X, constitute a strong bet by Microsoft to dominate the worldwide gaming industry in the years to come.

About Younited

Business Solutions.

Younited Business Solutions is the trademark for B2B solutions offered by Younited, a leading European fintech focused on transforming the lending & payment industries. The expertise developed since 2011 for its own account through its B2C operations has enabled to develop an unrivalled B2B value proposition. Younited's mission is to enable its partners to launch or modernize a lending business, be it as a banking product (for Financial Institutions) or as a payment mean (for Merchants).

Active in 5 countries, Younited has 370 employees and is one of Europe's fastest growing companies.

The challenge.

Microsoft wanted to launch the Xbox All Access program to give customers more choice in how to experience Xbox; They wanted to give gamers an all-inclusive Xbox experience with everything they need to start playing for a low monthly cost. Xbox All Access gives gamers a new Xbox Series X or S, and access to more than 100 great games through Xbox Game Pass, all for a low monthly cost spread over 24 months.. A great choice for players who want flexibility in their purchasing options and are looking for the best value in gaming.

How? Through financing. The challenge Younited was faced with was the conception of a credit product that was both as user-friendly as an Xbox purchase and able to cater to the gamer population, historically far from the target demographic of traditional credit institutions.



Why Younited ?

Since 2011, Younited has been focused on providing an outstanding digital lending experience to its clients, while developing state-of-the-art risk modelling to maximize acceptance rates, while minimizing the cost for the client. Our Credit-as-a-Payment solution benefits from these features, seamlessly integrated into our partners environment, to allow their clients to finance a shopping cart in 6 to 48 instalments in less than 3 minutes. All products are built on a fully scalable cloud architecture, enabling integration of the solution through APIs to multiple retailers across multiple countries.

The solution.



The Younited "off-the-shelf" payment solution fully answers to the Xbox All Access programme requirements: through a fully digital journey, the decision engine is able to detect stable financial history from customers without requiring them to provide their employment status.

This is made possible thanks to Younited's breakthrough in the use of PSD2 data at the service of the automation of the credit scoring process.

- ✓ Assigned credit up to €800
- ✓ Maturity : 24 months
- ✓ 100% open banking process
- ✓ Automatic & instant decisioning
- ✓ Pan-European solution
- ✓ Time for application : 4 minutes

- 1 The customer chooses to subscribe to the XAA program on the retailers' website
- 2 The customer lands into a dedicated and co-branded credit subscription funnel
- 3 The customer can easily upload its ID document or take a photo from their phone
- 4 Bank aggregation module where the customer gives its bank credentials to connect to their main bank account to perform an in-depth solvency analysis
- 5 E-signature of the credit contract

 [UX Demo link](#)

The delivery.



1 dedicated delivery team, in charge of B2B partnerships at Younited



Typically, less than 3 months for defining specifications, tech development, QA and Go Live



Younited provides expertise and support to Microsoft and retailers for UX optimization, legal aspects, compliance requirements as well as credit-related inquiries.



1 dedicated Customer Success manager following post-launch KPIs with Microsoft & retailers to ensure functional and technical success of the partnership

