

# Instant consumer credit as a new payment solution

## Company overview .

Free is a pioneer in the internet providers market, being the first company in the world to launch a triple play offer (internet, phone & TV). Free is also a leading mobile telecommunication company (13M customers in France in 2019), which launched the first "unlimited" mobile phone plan for €19,99 per month, in France in 2012.

Thanks to its hacker culture and radical differences from its competitors, Free and Devialet came together to revolutionize the viewing experience, introducing Freebox Delta.



## The challenge .

Free wanted to offer a new premium product that would find its place in every home and that people would want to keep, even beyond their Free membership. To do so, they needed to be able to transfer its ownership to their customers.

Baring in mind the box price, it became pertinent to offer a solution that would allow clients to spread the costs in monthly payments, leading to ownership.

## Why Younited ?

Younited has gained a strong experience in addressing unknown customers online as well as focusing on providing the best digital experience to its clients. Thus, its credit-as-a-payment solution offers a transparent digital lending funnel targeting new clients' segment. This offer was a unique solution for Free to sell its new high value Freebox Delta for €10/month over 48 months.

## 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.

<https://business.younited-credit.com/>



**"We were able to integrate a completely transparent digital financing offer in Free's website which has certainly contributed to make this offer a success"**

Xavier Niel  
Founder of Iliad-Free



## The solution.

The solution envisioned for this partnership needed to match Free's needs and be implemented at lightning speed.

The credit funnel is fully integrated into Free's subscription journey, as an additional payment solution with an instant decision to validate the purchase.

- ✓ Maturity: 48 months
- ✓ TAEG : 0%
- ✓ Repayment of 10€/month
- ✓ Automatic decision



- 1 Choose of the 48 monthly payments option at the subscription step
- 2 Log in or registration into Free's subscription funnel
- 3 Selection of additional features and fill in contact details
- 4 100% digital and instant credit decision
- 5 E-signature of the credit contract

## The delivery.



1 dedicated Delivery team, in charge of B2B partnerships at Younited Credit



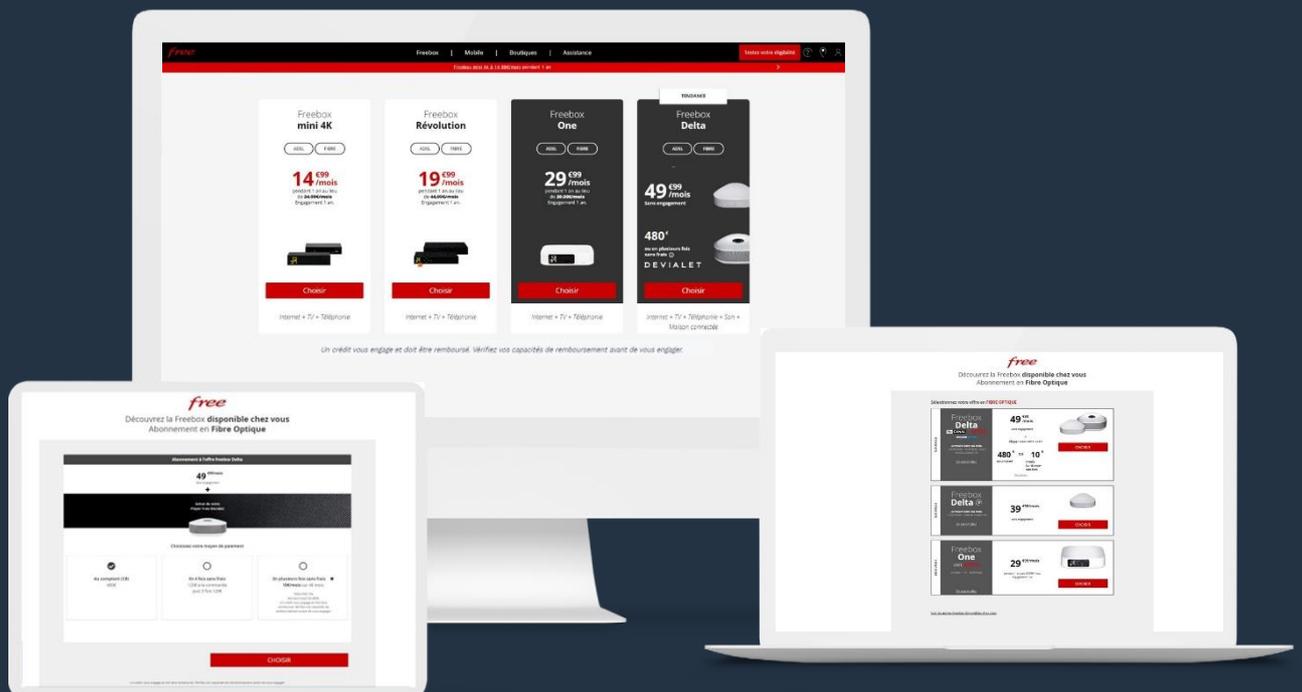
3 months for defining specs, tech development, Q&A and go-live



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



1 Customer Success team is following post-launch KPIs with Free to ensure functional and technical success of the partnership





**+10k**

Monthly requests for Younited payment solution



**9 min**

Subscription time on Free's website



**92%**

Pick up rate at Younited Customer Service



**100%**

Customer Service and debt recovery are being managed and orchestrated by Younited

## Key takeaways

- Tailor-made support from the YBS teams
- Business volume for the merchants
- Targeting new customer segment with a monthly payment solution
- Increase customer satisfaction & retention through a new payment solution



**In a few weeks, we were able to directly incorporate into Free's environment a transparent digital lending offer which enabled us to generate important revenues. At the same time, we were able to increase loyalty as the long-term credit encourages people to remain our clients, and to lower churn in our parallel activities.**

Xavier Niel  
Founder of Iliad-Free

