

# PRESS RELEASE

- **Banco BNI Europa and the Portuguese Fintech, Parcela Já, sign strategic partnership to launch an innovative solution for the payment of purchases in merchants adhering to the service.**

Lisbon, 23 October 2017 - Banco BNI Europa and Parcela Já, Portuguese Fintech, have entered into a partnership to launch an innovative solution for the Portuguese market, which aims to enable any retailer to offer its customers the instalment of any purchase without costs to the consumer.

This product is open to all consumers with a credit card. To benefit from this service, the final customer will only have to make the purchase with his usual credit card, deciding at the terminal, at the time of purchase, the instalment he intends to make, between 2 and 12.

According to Pedro Pinto Coelho, Banco BNI Europa's CEO: "This service will allow the merchant to boost their sales significantly and the consumer to increase their purchasing power. The solution will be available to all merchants that join the service, and the customer only have a credit card. In this service Banco BNI Europa anticipates the value of the sale to the shopkeeper and Parcela Já will manage the instalments. "

"This service has advantages for both parties: merchants and customers - says Miguel Quintas, CEO of Parcela Já - Merchants receive the amount in full at the time of purchase and the final customer can make the instalment payment on the credit card that usually use and according to the number of instalments chosen by him. "

"This partnership is a follow-up to the innovative initiatives we are developing at the moment, all to strengthen our presence in the Portuguese market" - says Pedro Pinto Coelho- "Banco BNI Europa is a bank with an open architecture and aims establish partnerships of this type, both in Portugal and internationally, having received numerous awards that corroborate the strategy followed. "

## **About Banco BNI Europa**

Banco BNI Europa ([www.bnieuropa.pt](http://www.bnieuropa.pt)) was launched in July 2014 and is Portugal's fastest growing digital-only Bank.

Banco BNI Europa aims to challenge the traditional banking sector through strategic partnerships with fast-moving fintech businesses to launch new products allowing the use of the most advanced technology in terms of risk analysis, consumer experience and rapid entry into the market. This strategic orientation allows the Bank to affirm itself as a "Challenger Bank", based on the logic of open architecture and differentiation. This positioning also allows Banco BNI Europe to stand out as a benchmark in the new generation "Fintech" of European Banks and to continue with significant growth rates.

## **About Parcela Já**

Parcela Já developed an innovative payment system for customers' credit cards. The system allows the customer to decide the number of times he wants to pay for his purchases up to a maximum of 12 times / months. With Parcela Já, merchants can offer to their customers a simple installment payment service, secure, and with immediate approval.

Through a terminal connected to Parcela Já the stores benefit from a new sales tool allowing them to offer their customers an innovative service and sales facilitator, with the possibility of making payments for their products in various parcels

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