

## Introduction

In the Netherlands, about 5% of all online purchases are paid with a post-payment or installment method, also known as BNPL (Buy Now Pay Later). With in3, customers can easily pay in three installments without loan, interest, or credit registration. By adding this payment method to your mix, you choose a trusted product while increasing both conversion and average order value.

### General

|                         |                                                          |
|-------------------------|----------------------------------------------------------|
| Coverage                | Netherlands                                              |
| Coverage rate           | Nearly 100% of account numbers issued in the Netherlands |
| Maximum purchase amount | € 50 / € 5.000                                           |

### Features

|          |              |
|----------|--------------|
| Contract | Via Buckaroo |
| Refunds  | ✓            |

|                       |                                        |
|-----------------------|----------------------------------------|
| Partial refund        | ✓                                      |
| Refund period         | 13 months                              |
| Payment guarantee     | None                                   |
| Chargeback risk       | Yes                                    |
| Recurring payments    | No                                     |
| Payout term           | 11 - 12 banking days                   |
| Channel               | e-Commerce                             |
| Directe betaalmethode | ✓                                      |
| Checkout options      | Buckaroo Smart Checkout + own checkout |

### Currencies

|                   |      |
|-------------------|------|
| Consumer currency | EURO |
| Payout currency   | EURO |

### Pricing

|                                                 |  |
|-------------------------------------------------|--|
| Click <a href="#">here</a> for the pricing list |  |
|-------------------------------------------------|--|

## How are online purchases paid in the Netherlands?



## Payment behavior

**in3** falls under the Buy Now Pay Later category. In the pie chart above, you can see how often a Buy Now Pay Later method is used compared to other payment methods.

# in3 payment process

for the payer



in3

The payer selects in3 as the payment method in the checkout.



Details



The payer chooses the bank through which the in3 payment should take place and enters personal details.



Approval



The payer immediately knows if the purchase is approved and, if so, is redirected to their bank's iDEAL page.



Authorization



The payer selects which bank to use for the in3 payment and enters their personal details.



Bevestiging ✓

The transaction is confirmed.  
The payer later receives an email reminder. For the second and third installments, they receive an iDEAL payment link.

## How it works

To use this payment method, the customer must have created a personal in3 account. When customers choose in3 at checkout, after a quick data check, they can easily pay in 3 equal installments. The first installment is paid directly via iDEAL, the second within 30 days, and the third within 60 days. Once the first payment is successful, the order can be shipped immediately. The minimum age to use in3 is 20 years.

## Benefits of in3 (via Buckaroo)

- Instant online acceptance
- Average 30% higher order value. More active merchants see increases up to 72%
- Increases conversion (average 15%) because customers choose higher order values when they can pay in installments
- Safe and trusted payments with iDEAL
- Contract and simple payout via Buckaroo

## Integration

in3 is available via the Buckaroo API and all Buckaroo-supported plugins.



## More information?

[Click here](#) for more information about in3.

## Interested?

Add in3 as a payment method. Feel free to contact us if you have any questions.