

Save Now, Buy Later

Drive loyalty with embedded savings



Increase revenue with interest-bearing savings accounts

With NatWest Boxed's Save Now, Buy Later (SNBL), your customers can build up their savings for larger, higher-value products and services, while earning rewards and incentives for their loyalty.

Business benefits

Customer benefits



Grow basket size

Increase average order value as you make it easier for your customers to save for higher-value items.



Achieve financial goals

Enable your customers to set and stick to their savings targets, through encouragement and incentives.



Boost sales

Increase sales volumes and revenues by attracting customers who prefer to save up for purchases rather than rely on credit.



Protect financial wellbeing

Drive sustainable customer behaviours, encouraging customers to responsibly manage their finances.



Predictable cash flow

Manage inventory and visibility on future cash flow with assured sales.



Meaningful rewards

Offer rewards to incentivise savers. This could be exclusive deals, discounts or even interest on money deposited.

Featured use cases

Save Now, Buy Later is commonly used for:

Unreleased high-value products

Save up for the latest technology product such as a mobile phone.



Events

Plan ahead for events such as Christmas, Birthdays and life milestones.

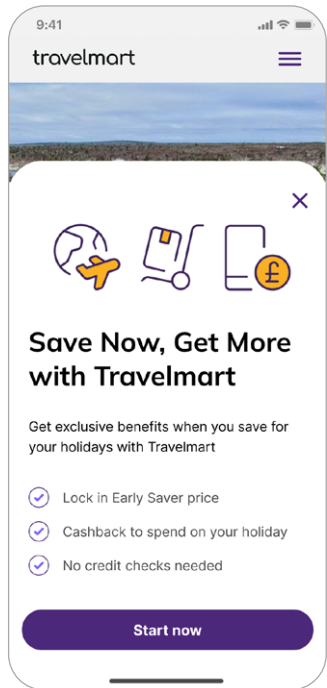


Travel

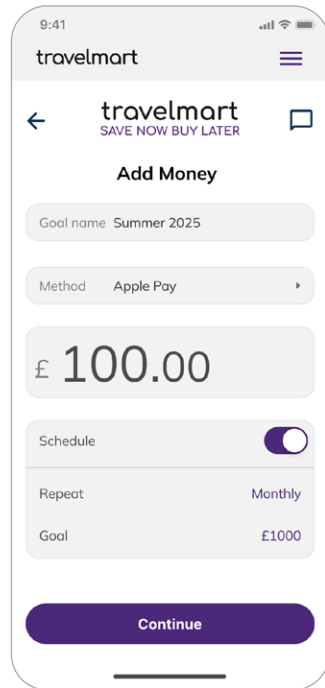
Plan for a future holiday by saving up for flights, hotels and cruises.



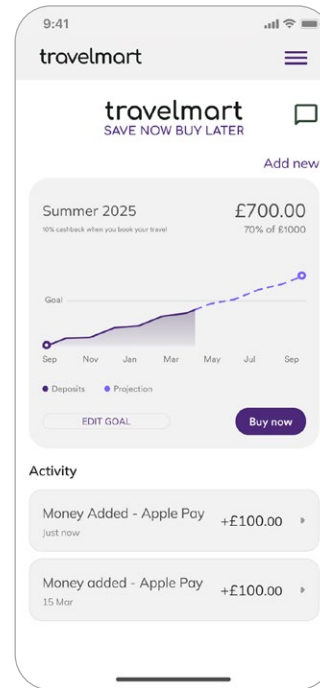
How does Save Now, Buy Later work?



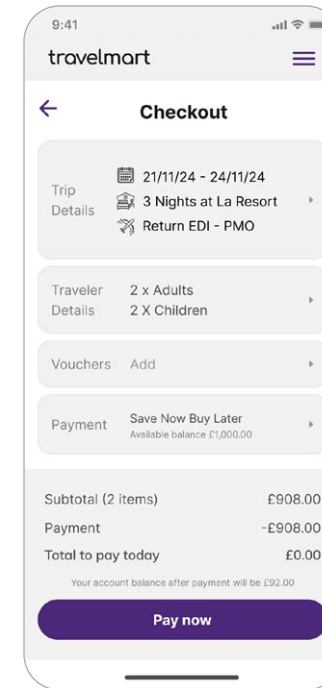
Your customer learns about a savings option for their desired product or service and the associated loyalty benefits



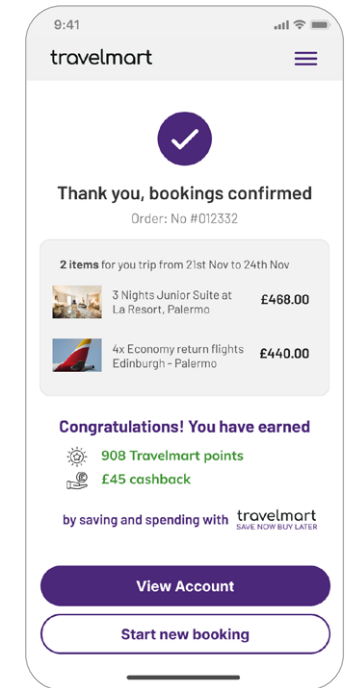
Your customer sets up a savings pot with a goal and monthly top up amount



As the savings pot balance continues to build over time, your customer can track progress in real-time



When a goal is met, your customer returns to their basket and checks out, paying with their savings pot balance



Order is confirmed and your customer receives rewards for paying with their savings pot