



100% PSD2-Driven Credit-as-a-payment solution

Company overview.

Tediber is a fast-growing bedding products company which has pioneered the direct-to-consumer model in the industry in France. Since 2015, they heavily rely on their community (+25k reviews and feedbacks) to build their environmentally-friendly products.

Tediber has chosen clarity and simplicity with a unique product of exceptional quality sold without intermediary, at a fair price, for all clients and available all year long



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 for. 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.

younited
business solutions.

The challenge.

Tediber wanted to offer a new payment method aside from their split payment solution, which would be as simple as a credit card payment. Indeed, their average shopping cart is around 800€, while targeting a young & urban population.

It was becoming relevant to offer a solution that would allow them to spread the costs in monthly payments. Thus, the cost would be more addressable for a wider range of population.

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.



"Our leitmotiv has always been to make our products accessible to all, easily and simply. It was therefore important for us to offer a new payment solution in 12 instalments, with an easy and fast customer journey. Younited Credit's offer was the perfect solution

Julien Sylvain, CEO Tediber



The solution.

The solution envisioned for this partnership needed to be fully digital and should leverage cutting-edge technologies to address Tediber clients needs.

Thus, this solution is the first European payment solution to leverage aggregated banking data, following 2nd European Directive on Payment Services (PSD2)

The customer has only to provide its bank credentials to subscribe to a full amortizing loan. Our AI-based scoring models provide an instant credit decision

- ✓ Duration : 12 months
- ✓ Assigned credit with a fully integrated loan subscription funnel
- ✓ Automatic granting



- 1 The customer chooses the 12 monthly payments option at the payment step
- 2 Redirection to a co-branded credit subscription funnel
- 3 ID check via smartphone photo or upload
- 4 Open banking module where the customer gives its bank credentials for solvency analysis
- 5 E-signature of the credit contract

The delivery.



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



8 weeks for defining specs, tech development, Q&A and go-live



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



Customer success is following post-launch KPIs with Tediber to ensure functional and technical success of the partnership

