

Younited and Nexi: partnership to enable Younited Pay across Nexi's acceptance channels

*Memorandum of Understanding signed to make Younited Pay available
on the PayTech's physical and in-store payment solutions*

Rome, Milan, June 18, 2026 – Younited, a leading instant credit provider in Europe (listed on Euronext) specialized in consumer credit and installment payment solutions, and Nexi¹, Europe's leading PayTech, announce the signing of a non-binding Memorandum of Understanding to launch a partnership in the Italian market.

The agreement provides for the technical enablement of Younited Pay—the instant credit solution developed by Younited—into the PayTech's acceptance channels, for both remote and proximity payments.

With Younited Pay, merchants partnered with Nexi will be able to offer their customers a simple, immediate, and secure way to finance their purchases directly at the checkout, both in-store and online.

In fact, Younited Pay allows customers to finance purchases ranging from 200 to 60,000 euros, with flexible repayment plans spanning from 3 to 96 months through a fully digital process with a 100% instant credit decision.

For Younited, the partnership with Nexi represents a major growth opportunity, enabling Younited Pay to become available across the largest digital payment acceptance network in Italy. At the same time, the agreement allows Nexi to further expand the range of payment methods available to Italian merchants, meeting the rising demand for financing solutions integrated into the purchasing journey. This trend is also confirmed by changing consumer habits: in the first half of 2026, 78% of Italians made at least one installment purchase².

The launch of the solution is scheduled for the first half of 2027.

“The partnership with Nexi represents a key milestone for the development of Younited Pay in Italy. Thanks to Nexi's acceptance network, we are making our instant credit solution potentially available to thousands of merchants and millions of consumers directly at the point of sale. We aim to offer a simple, seamless, and secure financing experience that is perfectly integrated into daily purchasing journeys, both in physical stores and online”, stated **Geoffroy Guigou, Co-founder and Deputy CEO of Younited**.

“This agreement allows us to broaden our portfolio of innovative solutions for Italian merchants. Starting from 2027, they will be able to add Younited Pay to the payment methods available to their customers: an innovative, digital-first, and secure solution that meets the growing demand for fast

¹ through its Italian subsidiary Nexi Payments S.p.A.

² Younited Pan-European Study on Split Payment 2026.

financing options integrated into the checkout process”, stated **Filippo Signoretti, Merchant Solutions Director at Nexi Italy.**

Younited Pay is Younited's instant credit payment solution, enabling consumers to finance purchases from €200 to €60,000 with flexible terms ranging from 3 to 96 months. Available across all sales channels - physical stores and e-commerce companies, it is already fully compliant with European consumer credit regulations. The solution is currently live in three European markets: France, Italy, and Spain.

Younited is a leading instant credit provider in Europe, offering simple, transparent and responsible financing solutions. Leveraging cutting-edge technology and data analytics, Younited enables consumers to access credit seamlessly — whether online, in-store, through merchants, or via banking partners. The company provides instant consumer loans through a fully digital platform designed to deliver a fast, reliable and user-friendly experience. Younited operates in four European countries (France, Italy, Spain and Portugal) and is an ECB-licensed credit institution under the supervision of the French financial supervisory authority (ACPR). For more information, visit www.younited.com.

Nexi is the European PayTech, operating in high-growth, attractive European markets and in technologically advanced countries. Listed on Euronext Milan, Nexi has the scale, geographical reach and capabilities to drive the transition towards a cashless Europe. With its portfolio of innovative products, ecommerce expertise and sector-specific solutions, Nexi provides flexible support to the digital economy and the global payments ecosystem through a broad range of channels and payment methods. Nexi continuously invests in technology and innovation, focusing on two key principles: meeting the needs of its customers together with its partner banks, and creating new business opportunities for them.

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