

PayU Integrates LazyPayEMI to Offer Seamless Checkout Solution for Millions of Indian Consumers

Category: Business

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PayU, one of India's leading digital financial services providers, has announced the integration of LazyPayEMI solution into its checkout platform. This integration underscores PayU's commitment to enhancing affordability and accessibility in digital payments, empowering merchants to offer seamless payment options for high-value online purchases to customers at checkout.



PayU integrates LazyPay EMI, enabling easy checkout options for high-value purchases

LazyPay EMI is designed to streamline high-value online purchases by providing consumers with flexible and hassle-free checkout options. By integrating this solution into PayU's checkout infrastructure, merchants can now enhance the checkout process for transactions ranging from ₹5,000 to ₹1 lakh, with repayment terms spanning 3 to 12 months.

The integration will enable PayU's extensive merchant base of over 5 lakh businesses to offer flexible checkout options to millions of customers, driving higher conversions and expanding their reach. Simultaneously, LazyPay's 3 million active users will benefit from seamless access to PayU's diverse merchant network, creating a mutually beneficial ecosystem that enhances affordability and convenience.

Commenting on the partnership, **Nikhil Mehta, Senior Vice President – Payments Strategy and Partnerships- PayU**, said, “We are thrilled to integrate LazyPayEMI into our platform. Digital credit adoption is expected to reach ₹7.6 trillion by 2026, and we expect this partnership to play a pivotal role in expanding access to affordable credit for millions of customers who may not have access to traditional credit cards. We expect this move to also boost transaction volumes and merchant conversions significantly by enabling more consumers to access instant credit at checkout.”

“The integration of LazyPay EMI into PayU’s checkout platform marks an important step in our mission to make high-value purchases more affordable and accessible for Indian consumers. This collaboration enables millions of customers to seamlessly opt for flexible repayment plans without the need for a credit card, while helping merchants increase conversions and reach new customer segments. By delivering a smoother and more accessible payment experience, we continue to address evolving consumer needs and drive significant growth opportunities for businesses,” **Ankit Nahata, Business Head – LazyPay** added.

The LazyPay EMI solution eliminates the need for a credit card, offering a seamless experience supported by easy API integration. Key features of the solution include online KYC processing, easy EMI plan selection, and secure e-signing, ensuring a smooth, user-friendly process for both consumers and merchants. This integration is expected to drive significant growth in Gross Merchandise Value (GMV) by unlocking new customer segments and enhancing the overall shopping experience.

