

# CASE STUDY



Uplift is an innovator in the fintech space, as a leading enterprise “buy-now-pay-later” (BNPL) solution for the world’s most loved retail and travel brands. Founded in 2014, they empower US and Canadian consumers to make purchases now and spread the cost over low monthly installments using one of many, flexible options. Uplift prides itself on fostering long-term, collaborative partnerships, offering their merchant partners data, customizable tools, and expertise to drive customer loyalty.





## > Problem

Due to the complexity of managing multiple touchpoints of a shopper, a call center agent, a loan provider, and a supplier - all in real-time - Uplift needed a reliable, seamless, and sophisticated payment solution that could provide robust data. As a disruptor in the payments industry, it was critical for Uplift to find a partner who could scale and innovate alongside them.

## > Solution

WEX implemented an enterprise-grade virtual card program to allow for:

- real-time commercial payment assurance upon loan request
- robust, real-time data
- immediate transparency into authorization flow
- precise controls including merchant and transaction amount constraints

From there, WEX has developed a uniquely innovative relationship with Uplift, co-developing custom configurations and capabilities to prove new use cases as their dynamic business has grown and changed.

## > Benefits

The versatility of the WEX platform has helped Uplift expand their services and push into new markets more easily, with zero effort from a payments perspective. For example, in late 2021, they launched a product that allows a borrower to use any available credit toward online trip-related purchases (i.e., upgrades, groceries, gear etc.). With the complexities of payments stripped away, Uplift has been able to focus on the ever-changing needs of their partners and travelers.



Integrated virtual card issuance



Real-time auth transparency



Customizable integrations



In-house funding mechanism



Intuitive UI



Automated reconciliation



Travel industry expertise