

FAST START REPORT

# YOUR POST-PEAK PERIOD PLAYBOOK

Start strong, sell more and stay ahead in 2026.

Learn how Clearpay can drive business growth during peak periods – and beyond.

January in the UK has its own rhythm. The Black Friday and Cyber Monday (BFCM) rush has passed. Christmas is over. Footfall softens. Spending slows.

But smart retailers don't pause. They reset. They refocus. They turn the slow start into an early lead, acquiring customers, building loyalty and setting up the year for momentum.

# THEY DO IT WITH CLEARPAY.

Clearpay isn't just a payment option. It's a growth engine: driving sales, basket size, acquisition and loyalty – throughout the entire year.

**THIS GUIDE SHARES HOW TO KICKSTART YOUR 2026.**



CYBER MONDAY

# THE PLATFORM THAT POWERS SALES IN EVERY SEASON.

HOLIDAY

BLACK FRIDAY

In peak moments and everyday purchasing, Clearpay is more than a payment solution. It's a growth engine that drives momentum.

## PEAK EVENTS. POWERED BY CLEARPAY.

BFCM is a big event for any retailer. And this year it was bigger than ever for Clearpay businesses.

More than a million shoppers paid with Clearpay during BFCM 2025, as customers chose to check out with flexibility and ease. But shoppers weren't the only winners. Clearpay helped businesses like yours experience more sales, more new customers and bigger basket sizes.

1.4m

CLEARPAY SHOPPING SESSIONS DURING BFCM 2025<sup>1</sup>

12%

GROWTH IN SALES VALUE GENERATED WITH CLEARPAY<sup>1</sup>

If winning 2026 is the goal, Clearpay gives you an edge where it matters. How?

During major retail moments like BCFM, Clearpay connects businesses with ready-to-shop customers, driving referrals from the Clearpay Shop directly to businesses like yours.

6%

GROWTH IN CLEARPAY ORDERS<sup>2</sup>

174

CLEARPAY SHOP REFERRALS OCCURRED PER MINUTE DURING BFCM 2025<sup>1</sup>

This year, make sure our shoppers are spending with you.

## QUIET SEASON? STRONG SALES.

Clearpay isn't just built for peak season. It keeps sales growing all year round. Offering flexible payments can help you unlock:



**BIGGER BASKETS**



**NEW CUSTOMERS**



**LOYALTY THAT COMPOUNDS**



**NEXT-GENERATION GROWTH**

# NEXT-GEN SHOPPERS. NEXT-LEVEL GROWTH.

More customers equals more sales. It's that simple.

As a leading Buy Now Pay Later (BNPL) platform in the UK, Clearpay puts you in front of more than 3.5 million British shoppers<sup>3</sup>.

And here's the kicker: most of them are Gen Z and Millennials: the cohorts shaping culture, driving trends and deciding which businesses win.

That makes Clearpay the perfect way to reach a new generation of shoppers and future-proof your business.

CREDIT CARDS  
MAKE THEM  
"ANXIOUS"  
**69%**



## "CLEARPAY HELPS US REACH GEN Z"

Alternative Airlines is dedicated to making it easier to book travel, which is why the business has offered Clearpay since 2022.

Managing Director Sam Argyle says Clearpay has been crucial for increasing its Gen Z customer base in the UK, which is the company's second biggest market. Argyle says, "Buy Now, Pay Later has grown significantly as a budgeting tool for younger generations to help them manage their spend, and as an alternative to high-interest-bearing credit."

Since introducing Clearpay, the brand has seen a 400 per cent increase in transactions from 18-to-24 year olds. That demographic now accounts for 28 per cent of UK sales.

TRANSACTIONS  
**400%**▲

## CREDIT CARDS? GEN Z WOULD RATHER NOT.

Next-gen shoppers want control, clarity and zero cringe. Traditional credit cards? Not their vibe.

More than two-thirds of Gen Z (69%) say that credit card bills make them 'anxious' or 'stressed'<sup>4</sup>, and four in 10 say that credit cards give them 'the ick'<sup>5</sup>. No wonder 59 per cent have abandoned credit cards for alternative methods of payment like Clearpay<sup>6</sup>.

This year, make sure you're showing up where tomorrow's customers already are. Unlock the shoppers who matter now – and later.

<sup>3</sup> Clearpay internal data, January 2025  
<sup>4</sup> Why Credit Cards Give Gen Z The Ick, Morning Consult 2025  
<sup>5</sup> Why Credit Cards Give Gen Z The Ick, Morning Consult 2025  
<sup>6</sup> Why Credit Cards Give Gen Z The Ick, Morning Consult 2025

# SMALL PAYMENTS. BIG BASKETS.

With Clearpay, your customers can buy what they want, when they want it and pay in instalments – while your business gets paid in full upfront. Win-win.

Clearpay gives customers the flexibility to shop on their terms. They can snap up new drops, secure pieces before they sell out, opt for higher-value products and add last-minute extras to complete their cart.

And that flexibility pays off – with many merchants enjoying bigger basket sizes.

**25%**

CLEARPAY MERCHANTS REPORT LARGER BASKET SIZES IN A RECENT SAMPLE<sup>7</sup>



## THEIR FRESH START. YOUR SALES JUMPSTART.

Tap into new-year energy with Clearpay. Lift basket size while helping your customers return to routine. Offering Clearpay can help them sign up to subscriptions, update their wardrobes or stock up on office or school supplies.

Sign up now, start the year stronger.

[Get Started >](#)

## “CLEARPAY CUSTOMERS SPEND 10% MORE”

As a skincare brand offering freshly made formulas with a commitment to giving back, Tropic Skincare was determined to partner with a Buy Now Pay Later partner that aligned with its values. Clearpay’s stance on responsible spending made it the natural choice.

Not only that, but Clearpay helps boost basket size by 10 per cent and alleviates the need to discount. “Most brands offer buy now pay later options,” says Tropic e-commerce manager Megan Anwyl. “We’d be missing a trick if Tropic didn’t.”

TROPIC

BASKET SIZE

**10%**▲

<sup>7</sup> Source: Internal reporting, uplift seen across a sample of anonymised retail partners who have shared results with Clearpay, 2024-2025



# POWERING PURCHASE FREQUENCY

When customers can buy what they want, when they want, without the stress of a large upfront payment, they shop more often. And the popularity of Clearpay proves it.

Today, nearly one in three British adults embrace BNPL as a payment method, with nearly four in five BNPL customers finding it helpful in reducing financial stress<sup>8</sup>.

**14x**

AVERAGE ANNUAL FREQUENCY FOR AN CLEARPAY CONSUMER<sup>9</sup>

**30%**

BRITISH ADULTS EMBRACES CLEARPAY<sup>10</sup>

**EXCELLENT RATING**

A TOP-RATED BNPL PLATFORM ON TRUSTPILOT

WOLF & BADGER

## “OUR CUSTOMERS LOVE CLEARPAY”

Fashion retailer Wolf & Badger has partnered with Clearpay since 2021 to help customers purchase pieces from independent ethical brands.

“Our customers have really engaged with the option of spreading the cost for their slower fashion choices,” says CEO and Co-founder George Graham. “It’s improved conversion and driven new customer acquisition too, helping us become the leading worldwide marketplace for independent ethical brands.”

# SEAMLESS INTEGRATION

Signing up to Clearpay is simple and easy.

Whether your customers are beauty lovers or style seekers, tourists or tech lovers, you simply visit [Clearpay For Business](#) to sign up.

Integration is just as effortless – regardless of whether you’re an in-store business, an e-commerce retailer or an omnichannel merchant.

If your website is created with one of the major e-commerce platforms, such as Shopify or WooCommerce, activating Clearpay is as simple as downloading an app and following the instructions. In-store integration is equally smooth.



## “INTEGRATION WAS STRAIGHTFORWARD”

Balsam Hill partnered with Clearpay to offer its customers the flexibility to pay for festive decor and ultra-realistic, premium Christmas trees in instalments.

From the beginning, Clearpay was “unbelievably responsive” and the integration was “straightforward from a tech standpoint” says Jennifer Howard of Balsam Hill, which has sold millions of trees around the world.

“We have seen tremendous growth year over year in conversion,” says Howard. “As well as a reduction in cart and checkout abandonment.”

# INSTANT IMPACT

 **JUST FILL OUT THIS FORM, AND WE’LL HELP YOU GET STARTED TODAY.**



START THE YEAR RIGHT

# GROW FASTER WITH CLEARPAY

No Problemo

Join thousands of businesses<sup>11</sup> and sign up to Clearpay.

Clearpay powers sales for businesses like yours – in peak times and in quiet periods. Make 2026 the year you grow faster, with Clearpay.

<sup>11</sup> Clearpay internal data, January 2025. All referenced brand statistics provided by brands.