



Citizens Bank

Partner Case Study

“Citizens has collaborated with LiftForward, a leading technology firm to develop the platform for the Xbox All Access program. The resulting solution is differentiated in that it powers both the online and retail brick and mortar channels in a seamless way and can also help consumer goods manufacturers provide financing programs for their products that are sold through distributed retailers and dealers.” - Citizens Bank Investor News, Oct 28, 2019

Partner Type and Geographic Scope

- Partner Type: Lender

Lender	Merchant	Brand
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- Geographic Scope:

US	Canada	LATAM	Europe	APAC	Africa
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Programs:

- [Xbox All Access](#)
- [Best Buy Upgrade+](#)
- [Microsoft General Finance](#)

Background

- Citizens Financial Group is a bank in the US with \$226.7 billion in assets as of June 2022.
- Since 2019, Citizens has partnered with LiftForward to provide technical solutions for multiple programs under Citizens Pay, their buy now, pay later platform.
- To support CitizensPay, LiftForward also directly integrated into Citizens partners [Zoot](#) and [Fiserv](#).

Partner Business Objectives

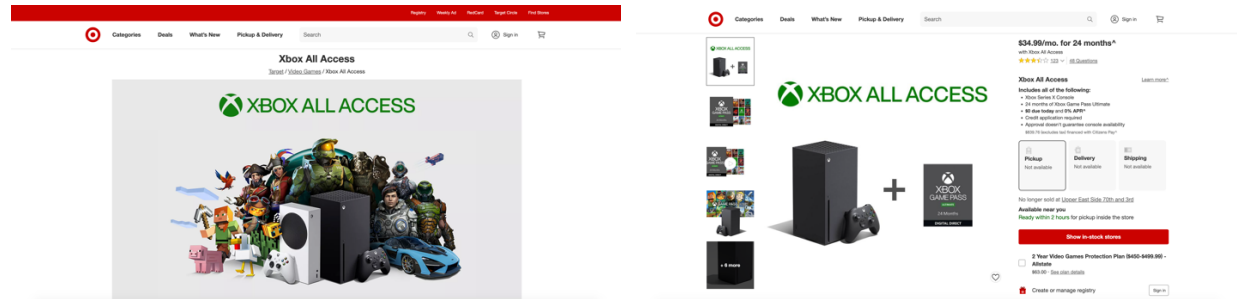
- Accelerate the launch of Citizens Pay programs with Merchants without requiring a direct integration with a variety of different system configuration.
- Integrate once with a powerful & stable, yet flexible & configurable, platform to ensure the transaction and loan settlements were always in sync regardless of the different behaviors of Merchant systems.

Program Details

Xbox All Access (XAA)

Operating model ([learn more](#))

API-Only	Hosted Experience	Hybrid
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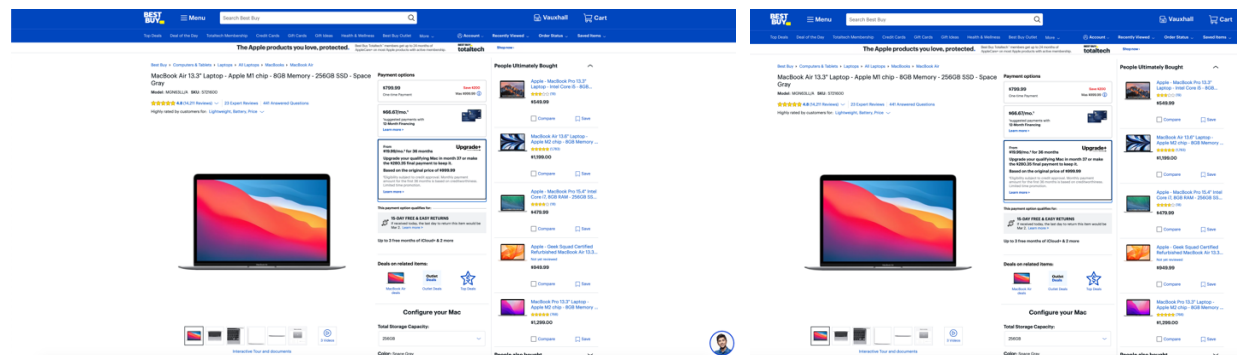


- The Xbox All Access Memory program allows customers to pay monthly for an Xbox Series S or Series X, attached with digital services (24 months of Game Pass Ultimate).
- LiftForward manages the connection and data flow between the Merchants and Citizens allowing for each to support this new subscription program without changing their system operations or requiring a direct integration.
- LiftForward powers the customer journey and dynamically, digitally attaches of 24-month GamePass Ultimate to the console and triggers the activation of the loan with Citizens, allowing for a seamless journey by all participants.

Best Buy Upgrade+

Operating model ([learn more](#))

API-Only	Hosted Experience	Hybrid
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- Upgrade+ is a Device-as-a-Service program launched by Best Buy US, initially with Apple products, using Citizens Pay as the payment vehicle through the LiftForward platform.
- Best Buy leveraged the LiftForward APIs already in place for XAA to allow customers to open a new account with Citizens Pay, purchase a driver product (selection of Apple devices), add AppleCare and accessories, pay in monthly installments, and qualify for upgrades.
- Using LiftForward APIs integrated with both Citizens and Best Buy, the customer can seamlessly execute an upgrade to keep themselves in the most advanced devices.

Microsoft General Financing

Operating model ([learn more](#))

API-Only	Hosted Experience	Hybrid
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Microsoft | Flexible Payments | Citizens Pay | Home

Buy now with Citizens Pay®, and pay as low as 0% APR

Shop more, stress less when you use Citizens Pay at checkout on orders with a \$500 minimum. It's a simple, safe way to secure the things you love today.

Shop your way
A Citizens Pay Line of Credit allows you to buy what you want, when you want with \$0 down and no hidden fees.*

Easy enrollment
Enjoy a quick, convenient pre-approval process. If you don't qualify, your credit score will not be impacted. If you do qualify, the credit check will result in an inquiry that may impact your credit report. Simply select Citizens Pay to apply at checkout on orders of \$500 or more.

You're in charge
Apply your line of credit over multiple purchases, up to the current limit. Then, pay back to Citizens Pay in 12 or 18 months, depending on your total.*

How it works

Questions? Talk to an expert

Apply for a Citizens Pay Line of Credit

Citizens PAY

Note: Please make sure you've added everything you want to your cart, as any updates to the cart or preferred shipping method will require you to re-submit your application.

The information you provide below will be shared with Citizens Pay to apply for a Citizens Pay Line of Credit. If you don't qualify, your credit score will not be impacted. If you do qualify, the credit check will result in an inquiry that may impact your credit report. You may be pre-approved for a line of credit amount less than your order total. If so, no line of credit will be opened and your credit score will not be impacted.

First name

citizen@citizenspay.com

Total gross annual income
\$

Terms agreement
By submitting this application, I acknowledge that I have accessed, read and agree to the following from Citizens Pay: [Citizens Pay Line of Credit Terms and Conditions](#), [Rates, Fees and Disclosures](#), [Citizens Privacy Policy](#), [Consumer Privacy Notice](#), [Initial Application, Credit Authorization and Data Sharing Consent](#), [Consent to Electronic Documents and Notifications \(e-Statements\)](#), [Authenticate Citizens Pay](#) to obtain my credit report to determine financing options, and share my information with Microsoft Store in connection with my request for the line of credit. I certify that if I qualify, I would like Citizens Pay to process my application for the line of credit according to the [Citizens Pay Line of Credit Agreement](#). I understand that processing my application will result in a credit inquiry that may impact my credit report. I understand that if I do not qualify for this line of credit, or I am pre-approved for a line of credit less than my order total, none of the documents in this paragraph will apply to me.

Important
 I understand that I will need to open and read the [Rates, Fees, and Disclosures](#)

- Microsoft Stores was able to leverage the LiftForward APIs already in place for XAA and existing integration with Citizens to allow customers to open a new account with Citizens Pay in order to purchase any products.
- Through the General Financing program, customers can choose Citizens Pay as the payment method when purchasing devices, accessories, software, and warranty through Microsoft Stores in the US.

LiftForward Solutions

Subscription Management:

LiftForward provides business, technical, and operational guidance to grow the current Citizens Pay programs and prepare for future ones, including ongoing professional services to the Merchants directly as they seek growth in their customer average order sizes and Lifetime Value. [Learn more.](#)

Engage & Purchase:

We connect to Citizens' systems to access product and service information to include in the Program Bundles for Enrollment. Merchants connect to LiftForward to easily package products and services for Citizens Pay-funded programs without requiring a direct integration, which greatly reduces complexity and increases speed to market for everyone. [Learn more.](#)

Application & Enrollment:

To seamlessly move the Customer to Payment and Settlement, we provide configurable modules for financing decisions and accepting program terms. Despite merchant system and program differences, LiftForward provides Citizens Pay with a standardized flow to allow their credit decision and funding processes to operate as normal; without customization. [Learn more.](#)

Payment & Settlement:

LiftForward supports both virtual credit card and direct ACH settlement to give Merchants flexibility to choose the payment method that best fits their systems; but also ensures the transaction and loan processes are in sync for Citizens Pay Accounting and Reconciliation needs. [Learn more.](#)

Fulfillment & Attach:

LiftForward triggers internal and external teams to deliver physical goods, attach digital goods, activate services and launch loan servicing, which ensures that the full subscription bundle is complete for Citizens Pay and customers enjoy a smooth experience. [Learn more.](#)

Renewal & Upgrade:

LiftForward connects the various Merchants, logistics partners, Microsoft Xbox and other Brands, and Citizens Pay to standardize the end of term processes across all programs, confirm monetary transactions are complete and ensure customers can easily subscribe or purchase again with financing through a seamless experience. [Learn more.](#)

Data & Analytics:

LiftForward provides detailed reports for stakeholders to ensure visibility into, and measure performance of, every aspect of the Embedded Financing program. Citizens Pay uses a wide variety of reports from LiftForward to support their Finance, Accounting, Reconciliation, Customer Service and Relationship Management teams across all the Programs. [Learn more.](#)

Contact Us

Let's get in touch! Fill out our Contact form [here](#).