

Paris, November 5<sup>th</sup>, 2020

## **Microsoft partners with Younited to launch the Xbox All Access programme in Europe**

*Younited Business Solutions, as a preferred financing partner, will allow Microsoft and selected retailers to propose a 24-month consumer credit solution to the customers who sign up to the Xbox All Access programme within the arrival of the new generation of Xbox consoles this autumn.*

Younited Business Solutions is announcing today the signature of a strategic partnership with Microsoft. This collaboration will equip the Xbox All Access programme with an innovative and fully digital credit offer across selected retailers in several European countries, leveraging Younited's full Credit Institution licence.

*"The choice of Microsoft comes as an acknowledgement of the innovative nature of the credit solutions developed by Younited. We are proud to be able to bring our expertise to a large-scale Device-as-a-Service project supported by a global technology leader. Via this partnership, Younited confirms its transformation, initiated in 2018, into a leading European SaaS payment and lending platform with global ambitions.",* declares Geoffroy Guigou, co-founder and COO of Younited Credit.

As a preferred financing partner, Younited has built a modern credit solution with automatic approval, adaptable at a European scale. Product of several years of digital lending expertise, this state-of-the-art payment product has been specially conceived to respond to the needs and expectations of a young demographic.

Through the Xbox All Access programme, the customers can enjoy the new generation of Xbox consoles (Xbox Series X and Series S) and 24 months of Xbox Game Pass Ultimate with no upfront cost and 0% cost of financing. Xbox Game Pass Ultimate gives fans access to over 100 high-quality games, new Xbox Game Studios titles the day they release, and online multiplayer with friends.

Younited will be launching Xbox All Access with their first retailer partner in France for the global release of the Xbox Series X and Xbox Series S on November 10<sup>th</sup>, while gearing up for several further launches with other retailers and in other geographies in 2021.

**About YOUNITED CREDIT:**

Younited Credit is reinventing the consumer loan industry in Europe. Its advanced scoring and credit underwriting technologies allow borrowers to enjoy the easiest online credit application in the market and an ultra-fast answer to their requests for a loan from €500 to €50 000.

Younited Credit is the only European consumer lending platform to be fully authorised and regulated as a Credit Institution, whose license is applicable to all 31 countries of the European Economic Area. Its innovative refinancing model allows professional qualified investors (both individuals and legal entities: companies, insurers, foundations, pension funds, etc.) to directly finance consumer loans.

The technologies designed by Younited Credit and offered since 2018 by Younited Business Solutions are fully accessible in SaaS mode via APIs to partners (banks, insurers, mobile operators, e-merchants) who wish to launch a consumer credit service. The technologies are featured on the app of the mobile bank N26, but also on the French online bank Fortuneo or as a payment method on the website of Iliad-Free for the purchasing of a Freebox Devialet. Our 100% cloud-based platform allows to benefit from open banking data accessible since the entry into force of the PSD2 Directive (EU).

The company has raised more than €165 million of equity, has passported its license in 6 countries (France, Italy, Spain, Portugal, Austria, Germany) and employs 350 team members in Paris, Rome, Barcelona and Munich – of which 100 work in the fields of data science, engineering and software development.

Younited Credit has originated over 2 Bn€ in consumer loans representing more than 400 000 loans.

Younited Credit is part of Next40, an initiative by the French Government to support the country's most promising scale-ups.

**Further information:**

<https://www.younited-credit.com> – Follow us on Twitter: [@younited](#) & LinkedIn : [younited-credit](#)

**Press contacts :**

Rumeur Publique

Hugues Morette – [younitedcredit@rumeurpublique.fr](mailto:younitedcredit@rumeurpublique.fr) - +33 06.84.51.41.59