

Use case · Deferred payments

A provider that defers payment at the merchant checkout. And must sustain consumer credit and payments at once.

What CCD, PSD2/SCA, the GDPR and DORA ask of a BNPL, and how it can onboard more merchants without standing up a new technical department.

2

stacks at once: credit and payments

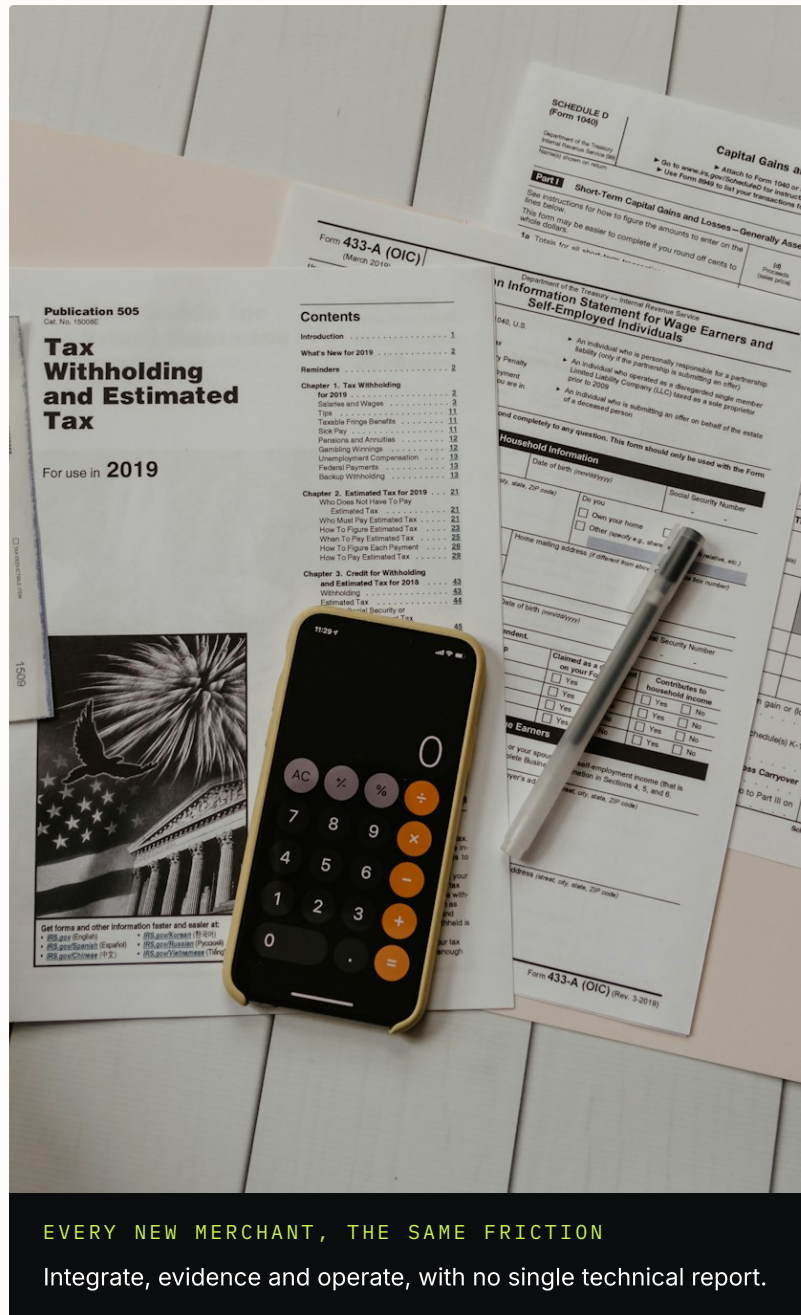
2026

CCD2 applies in November

1

partner for the dual perimeter





THE CHALLENGE

A dual perimeter, the same team and more merchants.

WHAT THIS PROFILE COSTS TODAY

Scoring, fraud and identity in milliseconds at checkout →

SCA and PSD2 flows without breaking merchant conversion →

Pre-contract information and collections aligned with CCD →

CCD2 ahead: tougher affordability and transparency duties →

Plugins and APIs per platform, without growing tech debt →

GDPR and, where it applies, DORA resilience on the same stack →

ITS MARKET

BNPL in Spain, with a dense competitive set.

What public sources show about the sector and who competes at checkout.

20 Nov 2026

CCD2 application date in the EU; companies in the sector are preparing

EUR-LEX · DIRECTIVE 2023/2225

11.6%

estimated annual growth of Spain's BNPL market into 2025

BUSINESSWIRE · PAYNXT360

SCA

strong customer authentication required of PSPs for e-payments (PSD2)

RDL 19/2018 ART. 68

COMPANIES IN THE SECTOR

Klarna	Global BNPL: pay in 3, pay later and financing in e-commerce
Scalapay	Short BNPL in 3 or 4 instalments; Spain as a priority market
Aplazame	Instalments at checkout; up to 36 months (WiZink group)
PayPal	Pay in 3 and instalments; communicating CCD2 readiness
Oney	3/4 split and longer plans depending on the merchant
SeQura	Spanish BNPL: checkout, instalments and a shopper app

The profile that combines its own scoring, merchant integrations and a credit-payments dual perimeter carries more technical surface than a generic instalment button.

WHAT WE PROPOSE

One technology partner for the BNPL dual stack.

A single interlocutor covers fraud, SCA, data, resilience and integrations so the team can serve more merchants.

Leadership

A single interlocutor

One conversation on credit, payments and risk instead of several vendors.

Product

Checkout without friction

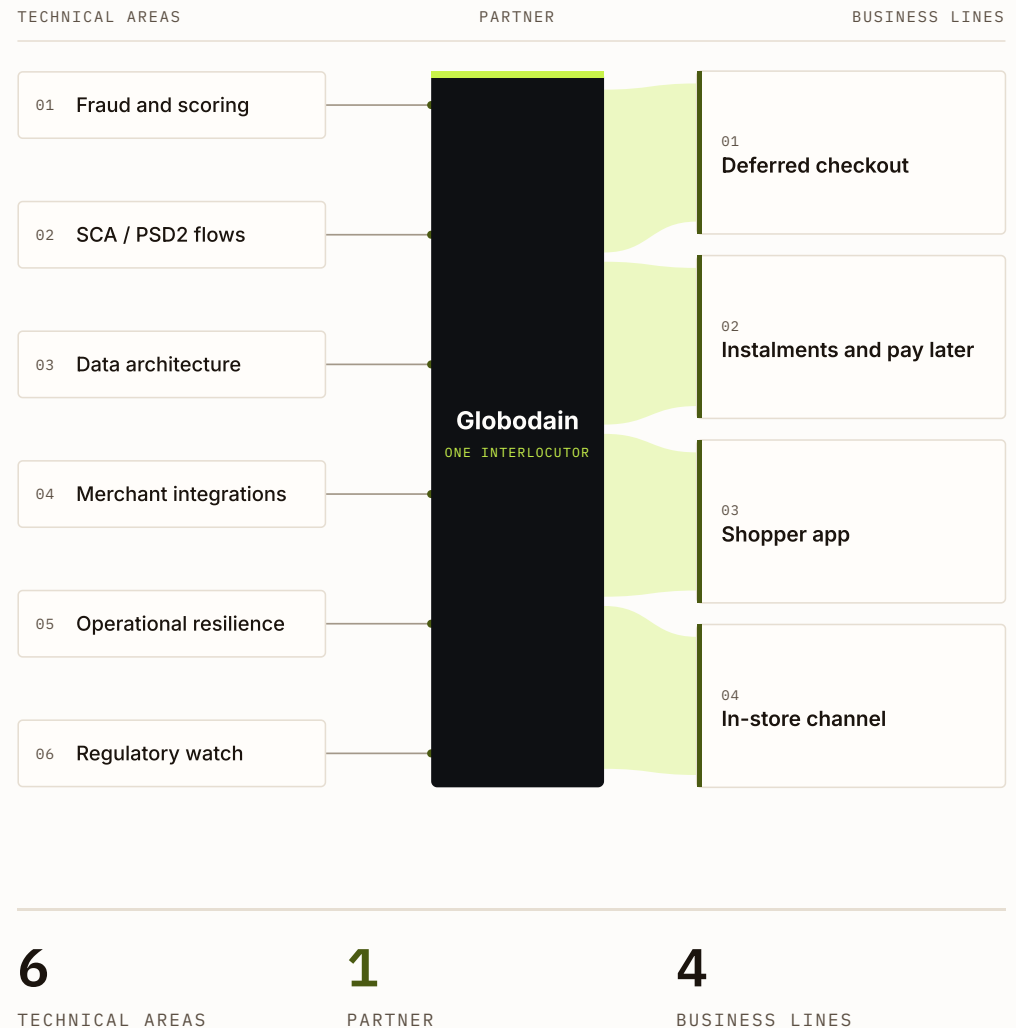
SCA, scoring and plugins aligned so compliance does not kill conversion.

Technical team

Capacity that adds

Reinforcement in security, data and compliance, without replacing the team.

FROM SEVERAL VENDORS TO ONE PARTNER

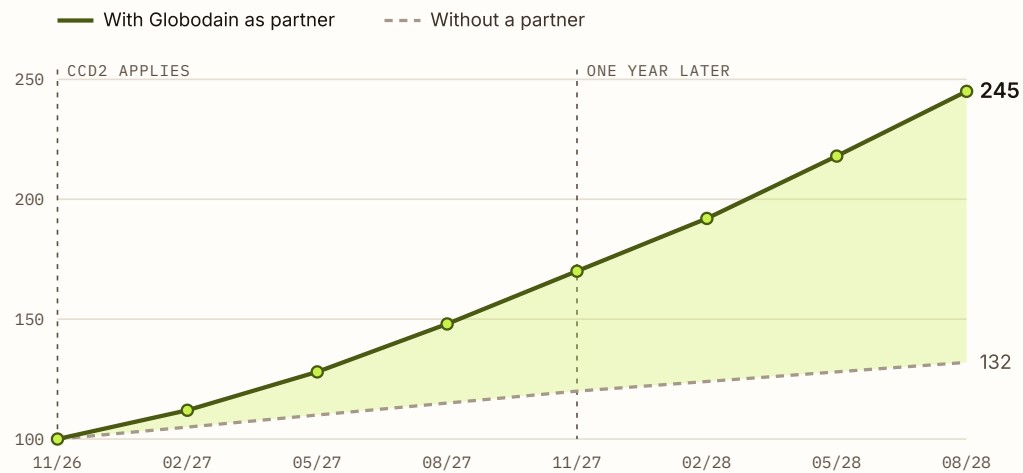


EXPECTED IMPACT

More merchants served with the same team.

What changes when fraud, SCA, data and compliance stop consuming the team.

MERCHANTS IT CAN SERVE



WHERE THE TECHNICAL TEAM'S TIME GOES

TODAY

42%

58%

WITH A PARTNER

18%

82%

■ Fraud, SCA, data and compliance

■ Product and merchants

×1.9

merchants it can serve by the end of the period,
versus staying without a partner

−24 pts

of technical time going back to product and
merchants

6 → 1

technical areas, a single interlocutor

Illustrative scenario, not a forecast. Index 100 = merchants it can serve at the start of the period. Assumption: freed time goes back to product and merchant onboarding.

HOW WE WOULD SOLVE IT

A continuous rhythm, not a project with an end date.

Each turn leaves evidence and sets the priority of the next.

01

Diagnosis

Checkout, scoring, SCA, data, plugins and infrastructure.

02

Audit

A report leadership, risk and product can read.

03

Implementation

We fix things alongside its team, without replacing it.

04

Vigilance

Early warning when CCD2, PSD or DORA move the roadmap.

What we bring · 01

Technical audit,
implementation and
continuous vigilance

What we bring · 02

A report with findings and
priorities

What we bring · 03

A stable interlocutor, not a
one-off vendor

VIGILANCE

The dual perimeter does not
watch itself.

BENEFITS AND ADVANTAGES

What this profile gains from the first quarter.

01
Checkout that complies and converts

SCA and credit aligned without lengthening the shopper's payment.

02
CCD2 with less scramble

Technical evidence ready when the rules apply.

03
More merchants, same headcount

Integrations and risk stop being the bottleneck.

04
Data under control

Architecture and GDPR over scoring, collections and merchants.

05
One partner

One relationship covers fraud, payments, cloud and watch.

06
Team focused on product

Technical time goes back to plans, the app and verticals.

THREE WAYS TO COVER IT

	In-house hire	Several vendors	Globodain as partner
TIME TO START	Months of hiring	Weeks per vendor	From the diagnosis
INTERLOCUTORS	One, with gaps	One per area	One, for everything
COST	Fixed and high	Scattered	Predictable
CREDIT + PAYMENTS VIEW	Depends on the hire	Fragmented	Complete
EVIDENCE FOR AUDIT	To be built	Separately	In one report

WHY GLOBODAIN

Capabilities that apply to a BNPL with a dual perimeter.

01**Cybersecurity**

Security and access on checkout, scoring and collections data.

02**Technical audit**

Data, CI/CD, plugins, PSPs, infrastructure and code.

03**Compliance**

A technical reading of CCD, PSD2, GDPR and DORA on its stack.

04**Cloud and DevOps**

Infrastructure ready for more merchants without tech debt.

05**Integrations**

APIs, plugins and PSPs connected securely and operably.

06**Vigilance**

Early warning of regulatory changes that hit the BNPL.

WHAT WE DO NOT DO

- We do not certify regulatory compliance
- We do not issue certificates or seals to third parties
- We do not replace legal advice: we complement it

Certifications and legal advice belong to authorised third parties. We provide technology support: audit, implementation and vigilance.

Scope note: the mention of regulated environments describes applicable capabilities, not an accredited track record in deferred payments.

NEXT STEP

Does your case look like this profile? Let's analyse it.

This study was built from public sources on the sector. If yours looks similar, Rubén Ayuso will analyse it with you and prepare one for you.

Analyse my case

TO ANALYSE YOUR CASE

Rubén Ayuso

✉ ruben@globodain.com

in [LinkedIn](#)

🌐 rubenayuso.es

Technical study prepared by Globodain Technology Corporation from public sources on the sector. It does not describe a specific company and was not prepared with one. The companies named are examples from the sector: this does not imply a commercial relationship or their participation. Not a contract: figures and scenarios are indicative.

