Hi John,

Hope you are well.

Here is my recommendation regarding exploring BNPL for Everqlo. Based on my findings, my recommendation is that they should go ahead with implementing BNPL. This has the potential to generate additional sales per quarter.

Below are the reasons why I am making this recommendation:

- 1. Opportunity to increase conversion rates
- 2. BNPL can help drive higher average orders
- 3. Competitive payment fees with no upfront setup costs
- 4. Improve overall customer experience

Overall, looking at the 4 points above, my hypothesis is that introducing BNPL option will drive more sales for our client whilst improving customer experience.