

Shopify BNPL Apps: Speed + Fee + Region

Blocking time measured across real Shopify stores. Fees verified August 2026. Built by Kaspian Fuad, Shopify CRO consultant.

Shop Pay Installments . 30ms

Native, no app . US, CA, UK
Underwritten by Affirm. Lightest option, no third-party script.

Fee: Payments rate + a premium
Set per plan, shown in Settings > Payments. Paid upfront.

Sezzle . 70ms

Fee: 6.1% + \$0.30 (published)
One of only two providers with a public rate. US, Canada.

App + widget
\$15/mo if under \$300 volume. Settles 1 to 7 days.

Zip . 70ms

Fee: from 5.9% + \$0.30 (published)
Publishes a starting rate. App + widget.

2026 caveat: AU + US only now
Exited the UK, winding down New Zealand by Aug 2026.

Afterpay . 80ms

Fee: ~3-7%, per agreement
Not public. Clearpay brand in the UK and EU.

US, AU, UK, CA . app + widget
Younger shopper base. Common in fashion and beauty.

Klarna . 90ms

Fee: ~6% + \$0.30 (reported)
Behind login. Paid upfront and in full (Klarna's words).

Strongest in EU, UK . US expected 2026
Pick it if you sell into Europe. Gateway + messaging app.

Affirm . 90ms

Fee: quote only (~6% reported)
Not public. US and Canada. Also underwrites Shop Pay Installments.

App + gateway
Leans higher-ticket, longer terms, larger baskets.

Cut the speed cost

Prefer native Shop Pay Installments
No app, no script where you are in US, CA, or UK.

Never stack three messaging widgets
Each is a separate main-thread script from a separate origin.

Show messaging only where it converts
Turn the widget off on pages it does not earn a sale.

What decides your pick

Region and customer base, not fee
Fees are level near 6%. Put the provider your buyers use in front.

All six pay you upfront
The provider carries the repayment risk, you get paid in 1 to 3 days.

Turn on Shop Pay Installments

Settings > Payments > Shopify Payments
Check Shop Pay Installments, then Save. No app needed.

Requires Shopify Payments + Shop Pay
Store currency must match the region (USD, CAD, GBP).

Regions at a glance

Shop Pay Installments: US, CA, UK
Klarna: EU and UK, with US expected in 2026.

Afterpay: US, AU, UK, CA
Zip: AU and US only in 2026. Sezzle: US, CA.

Does BNPL lift sales?

Providers claim big lifts
Every published number is self-reported and inconsistent.

Measure your own before and after
The honest case is removing a price objection, not a headline stat.

2026 context

Affirm is Shopify's exclusive provider
Feb 2025 deal. UK Shop Pay Installments went live Dec 2025.

BNPL is not regulated like a credit card
CFPB withdrew its pay-in-4 interpretive rule on May 12, 2025.