

Paying after delivery with AfterPay – Arvato

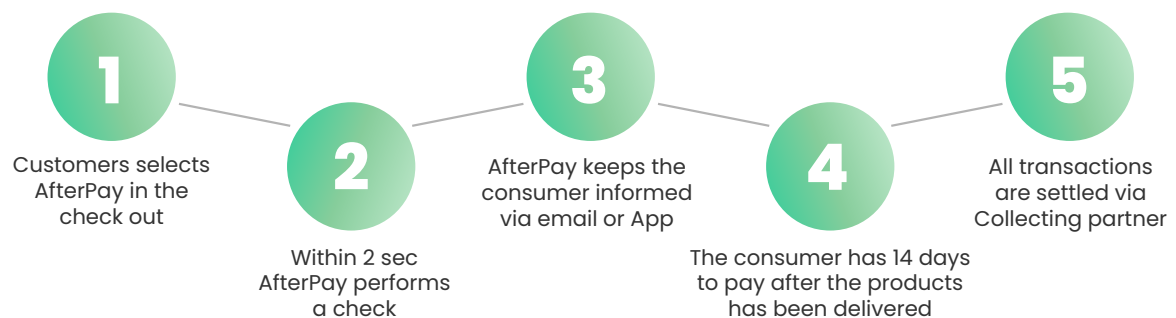
Introduction:

A Payment after delivery methods removes many barriers for consumers to purchase online. It creates trust and simplifies the payment experience! Research has shown that AfterPay users order on average more products with a higher value than other payment methods!

AfterPay is a **truly independent** Payment After Delivery (PAD) provider with a sole focus on facilitating our partners and merchants with a simple yet highly effective payment experience.

With more than **60 years' experience** in invoicing and debt collection, AfterPay has by far the most extensive database of consumer information in Europe, resulting in the highest acceptance rates in the industry

Consumer process flow:



Key reasons for consumers to use AfterPay:

Almost 50% of all shoppers have indicated that they prefer to **experience** their product **first** before paying for it. Key reason for this is the ability to check whether the product(s) **meet their expectations**. In addition, AfterPay is used frequently by consumers who are unsure of the product!

Key reasons for merchants to use AfterPay:

With AfterPay, merchants experience **higher conversion** and **retention** rates. AfterPay takes over the complete payment risk from merchant and **guarantees** the **payout**. With a high acceptance rate and **no charges** for **returns** AfterPay is a leader in its field!

Key differentiators with main competition:

- A. AfterPay enhances the merchant brand and does not take over customer loyalty. A true facilitating partner for PSPs and merchants!
- B. No fees on returns (AfterPay only charges for the NET amount)
- C. In-house customer service
- D. Most experienced in credit management. 60+ years!
- E. Highest brand recognition and market share in NL and BE

AfterPay statistics:

- 1. 80%+ brand awareness in key markets
- 2. Average of 10% conversion growth
- 3. Average of 20% higher order baskets in comparison with other payment methods
- 4. 6 million + consumers use AfterPay
- 5. 5.500+ merchants offer AfterPay
- 6. Quickest growing payment method in Benelux

Available countries and products:

Countries	Invoice	Installments
The Netherlands	✓	X
Belgium	✓	X

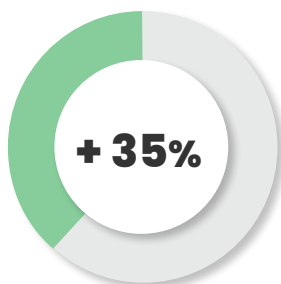
Most relevant verticals and references:

Vertical	Invoice
Fashion	G-star, WE, Hunkemoller, Nelly, Superdry, AboutYou, BestSecret, Intersport, Shoeby
Shoes	Sacha, Manfield, Omoda
Marketplace	Amazon, Miinto, Best Seller, Kleertjes.com, VD
Health & Beauty	Mister Spex, Body&Fit
Electronics	Samsung, BCC
Others	Fonq, Blokker, Intertoys

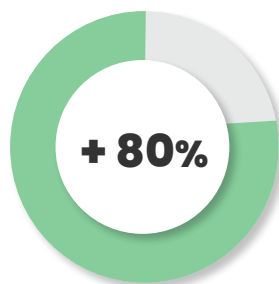
Merchant active in Belgium:



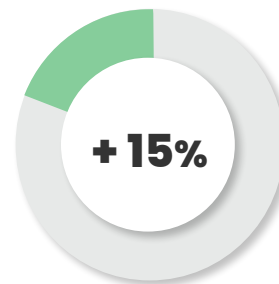
Other stats:



Annual growth
AfterPay



Brand awareness in
key markets



Average conversion
growth