



Invisible Payment Solution as Secret Sauce for Financial Fitness

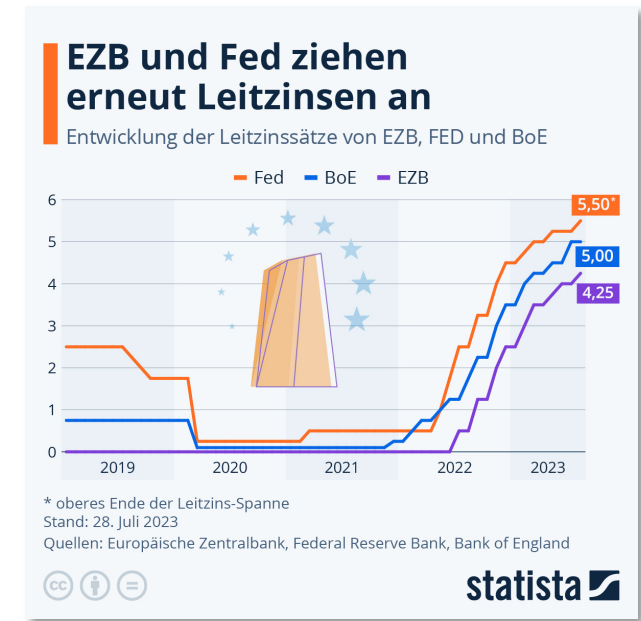
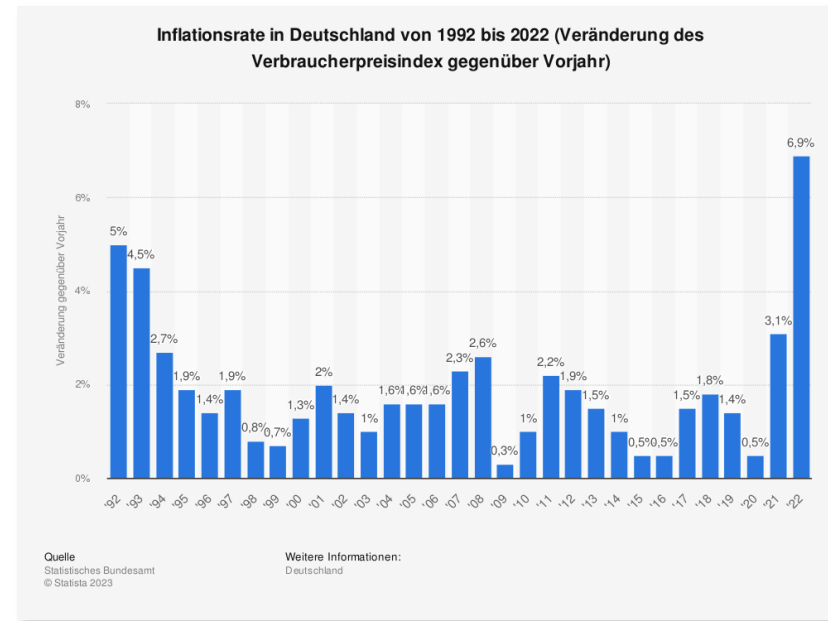
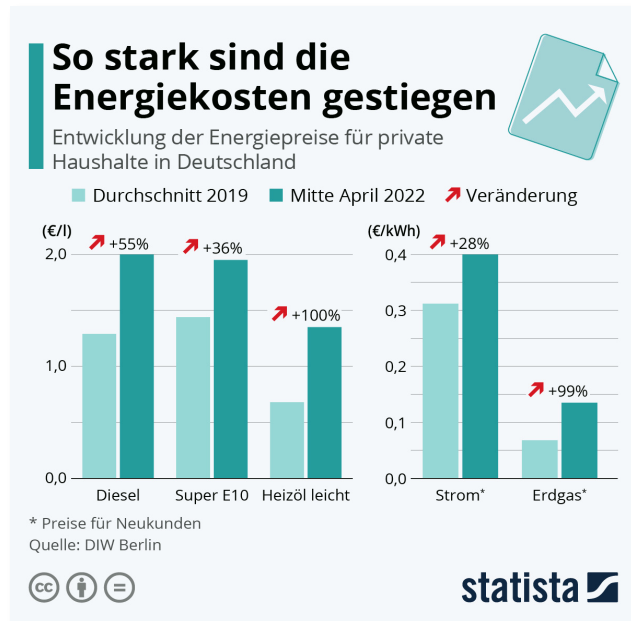
Sönke Kisker (CFO Gartenhaus) & Denny Morawiak (CCO Ratepay)

The German economy is facing headwinds: Technical recession with -0,3% GDP decline in Q1

Doubling energy prices

>6 % inflation since 2022

Prime rates on a 20 year high



Einzelhandel erlebt stärksten Umsatzrückgang seit fast 30 Jahren

Teilen Pocket 46



Update / Zalando streicht Hunderte Stellen Online-Händler begründet dies mit geringerer Kauflaune



HÄNDLER IN DER KRISE

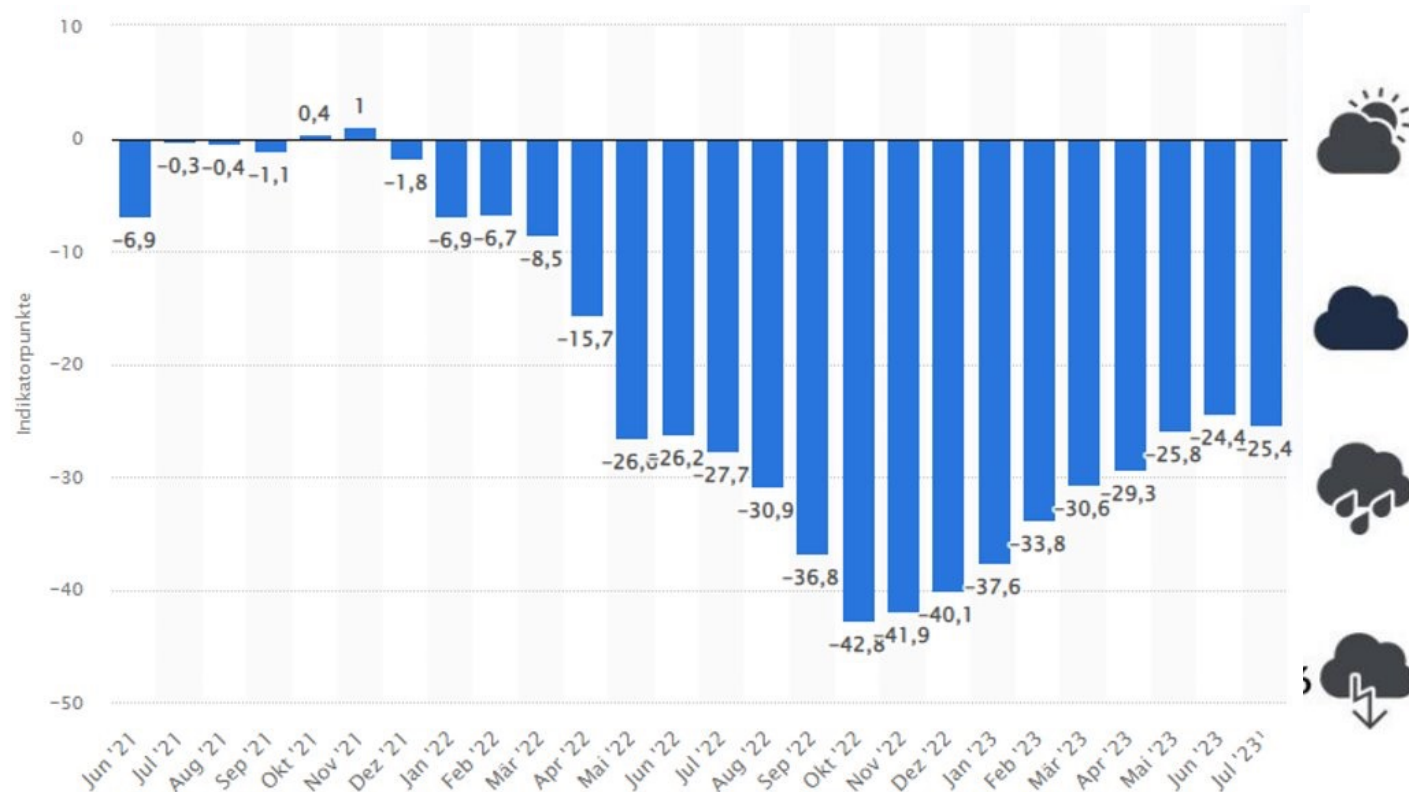
Tchibo streicht 300 Stellen



Personalabbau

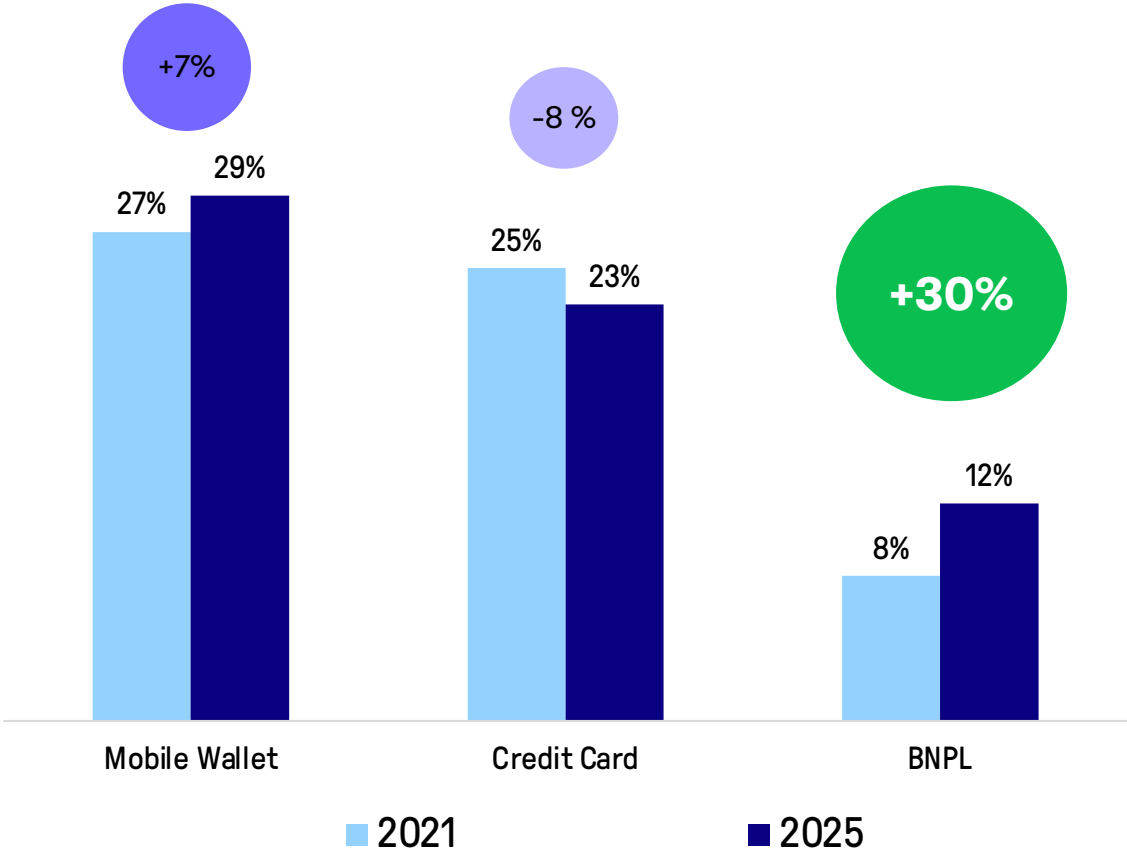
Amazon streicht 18.000 Jobs

Consumer sentiment: Continuous pressure on shoppers and their disposable and discretionary income

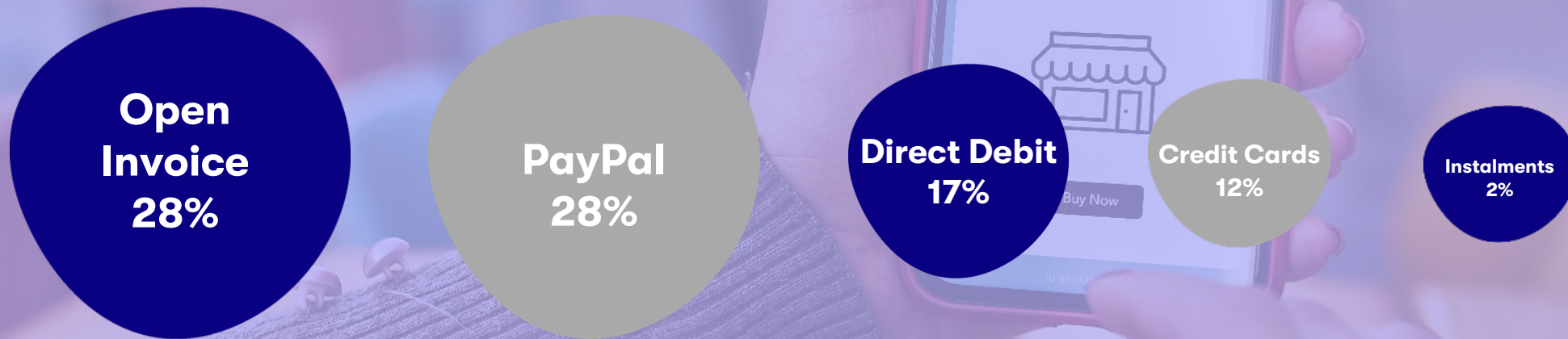


BNPL payment methods are increasing steadily and carry a strong USP in regard to alternative consumer credit options

European E-Commerce Payment Volume in %

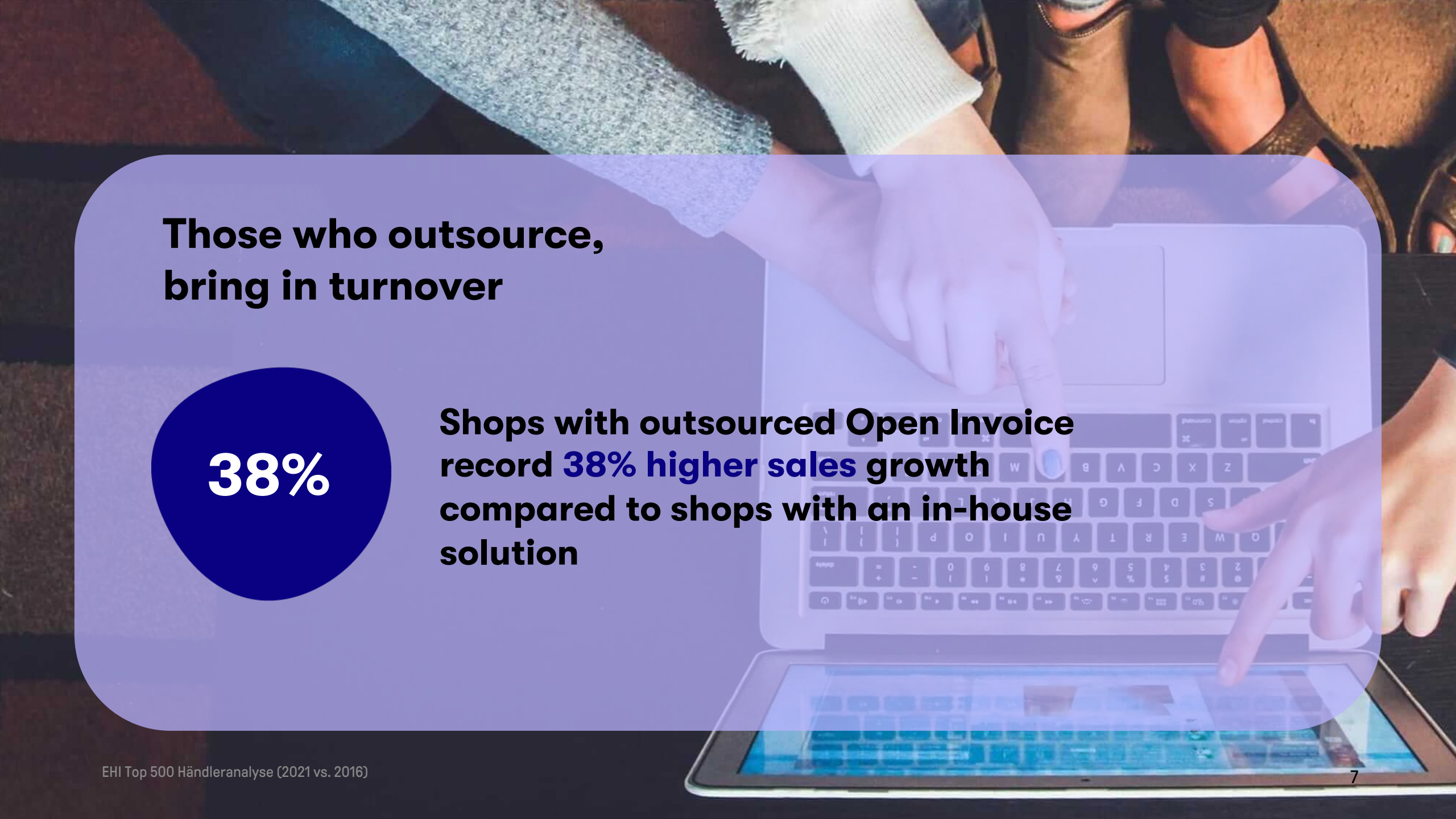


In the DACH region, Open Invoice is the evergreen of BNPL



■ BNPL

■ Other Payment Methods



Those who outsource, bring in turnover

38%

Shops with outsourced Open Invoice
record **38% higher sales growth**
compared to shops with an in-house
solution

Successfully invisible: The power of White Label

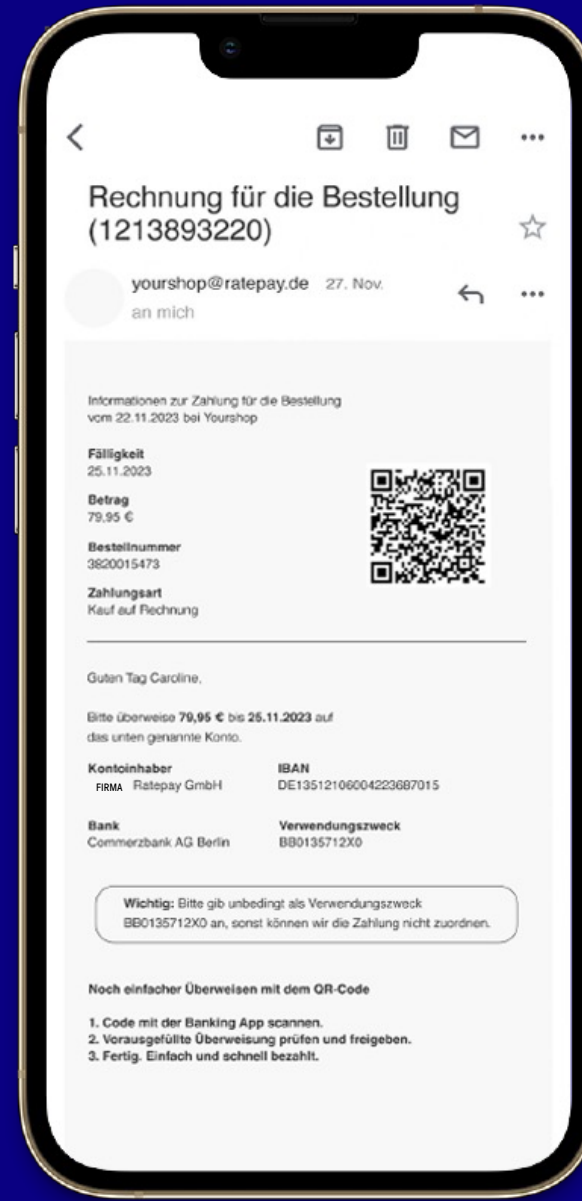
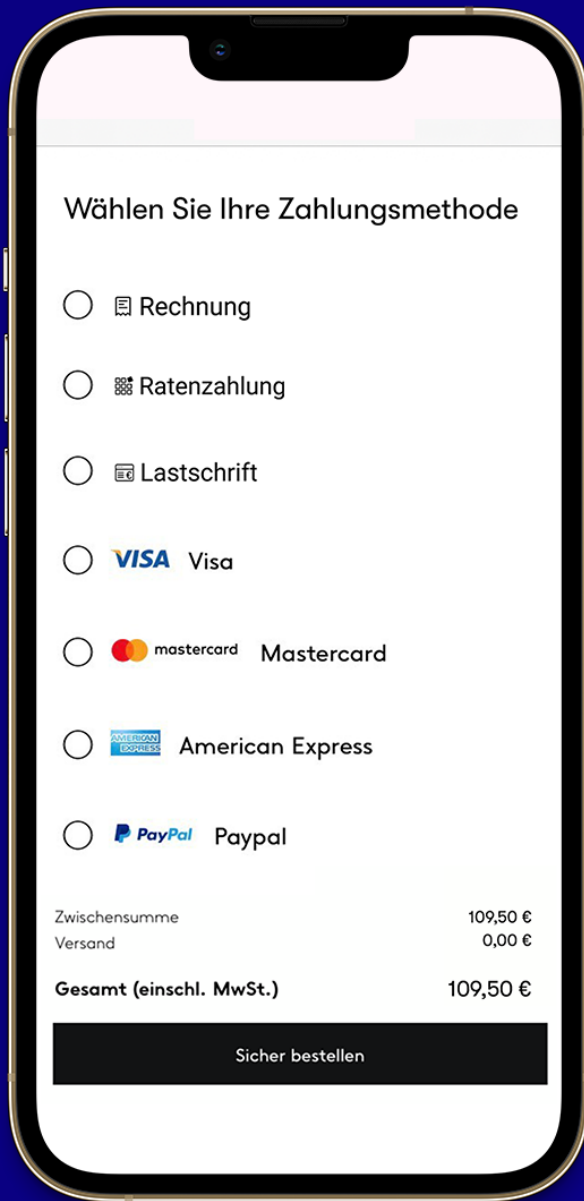
70%

of the retailers say White Label leads to **higher conversion**

61%

of the retailers say White Label leads to **higher loyalty**





Summary

- 1. Consumer Crisis and tough times in eCommerce**
- 2. Buy Now, Pay Later more relevant than ever**
- 3. Outsourcing BNPL has positive impact on revenues**
- 4. Using White Label BNPL increases conversion and loyalty**

Bonus: Why CFOs like it

BNPL for your financial fitness

- You focus on selling, we handle all cumbersome post transaction services.
- Significantly improves your risk profile: No costs of default, no provision needed.
- Eases operational handling: No dunning and debt collection, decrease of handling costs.
- Improves your working capital: No waiting for shoppers to pay.



Thank you

For questions and discussions,
please find us at our booth at

F5

 ratepay

