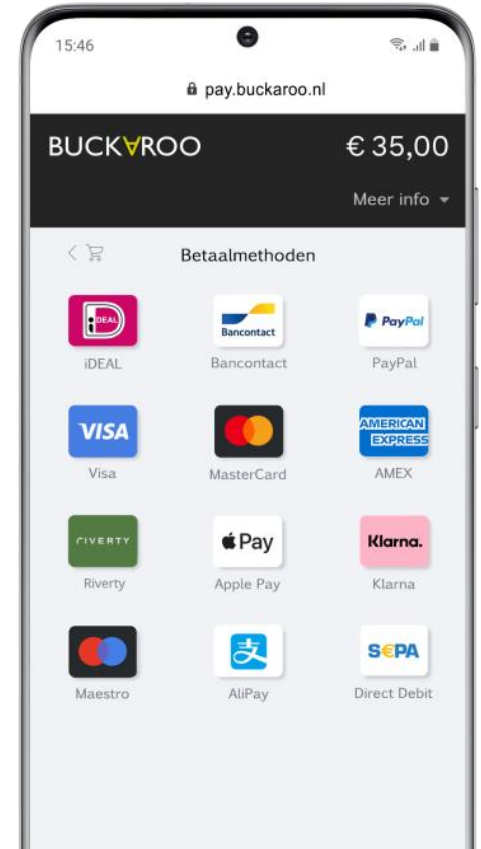


# BUCKVROO

## Your Partner in Payments

WE MAKE SURE YOU GET PAID




















WE MAKE SURE YOU **GET PAID**

# Buckaroo **Buckaroo Who?**






# Trust & Reliability

## They know

Fashion & lifestyle	Home & garden	Health & beauty	Media & entertainment	Licensed lottery	Electronics & telecoms	Top-up	Mobility	Food & beverage	Travel	Other <sup>(1)</sup>
 BRANDFIELD  DECATHLON LOAVIES	 Fleurop  Praxis  BRICO	 BODY&FIT  Haarspullen  drogist	 NLZ&T  PATHÉ THUIS  VIDEOLAND	 NEDERLANDSE LOTERIJ  TOTO CASINO	 cool blue  mobiel.nl youfone	 recharge.com  ALPHACOMM  Translink	 Parkos  Swagfietz  Nederlandse Spoorwegen	 PIC NiC	 corendon.  Sunweb	 AMNESTY INTERNATIONAL  ROYAL BELGIAN FOOTBALL ASSOCIATION  OCTA+ VIVAQUA

Belgian Partners



Together with our partners









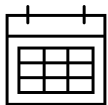




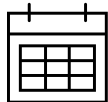



# Consolidate the future

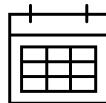
## **Strong local presence**



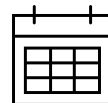
2005



2020



2021



2022



BUCKAROO

# FACTS AND RESULTS

**01**



170.000.000 +  
Transactions

**02**



€ 10,5 BILLION  
Volumes

**03**



24.000+  
Customers

**04**



MORE THAN 100  
Partners & Integrators

**05**



110+ FTE  
Employees

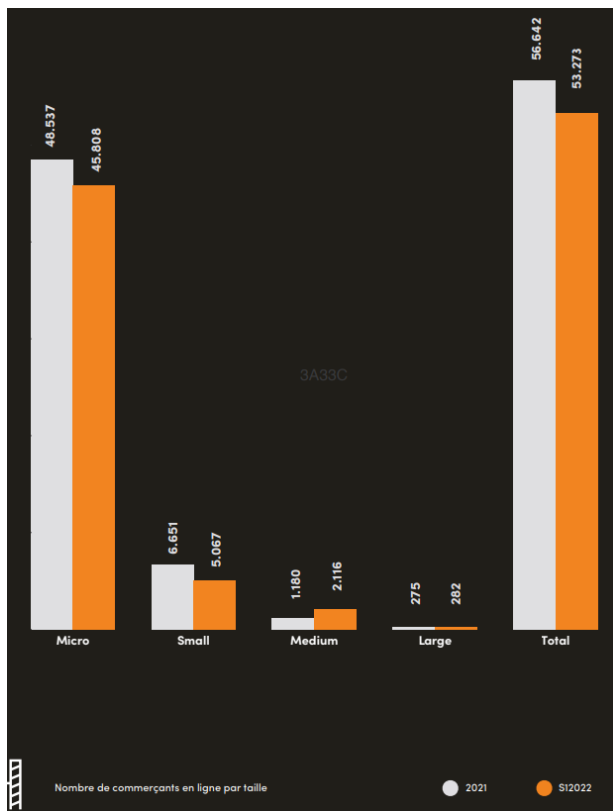
**06**



3 OFFICES  
Utrecht, Helmond, Brussels

# Belgium eCommerce landscape

## **Dare but be realistic!**



### **Micro merchant**

>> Online revenue  $\leq$  €100,000

### **Small merchant**

>> Online revenue € 100,001 - € 1,000,000

### **Medium merchant**

>> Online revenue € 1,000,001 - € 10,000,000

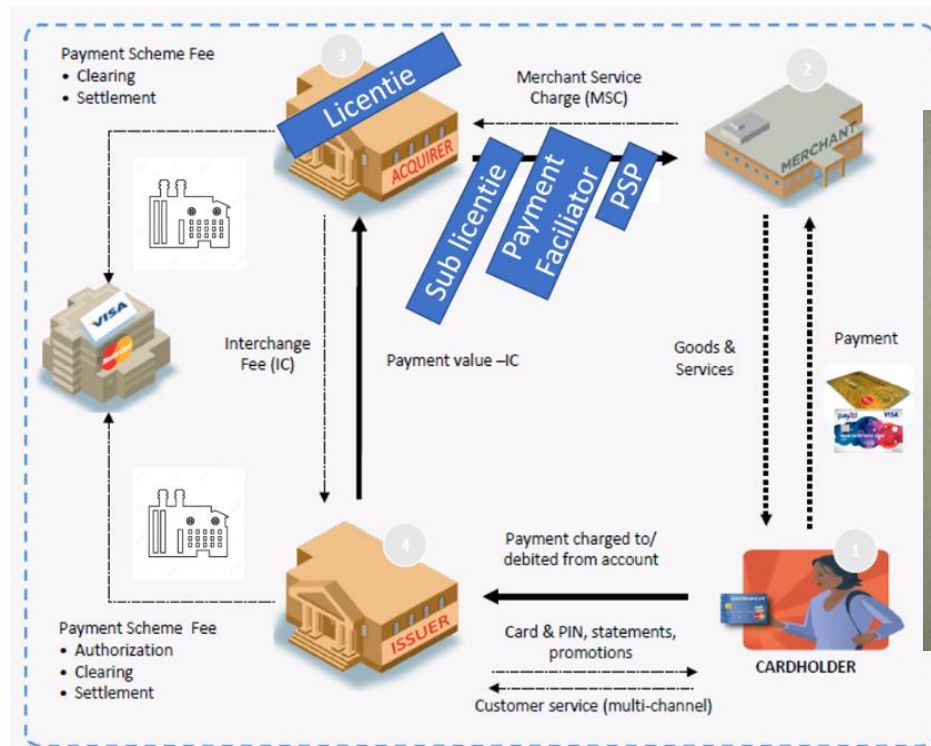
### **Large merchant**

>> Online revenue  $>$  € 10,000,000

Source: Safeshops eCommerce Barometer H1 2022

# The payment world

## Behind the scene



### 1 CARDHOLDER

- Purchases goods and services with card



- Seeks profitable behaviors from cardholders



# Cost of integrating **How should I integrate?**

---

- Commercial relationship : direct or indirect
  - > directly with a PSP or through a platform/software?
  - > how does the boarding process work?
- eCommerce platform such as Prestashop, Woocommerce, Shopware, Magento, Odoo, Lightspeed, ...Plugins can be so different from PSP to PSP
  - > what are the payment functionalities included in the plugin?
  - > where is the plugin developed and maintained?
- By myself or with the help of an integrator/web builder
  - > Do you have the expertise and time to focus yourself on this?
  - > What are the skills of your developer(s)?
  - > Are you satisfied by their technical documentation/ website?
  - > Have you test their support?



# You and your customers

## **Ease of use**

---

- User experience should be the focus  
For your customer:
  - > Did you check how the web and the mobile checkouts look like?
  - > Did you check what for information the customer will see on his bank statement?  
For you:
  - > Did you check their technical documentation/ website?
  - > Have you seen how you can search for a specific transaction?
  - > Did you call their support?
- Conversion is key, Pay out is critical
  - > Did you check how often pay out will be done?
  - > Have you had a look at the financial reporting?
  - > Do you know how simple/complicate the reconciliation process will be?
  - > How are chargebacks handled?

# Payment Method Risks

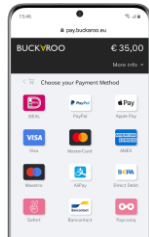
## **Guaranteed or not?**

---

- I need a large variety of payment methods.
  - > Not true. You need the right payment methods
    - reach more potential buyers
    - increase conversion
    - reduce fraud and disputes
    - optimize your transaction costs
- What are guaranteed payment methods?
  - > Payment methods where the cardholder can not dispute the transaction
    - Bancontact
    - Payconiq
    - KBC of Belfius Pay Button
    - iDeal
    - Afterpay/Klarna
- What are non-guaranteed payment methods?
  - > Payment methods where the cardholder can dispute the transaction
    - Credit Cards >> 60 to 120 days
    - SEPA Direct Debit (domiciliation) >> 8 weeks +11 months

# Some payment solutions

## **GET PAID**



User  
Interface



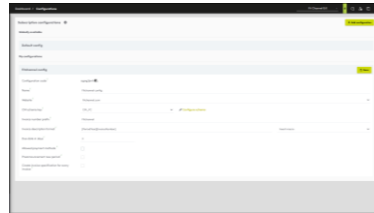
Customer  
focus



Large, medium and small  
merchants



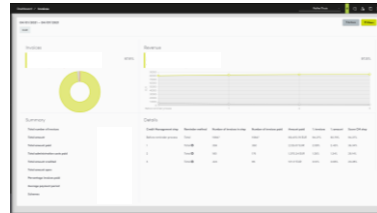
SUBSCRIPTION  
MANAGEMENT  
SOLUTIONS



Subscription businesses (telcos, video  
on demand, utilities, etc.)



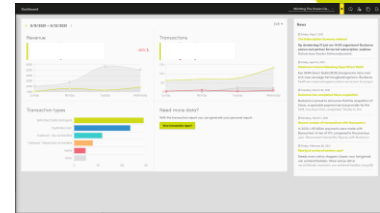
CREDIT  
MANAGEMENT  
SOLUTIONS



Subscription businesses (telcos, video  
on demand, utilities, etc.)



MARKETPLACE  
SPLIT-PAYMENTS



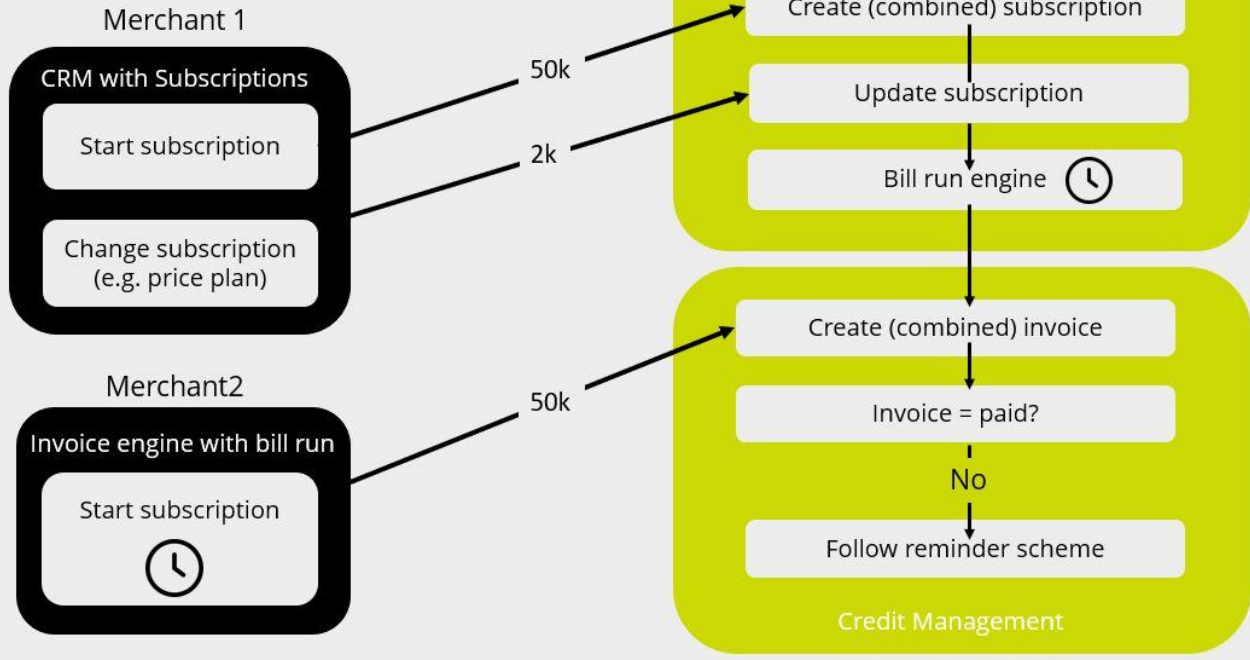
Marketplace  
business model

How to manage recurring revenue?

# Subscription Management

SUBSCRIPTIONS

**IN HOUSE OR EXTERNAL**








Automating your recurring revenue

# Subscription Management

STEP 2

## Billing scheme

Configuration settings for billing

Interval  ▼

*i The interval period where the product should be billed in.*

Timing  In advance  In arrears

*i "In advance" means that the billing day equals the first day in the period. With "in arrears" the billing day is the last day in the period.*

Trial period  ▼

*i The optional trial period duration. All rateplan charges will be free of charge for the debtor for the selected period.*

[< Previous step](#) [Next step >](#)

# Improving your cashflow process

## **Credit Management**



- ✓ Invoice specifications
- ✓ Invoice management with real-time push notifications
- ✓ Batch API to submit large quantities of invoices at once
- ✓ Credit notes can be easily created via an API call, Excel or in Buckaroo Plaza account and be combined with payment refunds
- ✓ Reporting (invoices status, dunning processes effectiveness)



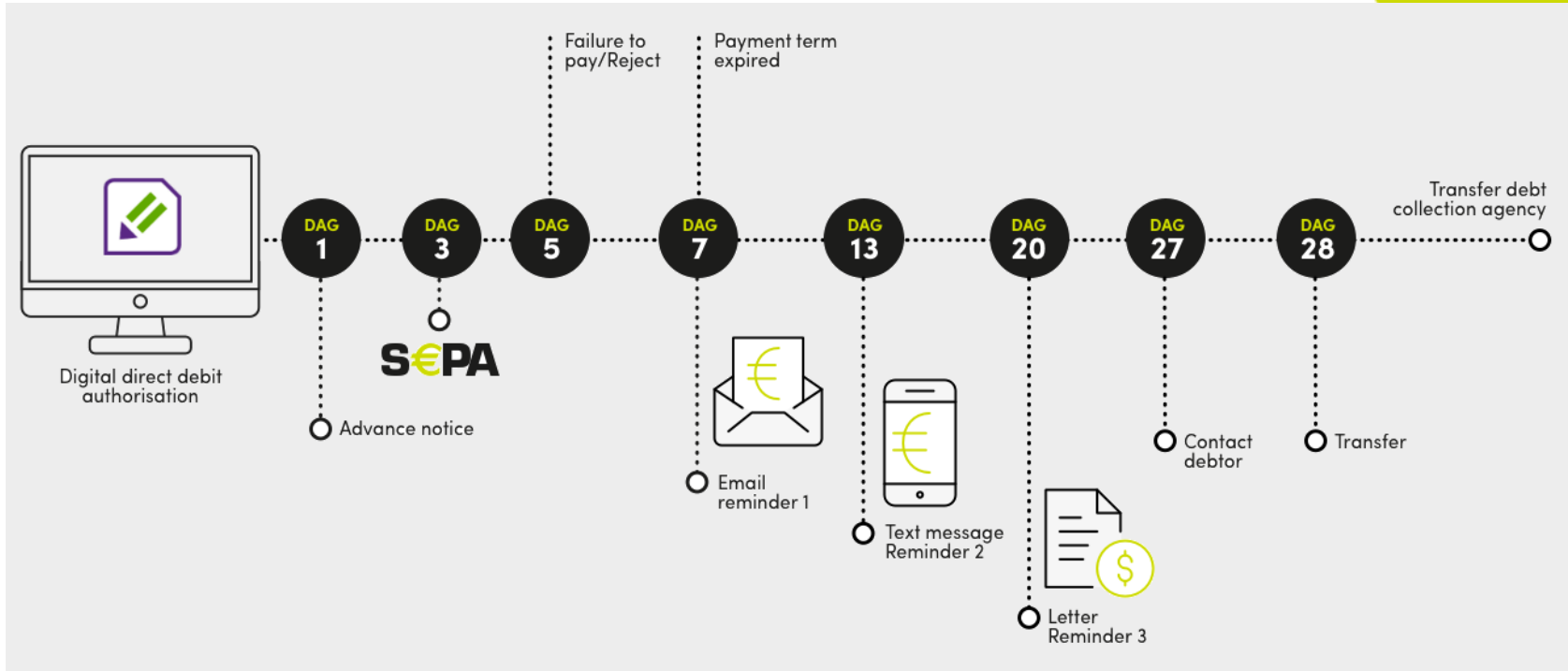
- ✓ Paylink generated with each invoice
- ✓ Payments: Buckaroo directly debits the customer with the merchant's preferred payment method
- ✓ Recollect attempts if a direct debit fails (e.g. chargeback)
- ✓ "Second chance" email sent to the customer if a payment fails, is cancelled or abandoned



- ✓ Payment reminders customizable with Buckaroo's template editor
- ✓ Flexible dunning timing
- ✓ Custom events with Buckaroo Dunning Schedules
- ✓ Auto stop subscription if an invoice remains unpaid
- ✓ Collection agency transfer
- ✓ Offer payment plans to companies

# Improving your cashflow collecting process

## Credit Management



Get more protection  
**SHIELD** against fraudsters

LAUNCH IN  
PROGRESS



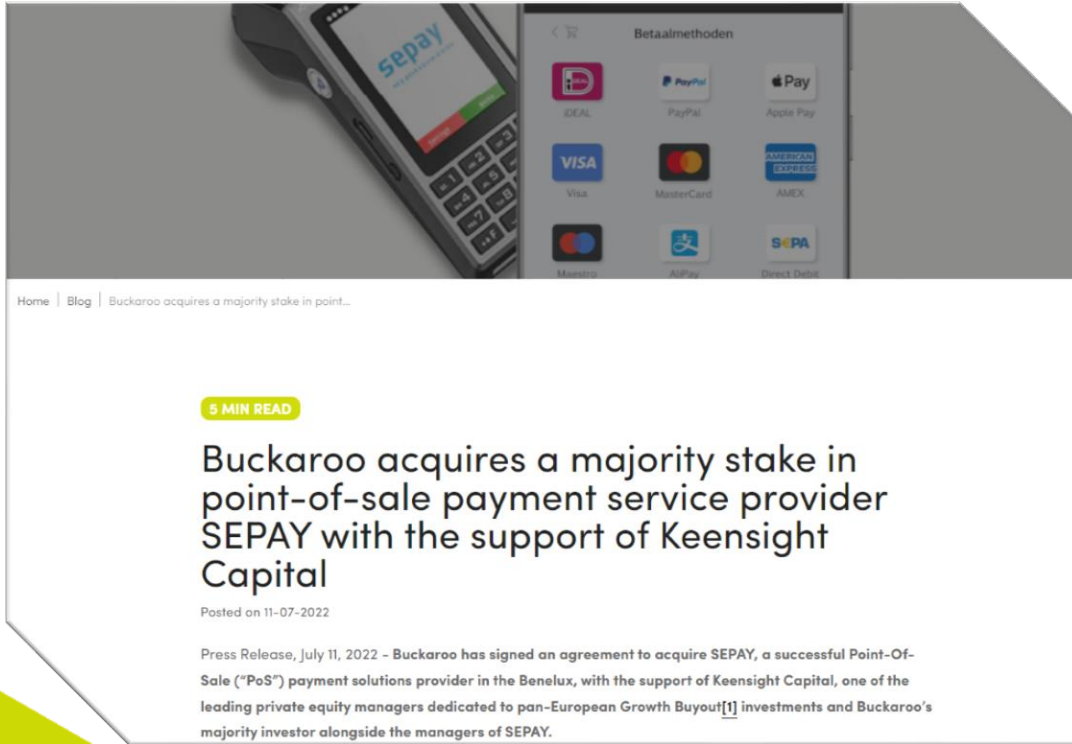


Buckaroo Shield Premium

# **SHIELD** against fraudsters

- Custom Rules
  - > set up your own anti-fraud rules based on the default data points available.
- Management of black- and whitelists
  - > maintain lists of payment characteristics (data points) in 'blacklists' and 'whitelists'.
- Auto-blacklisting
  - > Payment details of a transaction can be automatically added to a blacklist in case of a Shield rejection.
- Global Watchlist
  - > additional sources of data related to suspicious payment data - outside your own business and transaction traffic.
- After-The-Facts refusals
  - > transactions can be checked 'After-The-Fact', with the possibility of being reversed by Shield

# IN STORE PAYMENTS WITH **POINT OF SALE**



# IN STORE PAYMENTS WITH **POINT OF SALE**

**FORESEEN  
2023 for Belgium**



SoftPOS



Accessories



POS



ECR interface



Own acquiring

## Why Sepay?



Delivered the day after



Very competitive pricing



Buy, Lease and Rent



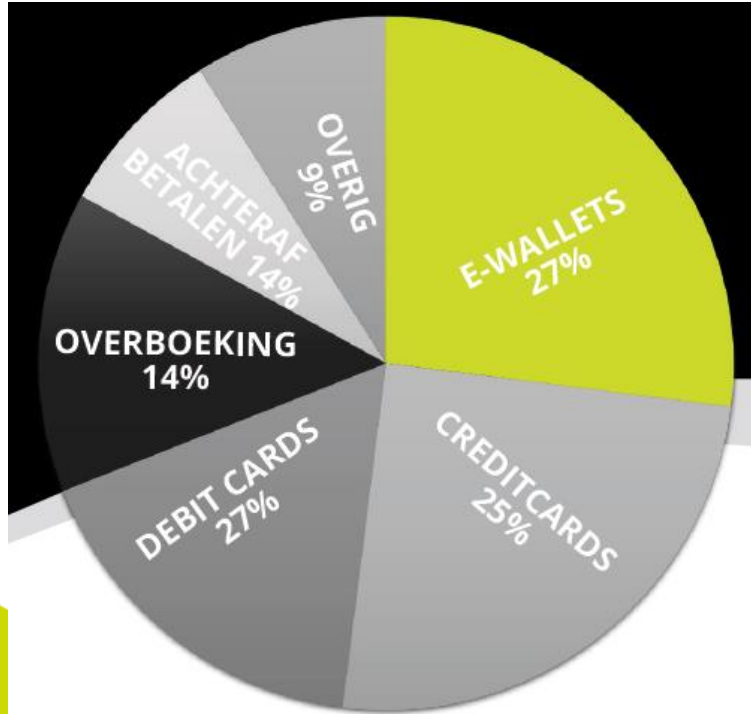
Daily transaction processing

VISA



E-Wallet for merchants

# Your own loyalty tool



FOREZEEN  
2023

## BETAALPROCES VOOR DE WALLETHOUDER



Advantages

# Your own loyalty tool

- Customers who buy regularly can build up savings to spend later. This encourages repeat purchases.
- Transactions are not only faster, but also a lot cheaper compared to normal transactions.
- Ideal for settling smaller amounts
- Credit balance is tracked automatically and immediately visible on the customer portal
- Perfect loyalty tool for customer retention

FORESEEN  
2023

# GET IN CONTACT WITH US

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+32 468-19 00 68



# CREATE YOUR BUCKAROO ACCOUNT QUICKLY AND EASILY



**Nederlands**



**Français**



## Buckaroo Belgium

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1831 Diegem

Belgium