

# All about payments

mollie

The image features a black background with several overlapping geometric shapes. A large blue trapezoid is positioned in the upper right quadrant. A red circle is located in the lower right quadrant, partially overlapping the blue trapezoid. A black circle is also present, overlapping the red circle and the blue trapezoid. The text 'All about payments' is written in white, bold, sans-serif font in the upper left area, and the 'mollie' logo is in the bottom left corner.



# Aron Vanoverberghe

Sr Business Development Manager Belgium

5 years at Mollie  
2 years at Worldline

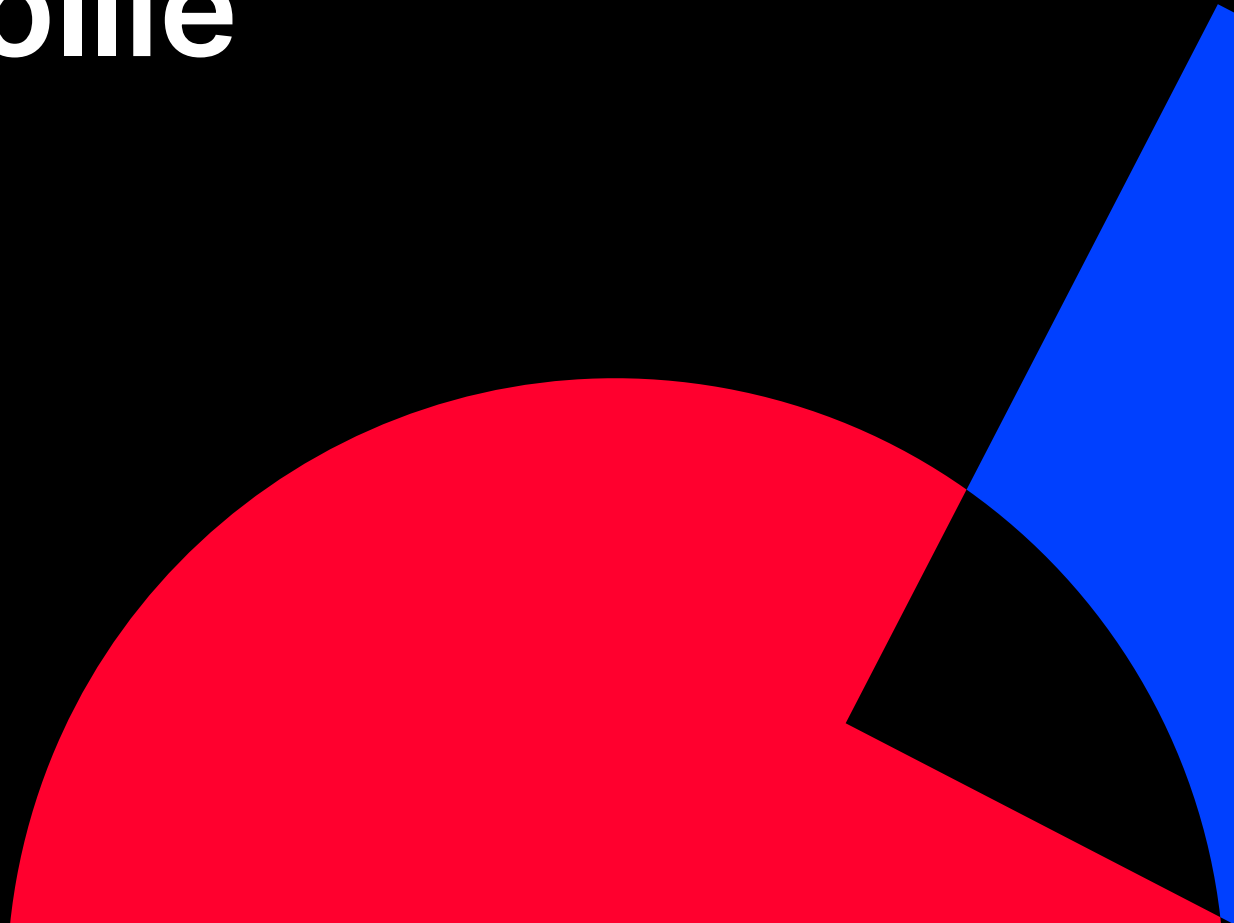
Talked with hundreds of e-commerce companies



# Agenda

- About Mollie
- Buy Now, Pay Later
- Marketplaces
- Split payments
- Mollie Capital
- Q&A

# About Mollie



# We are Mollie.

**+130k**

clients and growing

**500+**

onboardings  
a day

**2004**

established

**9**

offices  
in Europe

**99,95+**

Uptime guarantee

**±20b**

Total payment volume  
2021

**70%**

YOY growth  
in volume

**25+**

payment  
methods

**57%**

Market share in Belgium

**350+**

software integrations

**±15b**

transactional  
volume

**5**

markets with  
hyperlocal approach

# Buy Now, Pay Later

**Klarna.**

**in3**

**Klarna.**

# Klarna: Pay later

You can offer your customers the choice of settling their invoice within 30 days.

 NL

 BE

 AT

 DE

 FI

 FR

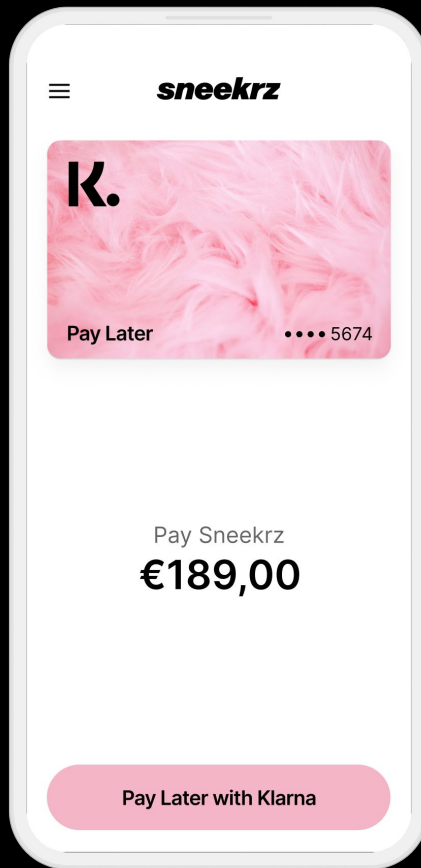
## Insights

General retailers results using Klarna:

- 40% higher average order value
- 20% higher conversion
- 45% increase in purchase frequency
- 2.3m daily leads to retailers

## Verticals

Klarna is biggest in Fashion, Sporting Goods, Beauty products, Jewelry, Games/Toys and Home electronics.



Klarna.

# Klarna: Pay in 3 & Slice it

Pay in 3: customers can pay securely and immediately using their VISA or Mastercard Credit/Debit Card or Direct Debit over 3 interest free instalments.



NL



FR



BE

coming soon

Slice it: customers can pay in 3 to 36 instalments.



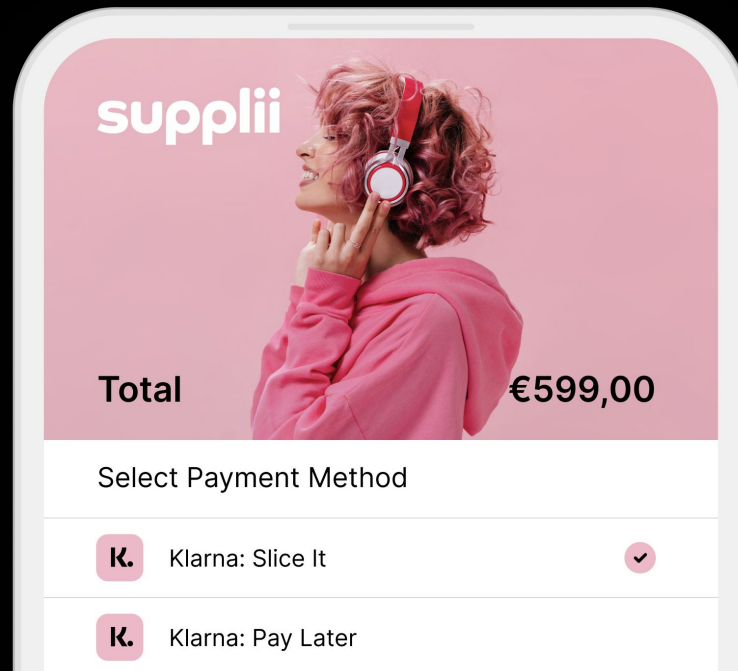
AT



DE



FI







in3 is a Buy Now, Pay Later payment method with guaranteed payouts. With in3, your customers in The Netherlands can pay in three equal, interest-free instalments over 60 days via iDeal.

Merchants throughout the EU & UK can enable in3 as a payment method for their consumers in The Netherlands.



## Insights

Research by Erasmus University shows that the average order value is up to 72% higher than purchases made using other payment methods.

1 out of 7 Dutch consumers say they prefer to spread out their purchases, even if they have sufficient financial resources of their own.

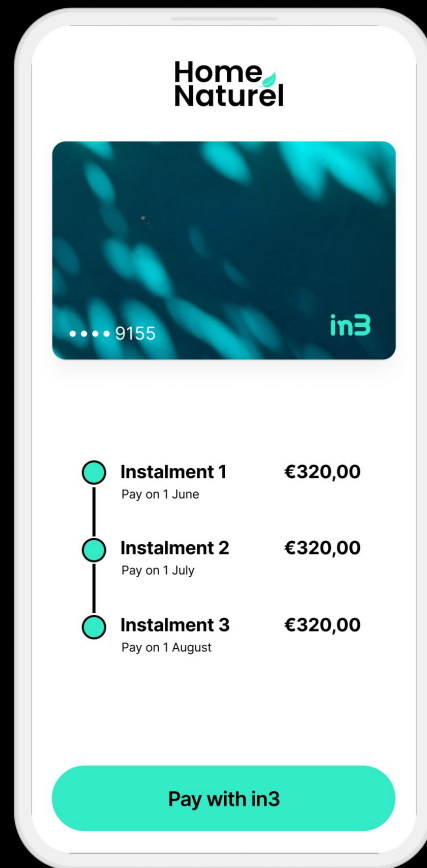
Research by in3 shows that 42% of consumers in The Netherlands have already paid for online purchases in instalments;

BNPL in NL is expected to grow by 74.8% on an annual basis to reach €7.4bn in 2022;

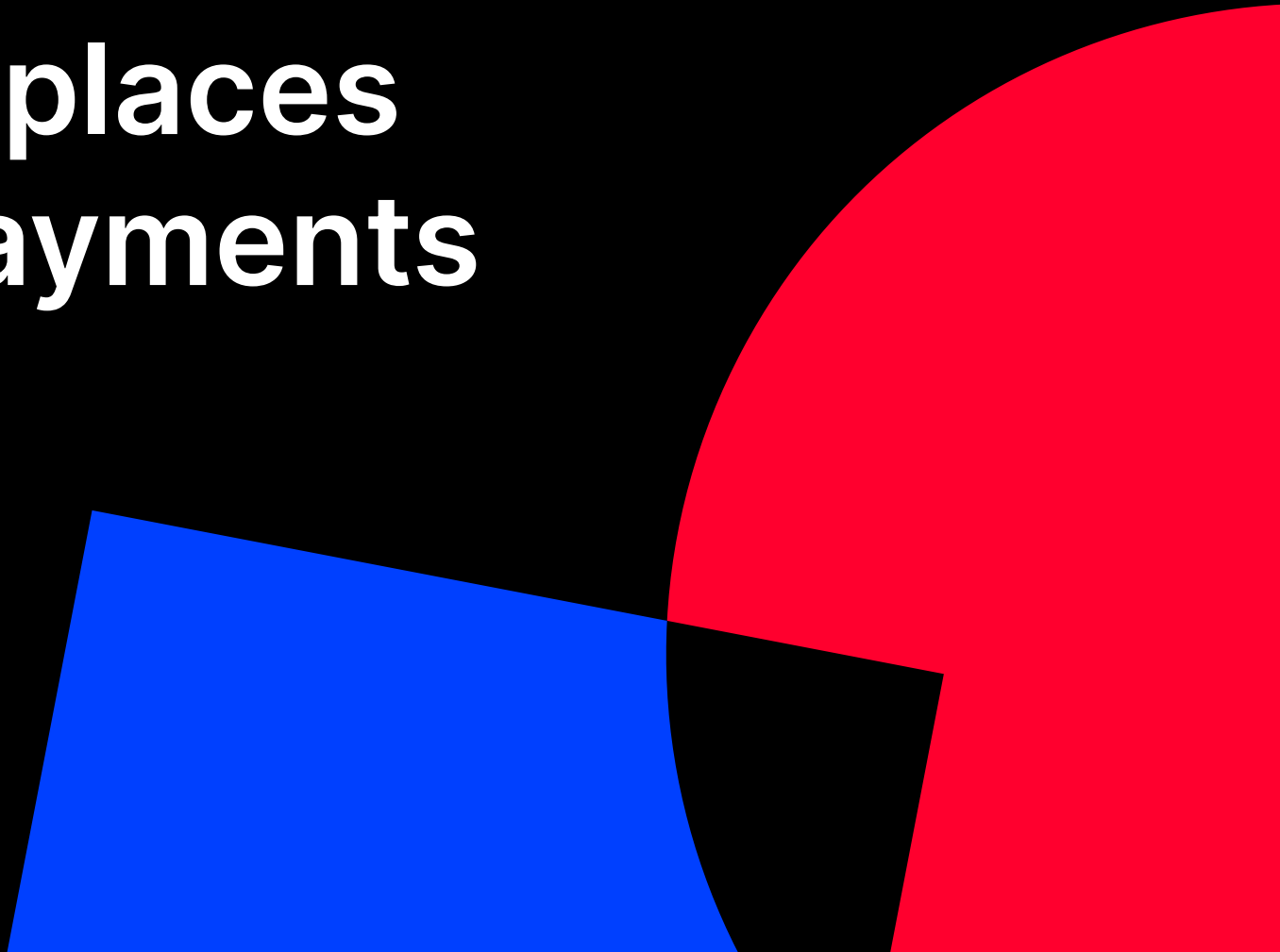
BNPL providers report repeat purchase rates of 20%+ creating loyal customers (40% for in3).

## Verticals

in3 is particularly well suited to merchants in the verticals: home & living, mobility, sport & fitness, DIY, and electronics, with average transaction values of €100 and higher.



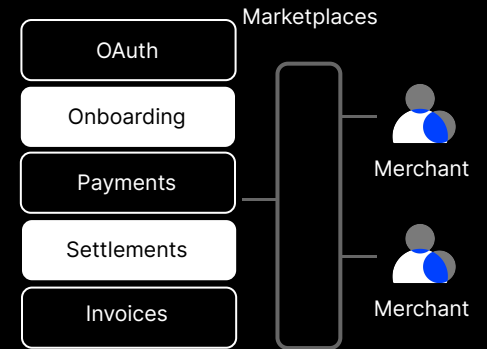
# Marketplaces Split Payments



# Marketplaces



## Connect: Marketplaces



Marketplace is the transaction owner

# Split Payments

Split payments let you distribute payments between your platform and seller accounts.

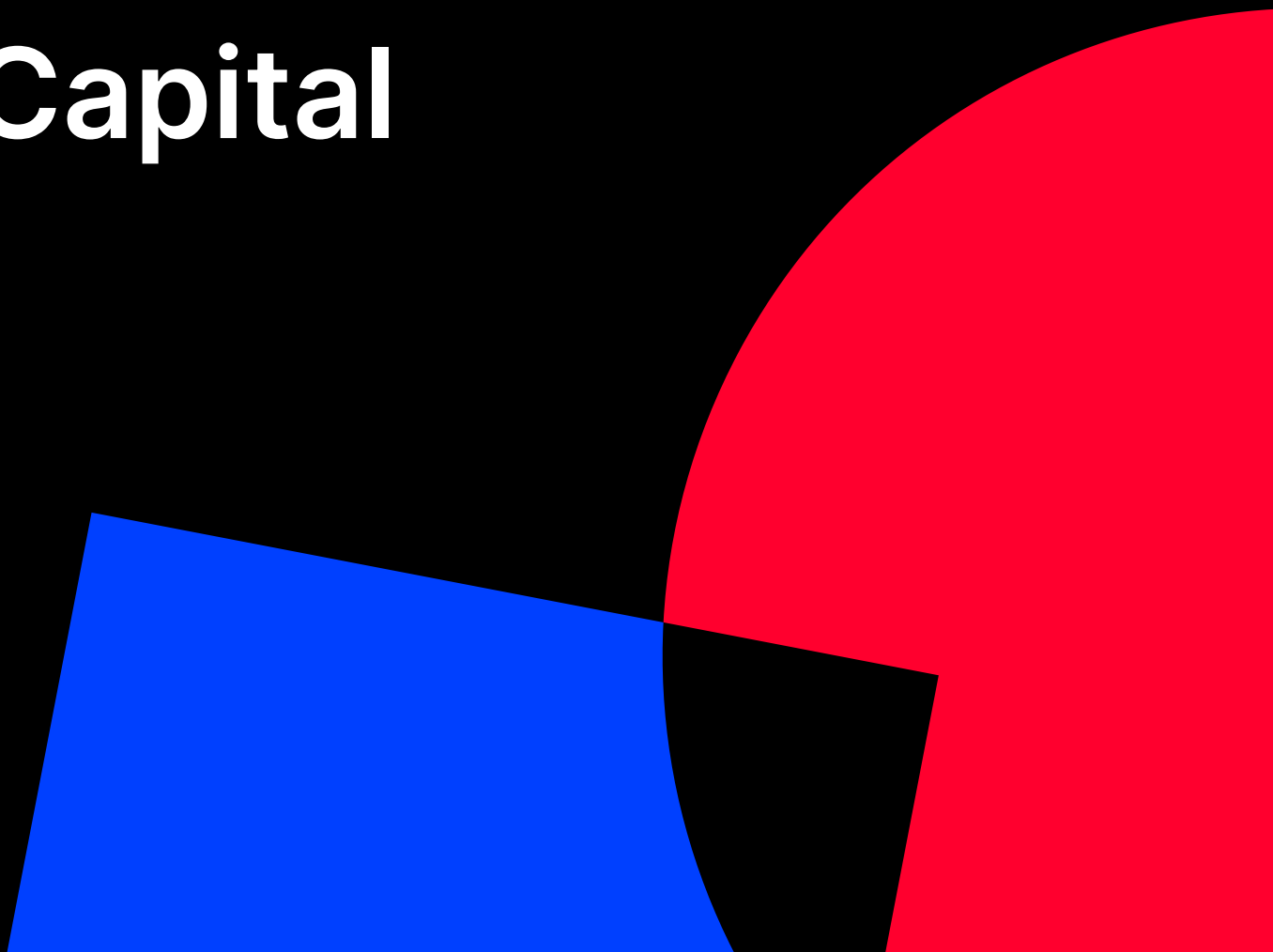
**Single-split** - applicable when a basket contains items from only one seller.

**Multi-split** - the most convenient option for consumers. Lets them settle the total due for the items in their basket, even when they're purchasing from multiple sellers.

[API documentation](#)



# Mollie Capital





# Fast, flexible financing to grow your business

Whether you're buying extra inventory, expanding your office or need to improve your cash flow we're here to help your business grow.

Fast, flexible business financing:

- **Easy application** - no bank statements or paperwork required.
- **Quick capital** - approval in 24 hours.
- **Flexible repayments** - repay a percentage of your daily sales volume.

The image shows a mobile application interface for Helios Fitness. On the left is a dark sidebar menu with options: Start, Transactions, Orders, Payment requests, Statistics, Capital (highlighted), Administration, Developers, Notifications, Settings, Create payment request, Visit help centre, and Create payment request. The main screen is titled 'Capital' and 'Financing offers'. It features a 'Select your offer' section with a progress bar for €65,000, ranging from €57,000 to €74,000. Below this is a 'Financing details' table:

Financing	€65,000
Fee	€6,500
Total to repay	€71,500

Below the table, it states: 'Estimated payback period 6 months' and 'We've estimated this based on your past sales. You'll repay with 20% of your daily sales, so your future sales determine the actual repayment period.' At the bottom of the main screen is a 'Need help?' link. On the right, a smartphone mockup displays a confirmation screen: 'Funds are added to your business bank account' with a 'Continue' button and a progress indicator 'As easy as 1 - 2 - 3'.

# Questions?





# Aron Vanoverberghe

Sr Business Development Manager Belgium

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**Thank you.**

A red circle and a blue square are positioned in the lower-left quadrant of the image. The red circle is partially visible on the left edge, and the blue square is tilted, overlapping the circle and extending towards the center.

**mollie**