

Riverty is a fintech company that offers a new perspective on financial solutions. With a starting point that is the real needs and financial wellbeing of consumers, we offer the innovation, guidance and support they need to allow them to follow their own path.

Our purpose is to enable customers and partners to live their best financial life in a rapidly changing world. As our services range from credit risk management to payment, factoring and accounting solutions to receivables management, we are able to support our customers across the full transactional cycle whilst keeping their consumers at the core, every step of the way.

We support individuals and societies to complete and repeat transactions that contribute to their growth: when shopping online, using mobility services or settling a bill in installments. It is our goal to promote trade whilst actively including people in the economic cycle through financial technology for a **new era of economic freedom**.



Riverty, a new perspective on financial services

Your financial health and wellbeing is the starting point for everything we do at Riverty. Quite simply, Riverty wants you to enjoy more sustainable transactions with more financially sustainable consumers.

As a genuinely interconnected brand in financial services, Riverty has all the financial services you need, no matter the size or sector you are in. Discover the broad range of solutions designed to help you and your business flourish on our website.

Take contact with your account manager for more information.

Go to Riverty website



PAYMENT METHODS

Consumers make a purchase when the Buy now, pay later (BNPL) option is available

50% of European consumers confirm being interested in a BNPL solution. It's a primary reason we love making financially sustainable living, simple.

Riverty is the fintech that stays close to you and your customers to best serve your needs by enabling people to live their best financial

Our solutions: 14 & 30 Day Invoice, Consolidated Invoice, Fixed Instalments, Pay in 3, Direct Debit and Flex.



RECURRING **PAYMENTS**

Full support - for you

The proper management of recurring payments improves the lifetime value of your customers. We can help you achieve this, thereby giving you opportunities to realize the full potential of your business.

Riverty supports the entire lifecycle of a subscription, from initial registration to subscription billing and financing, as needed.

Our solutions: Smart Recurring Payment Solutions and Pre-financing.



🕂 – Read more

ACCOUNTING AS A SERVICE

Reduce complexity in accounting

From the receipt of an order and invoice generation to the successful payment, the order-to-cash process includes many steps. As a result, the accounting processes is rather complex.

Riverty masters all of the necessary steps, enabling you to handle all the transactions coming your way. Seamlessly and simply, for you and your customers.

Our solutions: One-stop "Accounting as a Service", Self-Service Portal, Professional Consulting, Real-Time Transparency.



DEBT COLLECTION SERVICES

Return people to financial freedom

For those who have fallen behind financially, missed payments or even slipped into financial distress, we offer fair and smart solutions.

Riverty offers fair dunning and debt collection leading towards financial freedom. Our services are designed to make it easy for customers to regain control of their spending and resolve their missed payments.

Our solutions: Debt Collection, Debt Purchase, White Label Dunning and International Collection.



Riverty, the specialist in BNPL

Watch your webshop grow with Riverty's flexible payment solutions



As you will already have seen, **Buy now**, **pay later from Riverty** offers you so much more than just a payment solution. For starters, you'll have access to a whole host of loyal Riverty users. And loyal they certainly are for BNPL has – on average – a 21% share of the payments landscape.

The number of shoppers that use or have used BNPL at least once is:

57%
Netherlands

59% Norway

68% Germany 42%

BNPL is the best payment, especially with so many shoppers saying they want to see, feel and try a product before they buy it.



According to the Riverty ecommerce review, shoppers particularly love Riverty's BNPL solution because they enjoy the flexible payment possibilities when doing their online shopping:

- —— 1 in 5 heavy shoppers prefer BNPL and feel it is very important to have the BNPL option at the checkout.
- **26**% of heavy shoppers enjoy the **feeling of freedom to choose how** and when they want to pay for their online purchases.
- Nearly **3 out of 4 BNPL users look for a BNPL option in the checkout**, at least for some of their online purchases.

And if this wasn't enough... BNPL is widely favored by shoppers growing up with more digital tools. It shows, for example, that **36 to 43% of 18–39-year-olds**, say they look for BNPL for their online purchases.

By combining our stated Riverty aim to get financial sustainable transactions from financial stable consumers to your webshops with the growth potential outlined above, and you can see the sky's the limit when it comes to growth. Moreover, we have lots more tips to help you find loyal BNPL shoppers.

Put Riverty in the spotlight

Update your webshop to maximize returns

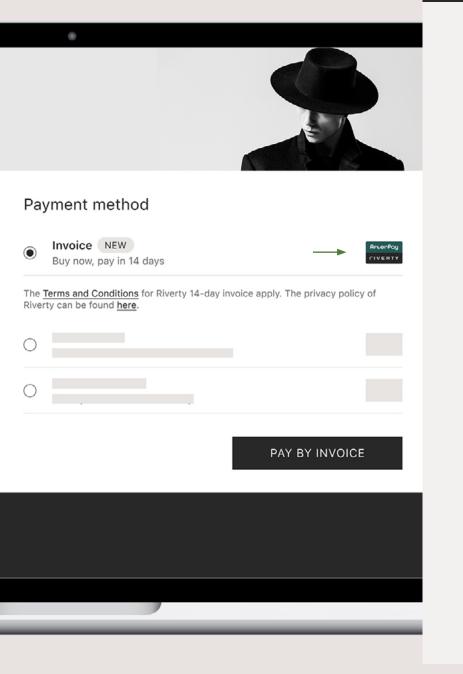
Are you all set to make the changes to your checkout and other parts of your webshop on 4th October? If not, take the quiz to see what you need to do.

Download all the Riverty website assets here





Make sure your website is **Riverty ready** by downloading all the available Riverty website assets, as follows:





Riverty in your checkout

As Riverty is launching at the beginning of the peak sales season – a crucial moment for you to activate consumers and gain new ones – we are starting with a co-branded approach: in other words we'll be including both AfterPay and Riverty logos.

This approach has been extensively tested with consumers.

The co-branded logo should appear in your checkout so people can still identify their preferred BNPL provider.

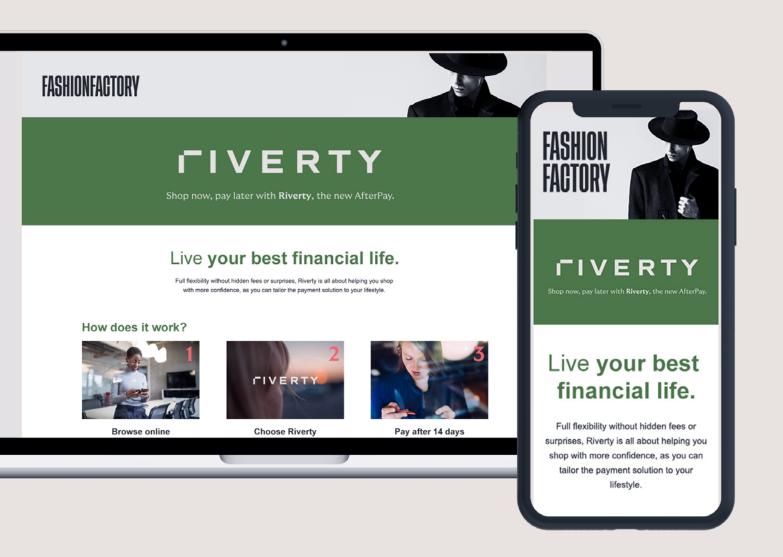
Download asset



Dedicated Riverty landing page

Want to give consumers clarity on how and why they should use Riverty when shopping with you? A dedicated landing page about Riverty and its payment solutions can help them trust our flexible payment options even more. Better still, by offering a full explanation you will be able to increase your conversions and attract new customers.

Download assets





Showcase that Riverty is an available payment method on your website by placing banners in different places. Not only will this attract new customers, but it will also increase conversion. All of the provided assets are free to use on your own platforms.

By placing banners on your website you will directly show your customers that **there** is **the possibility of flexible payment on your webshop**. This has been proven to lower barriers to the shopping journey.

Did you know that when deciding where to buy, payment options are one of the top drivers for consumers? In fact 56% of consumers say it is important to find the payment method that best suits their need. In Europe, the share of BNPL use in checkout is 18%. This level is expected to grow.

Shop now, pay later

with Riverty, the new AfterPay.

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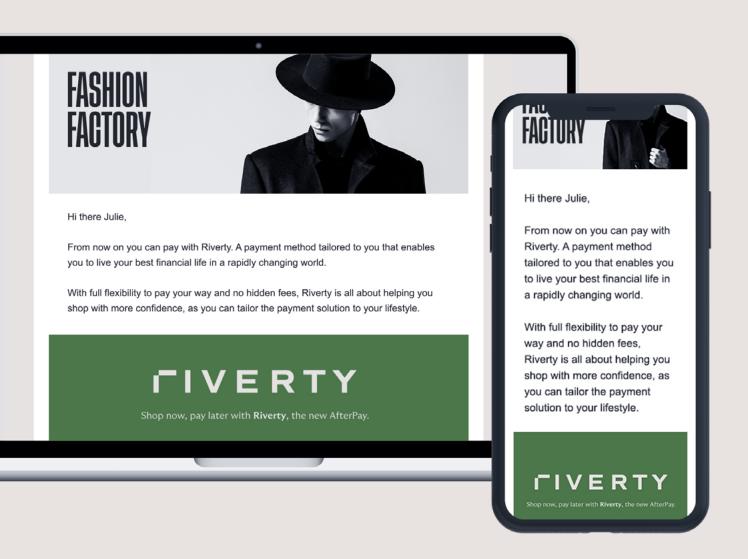


Shop now, pay later with **Riverty**, the new AfterPay.

Download assets

Let shoppers know about Riverty via mail

Once Riverty is available in your webshop, consumers need to know how easy it is to switch from their previously chosen payment methods to paying via Riverty. Best practice shows that a simple email will convince them.



Download assets

