

# E-commerce Physical goods



Pay Your Invoice

## NEXT GENERATION INVOICE PAYMENTS

### Improve Acquisition: Differentiate by Marketing Great Customer Experience

Poor Payment Experiences Impact Customer Acquisition

Merchant: "Customer pays invoices via bank"



Why convenient invoice payments?

67%

find convenience of invoice payments impacting choice of merchant<sup>(1)</sup>

#### Trustly Benefits

- Seamless UX
  - Automated payment details, simpler than manual bank payment
  - One-click & schedule payment functionalities
- Multi-device optimised
  - Embedded iframe
  - Offer all authentication methods

### Improve Loyalty: Increase Customer LTV with More Convenient Invoice Payments

#### Inconvenient invoice payments

35% of consumers find paying invoices via bank (very) inconvenient<sup>(1)</sup>

Why convenient invoice payments?

- Enable **13%** uplift in revenue when offering more convenient invoice payments vs bank<sup>(1)</sup>

#### Trustly Benefits

- Seamless UX
  - Prepopulated payment details, simpler than manual bank payment
  - One-click & schedule payment functionalities

#### Merchants lose valuable touchpoints

No ability to:

- Strengthen Brand Experience
- Upsell

Why invoice payments on own site?

- Enable additional **11%** uplift in revenue when consumers pay invoices on merchant's site<sup>(1)</sup>

#### Trustly Benefits

- Embedded iframe on merchant website
  - Control the customer journey
  - Realise upselling

### Operational Efficiencies: Trustly Minimises Manual Processes & Cost

Operational inefficiencies cause admin cost

- IT
- Finance
- Support

#### Trustly Benefits

#### Operational Efficiencies Across the Payments Value Chain

	Accept Payments	Reconcile	Refund
Instant Bank Transfer	<ul style="list-style-type: none"> <li>Pan-European Coverage with one contract and one integration</li> <li>Automated reference number handling making reconciliation more efficient</li> </ul>		<ul style="list-style-type: none"> <li>Efficient automated refunds via API</li> </ul>
Direct Debit <sup>(2)</sup>	<ul style="list-style-type: none"> <li>Efficient registration w/o manual entries of account or customer numbers</li> </ul>		<ul style="list-style-type: none"> <li>Efficient automated refunds via API</li> </ul>

(1) "The Ultimate Guide to Invoice Payments", Trustly (2019). Population under 50 years old  
 (2) For One-click and Schedule payment. Currently only available in Sweden



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Trustly enables merchants to offer the most convenient invoice payment experience

### Seamless UX



- Multi-device responsive iframe
- Leveraging all authentication methods, including mobile
- Embedded on Merchant's site

### One-Click Payment Option



- Utilise Trustly's Direct Debit (TDD) mandate to pay invoice with just one click
- Great registration only requiring person number

### Automated data entries



- Customer does not need to enter invoice reference numbers or receiving accounts
- Bank and sending account selected with click

### Schedule Payment Option



- Combine One-Click with Schedule Payment
- Funds are pulled according to consumers preferences, either as soon as possible or on scheduled date
- Consumers can utilise full credit period conveniently

### Instant Payment Option



- Merchant knows immediately when payment is made
- Prevents uncertainties and potential reminder fees creating poor experience
- No registration (Online bank login only)

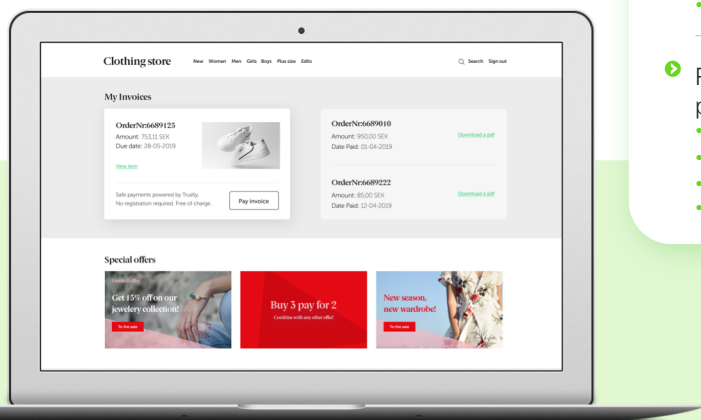
### Instant Refunds



- If consumer needs to be refunded, the bank account is already registered and consumer is refunded instantly
- API call to initiate automated refund

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Consumers pay the invoice conveniently on merchant's site



- Have customers back on website
  - Invoice great funnel to bring customer back to website
- Realise upselling opportunities in relation to invoice payment
  - Discounts/campaigns
  - New collection
  - "You recently viewed"
  - "Others bought"

Watch demo here →

- Scan with mobile camera
- One-click & Schedule payment currently only available in Sweden



Example Pay Your Invoice Merchants



- Trustly is regulated by the Swedish Financial Supervisory Authority and is authorised to provide PIS and AIS under PSD2
- Oscar Berglund, CEO of Trustly is co-chair of the API Evaluation Group, set up by the European Commission
- Trustly was explicitly mentioned in the European Commission PSD2 FAQs regarding economic benefits for consumers.