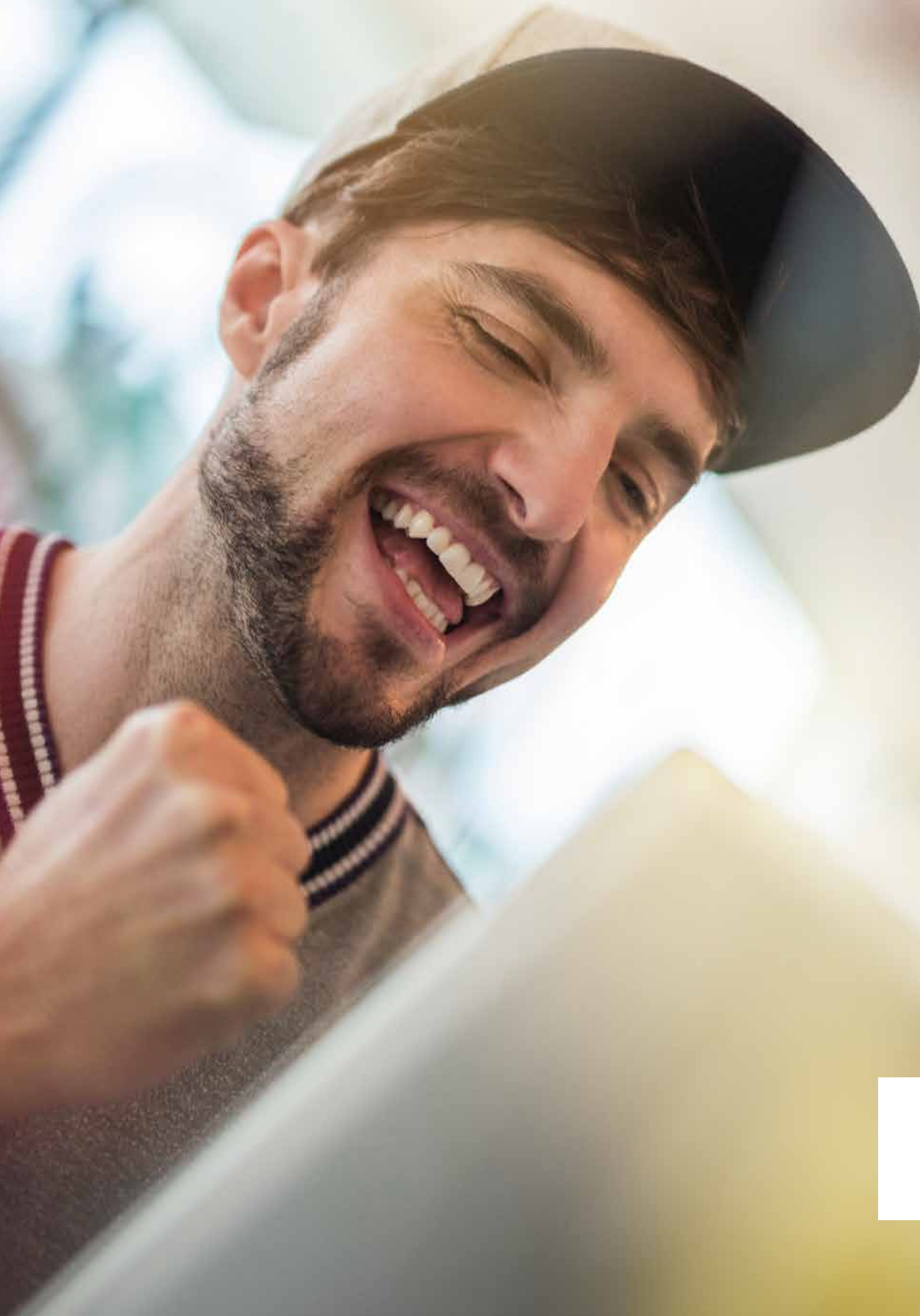


# White Label

Deliver convenience by  
flexible payment solutions



FINANCIAL SOLUTIONS

**arvato**  
BERTELSMANN

## Strengthen your brand with convenient payment solutions

arvato's payment solutions provide a safe, convenient shopping experience with features that match the modern consumer's behaviour and needs – today and in the future. They give your customers the freedom to decide where, when and how to pay by providing modern and flexible payment options, regardless of channel or device, and across the most important e-commerce markets in Europe.

With arvato's White Label solution, you use your own brand in your checkout and on your invoices, but we take care of the entire payment process. We tailor the solution to your requirements: you get your own, unique solution and your customers get a modern, secure, high-performance payment service, under your brand.

## Secure customers come back, time after time

We take security seriously, and we know how important it is for you and your customers. But we also think shopping online should be simple and convenient. That is why we use only safe and trusted systems. The no-hassle experience for your customers will make them feel secure, and therefore willing to return to your web shop time after time.

## One, several or all – you choose which payment methods you want to offer

Our solution features several different payment methods, and you can choose one, several or all of them – whatever suits you and your business best. And you don't have to keep track of all the latest payment methods around: we do it for you, and it's easy to integrate them into your solution to meet new consumer behaviours. Best of all, we take all the financial risk, while you get higher conversion rates and higher basket value.

## Professional online support

If your customers have any problems or questions, we help them instantly with our professional online support. And because we offer a variety of communication channels, you can be sure that the information will reach your customer and help them avoid frustrations such as unnecessary reminder fees.

## Know your customer and increase sales

Online purchases are a great source for insights into the behaviour of your customers. arvato online, our business intelligence tool, provides you with detailed reports on your customers' purchasing journey, helping you improve your marketing and increase sales in all your channels.

## A CUSTOMER-FRIENDLY CONSUMER PORTAL

Our consumer portal gives your customers complete control of their invoices and payments. They get a clear overview and detailed invoice information on all their purchases from you. Depending on which payment options you have chosen to offer, your customer can choose the payment method that suits them best. They can also easily apply for an instalment plan or account, get instant feedback, add more invoices to an existing payment plan, and much more. We make everything smooth, simple and convenient – both for you and your customer.

### WHY YOU SHOULD CHOOSE ARVATO'S WHITE LABEL SOLUTION:



#### »Convenience

We provide a tailored payment solution for all your channels integrated into one platform.



#### »Insights and increased sales

A completely transparent customer journey provides business intelligence that enables you to integrate dynamic up-sale opportunities based on your customers' purchases.



#### »Value beyond cost

Create your own unique payment solution and use it to stand out from the competition.

### THIS IS WHY YOUR CUSTOMERS LIKE US:



#### »Safe

With our "buy now, pay later" solution, your customers feel secure that they get what they order before they pay.



#### »Flexible

We tailor a solution for you that gives your customers the freedom to choose when, where and how to pay.



#### »Convenient

Our consumer portal gives your customers a clear overview of all their purchases and invoice information, instant details on account and instalment settings, and much more – increasing customer satisfaction.



arvato Financial Solutions is a global financial service provider and part of Bertelsmann SE & Co. KGaA as a subsidiary of arvato AG. The company has around 7,000 employees in 22 countries, including a strong presence in Europe, America and Asia. arvato Financial Solutions is synonymous with professional outsourcing services (Finance BPO) centering on cash flow in all phases of the customer lifecycle – from risk management and invoicing to debtor management, the sale of receivables and debt collection. We manage around 10,000 customers making us Europe's third largest integrated financial service provider. Your one stop shop for financial services.

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