# The future of **C2C transactions**

**#Reputation** 

#UserDisputes

#Trust

#Security













### A strategic partnership



Orchestration of services, technical solutions, users dispute prevention and resolution.



Χ



Cash in (Acceptance & Acquring) & Cash out (Settlements), AML & CFT compliance, Escrow of all financial flows.

### A brief overview

#### Trusted by 50+ teams $(\checkmark)$



#### Media exposure ( • )





#### Medium

#### We are a global company

- 8 66% of our clients have multiple locations.
- Operational across **Europe, America** & Oceania.
- $\bigcirc$ +1,000,000 ads are secured by Tripartie!
- ູ່ຊໍ Our **strong networks**:

PLUGANDPLAY Finance Innovation field a constance Du <u>P</u>umérique

francefintech

### C2C transactions are still risky





#### the level of quality is **unreliable**.

scam, delay or payment **default**.



**19%** of sales between individuals go wrong.



reputation risk for the platform.

Sources: Xerfi (2022).

## **Tripartie's promise**

Individuals take opportunities without risk related to payment and quality.

Platforms drastically reduce the go-to-market and preserve their brand image.





## Marketplace solutions

Tripartie protects 100% of your platform's exchanges and keeps you out of trouble.



### Secure transactions between users



Resolve disputes between users

SECURE TRANSACTIONS BETWEEN USERS

### Managing transactions is costly



9 months to integrate basic functionalities.









time spent daily by your team.

quality perceived by the users is **disappointing** 

SECURE TRANSACTIONS BETWEEN USERS

## We provide a plug&play solution



oartie Protect your transactions!		lcon .com	
	<ol> <li>Logged in as Jane Doe Change</li> <li>Your delivery: parcel delivery</li> </ol>	Primary #00B97D color #Bec0c7 color	
	<ul> <li>3 Add a note (optional) Edit</li> <li>4 Choose your payment method</li> <li> <ul> <li>Credit card</li> <li>T</li> </ul> </li> </ul>	/5A	Customise the UX journey with your
	Card information		logo and colours
	1234 1234 1234 MM/YY CVV		
	<ul> <li>Your credit card will only be debited if your proper accepted. The seller has 5 days to accept your off</li> </ul>		
	Confirm and send my offer		Make the transactions of
	Split payment	3X(4X)	your users easy and safe

### **Fraud detection**

### Analysing users' data and behaviour before each transaction to prevent scam.





Automated controls are performed to instantly check the authenticity of the information provided by users at registration.



Fraudulent users are automatically detected and banned from our platform.

Data are shared with our partners to enable them to **clean up their user base** and increase the reliability of their platform.

### **Escrow payments**

# Securing buyers and sellers using E-wallets.



Funds are kept in an escrow account during the transaction.

The buyer **checks the conformity** of his purchase **before releasing the funds**.





The seller can hand over the object in all confidence. He is **protected and guaranteed to be paid**.

## Quality control

Using relevant features to protect each transaction and prevent disputes.



#### Shipping label

Sellers can edit online a shipping label to save time and avoid any mistake.



#### Automated inspection period

Parcels are live tracked to automate the status of the inspection period.

#### 

#### Ship your order

The buyer has alrea shipping costs. Ship within the next 5 days that after this period, be automatically <

I've shipped the

#### Download shippi



#### Your parcel is delivered!

You have 3 days to check the conformity of the item and validate the transaction from your Tripartie interface.

**Finalize the transaction** 

**Report a problem** 

## Marketplace solutions

Tripartie protects 100% of your platform's exchanges and keeps you out of trouble.





#### **Secure transactions** between users



**RESOLVE DISPUTES BETWEEN USERS** 

### You fail solving user disputes due to a lack of data



**7% of disputes** on platforms with secure payment

**45 minutes** are spent by the customer service on each dispute





#### 65% of resolutions

fail and do not generate any commission

## **One powerful platform to manage** the entire disputes resolution process

#### Customise the UX & guide the users to make their claims



#### We've got it! Could you please explain us the situation?

The item does not match its description

The item shows undescribed damage

The order is incomplete

I did not receive the order

Other, I specify the situation

Confirm and proceed



### Automate amicable settlements & order returns

The seller is informed by email of the buyer's claim and can accept or contest it.

**Reason: The item shows undescribed damage Comment: There is a deep scratch on the top** left of the phone screen Buyer's claim: \$80.00



Accept and pay back \$ 80.00

Decline the buyer's offer

Funds are automatically released according to the decision.



Most of the time, users solve the problem without the implication of your customer service.





#### **Dispute solved!**

Good news, your transaction is now complete. The payment has been released to your wallet.

Close and return to small-ads.com

### Focus on arbitration settlements



Q Se	arch	Show filter V	, Last 30 days	← ↓ Export
	Trans. ID 🗸	Amount ~	Opened on $\sim$	Status 🗸
ack	481200XR	\$ 800.00	17/07/2019	Ongoing mediation
one Organ model B-4BR	679245DF	\$ 640.00	17/07/2019	Ongoing mediation
Fusion Controller	453907VS	\$ 150.00	17/07/2019	Solved
Unlocked Grey Boxed WAR	342906GT	\$ 310.00	17/07/2019	Ongoing mediation
ntain Bike	913567JJ	\$ 270.00	16/07/2019	Solved
with Fly More Kit	831541AE	\$ 725.00	16/07/2019	Requested assistance
IP Digital DSLR Camera	671094VZ	\$ 110.00	16/07/2019	ongoing arbitration
ke in excellent condition	896743PL	\$ 350.00	16/07/2019	ongoing arbitration
nline	135479BO	\$ 175.00	16/07/2019	Ongoing mediation
				1-25 of 1164 < 🗲



Visualise all the disputes on the dashboard

### Results our customers are seeing



of complaints **automatically resolved** by users **less time spent** by customer service on each dispute





#### additional commissions

generated for the platform

## **Security &** conformity

### IT security is our priority.

- Encryption of exchanges (SSL) and databases (AES), maintenance and continuous servers updates.
- We comply with **PCI DSS standards**.  $\checkmark$
- **Infrastructure protected** against denial-of-service attack (DDoS)  $\checkmark$ via the Anti-DDoS OVH.



### The legislation is complex, we apply it strictly.

- Cash flows are processed by a **Payment Service Provider** (PSP) approved by l'ACPR.
- EU deposit guarantee fund protects each of your users  $\checkmark$ up to EUR 100.000,00.
- Compliance with the terms of the **General Data Protection**  $\checkmark$ **Regulation (GDPR)**.

### What do our clients think?

Tripartie enables us to **manage all the financial flows** of our Coliving platform.

Thanks to the **teams' efficiency** during the integration phase, we **reached our objectives** and **saved valuable time**.



Alexandre Marcadier Co-founder, Colivme



#### UNE NOUVELLE FAÇON DE SE LOGER

Avec Colivme, 1ère plateforme de coliving en France, vous n'avez plus qu'à poser votre valise !















Tripartie, a French company registered with the Lille trade and companies register under number 838 459 733 which registered office is located at 229, rue Solférino, 59000 Lille, France.



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### The monthly billing is based on a Pay as you go model:



**Setup fees** 

Opening of a dedicated environment, customisation to the platform's colours.

Licences to access the payment & disputes resolution platform, SLA, dedicated Relationship Manager, real time payment dashboard and maintenance of the overall services and infrastructure.





#### Monthly fees

#### **Volume based commission**

Payment processing costs, Tripartie features costs (fraud management, parcel monitoring, notification emails) and disputes resolution success fees.

### Solution overview



## Implementation schedule

Kickoff

Preprod's credentials delivery & back-office presentation **Mid-term integration meeting** Q&A

**Technical integration** 

