



Pay in 3, by Riverty

What is 'Pay in 3' by Riverty?

Pay in 3 by Riverty lets consumers **split their purchase into 3 interest-free payments over a period of 90 days.**

This gives them the financial freedom and flexibility they want, making it easier to shop their way.

Riverty's Pay in 3 solution helps you and your customers

Younger and more financially stable consumers appreciate discovering new and innovative payment options, especially when they are purchasing premium value goods.

Pay in 3 – as easy as 1, 2, 3 – and you'll experience a direct impact on revenues.

An easy addition for merchants

Drive demand and conversion

The flexibility to Buy now, pay later has already proven its worth as an extra driver to conversion.

Offer consumers the freedom to make their payments in 3 installments and you'll see a **positive effect on sales**, as order value increases and abandonment rates fall.

Tailored-payment solutions

By adding Riverty's Pay in 3, your customers will have more options to choose the payment solution they prefer.

By being able to spread their payments, customers will **enjoy the financial freedom to purchase the things they love and want**.

Increased average order value

By splitting their purchase cost into 3 interest-free payments over a period of 90 days, your customers will feel they can purchase **more goods or more premium-value items**, while still keeping an eye on their budget.

No risk

As a merchant, **you are guaranteed to receive your money**. Riverty takes care of all credit checks and the follow-up of payments.

Attractive option for customers

Interest-free payments

- Payments are interest-free over 90 days.
- First payment is only due after 30 days.
- Customers can experience products first, and then make a first payment.

Easy for customers

- No additional financial review required e.g. salary or mortgage*.
- No account creation or registration.
- Easy checks, easy check-out.

Perfect for premium purchases

- Interesting for all purchases, especially premium-value ones.
- For invoices starting from €30.

* For any credit amount above € 250, a registration must be made at the Bureau Krediet Registratie (BKR) within 4 weeks, which then remains for 90 days. This does not affect you or your checkout.

How does it work?



Riverty splits the purchase cost into 3 equal amounts, and then spreads it out – interest-free – over 90 days, while still guaranteeing you receive your revenue.

It's a great way of encouraging trial, as customers can try before making a first payment.

In contrast to other 90-day products on the market, Pay in 3 by Riverty does not charge the first installment right away, but 30 days after the purchase.

The second and third payments are due within 60 and 90 days, respectively.

In the Netherlands, consumers can pay for installments from their bank via iDEAL, thereby ensuring they are able to specify when their payments are made.

What do consumers say about Pay in 3?

68%

of online shoppers claim they would spend more on some of their purchases.

46%

of Riverty customers would consider using Pay in 3 for a modest purchase.

77%

of Riverty customers would consider using Pay in 3 for a premium-value purchase.

Ready to drive conversions by letting customers shop their way?

Get in touch to add Riverty's new Pay in 3 payment option.

+31(0)20 7 230 230 or sales@riverty.com

Other Riverty payment options

Riverty's BNPL products make it easier for consumers to pay while helping you have a good view on your cash flow. From flexible payments to smarter accounting and consumer-friendly debt collection, Riverty's holistic finance solutions empower everyone **to live their best financial life**.

14- and 30-day invoice

Offer financial freedom by letting your customers pay within 14 or 30 days. A must-have for all webshops.

Monthly invoice

Group multiple purchases into one invoice.

Fixed installments

Generate new revenue streams by unlocking new customer segments looking to purchase higher-value goods.

Direct debit

Directly debit your customers' bank accounts. A trusted payment option, ideal for subscription payments and pay-per-use.

What is Riverty?

By offering a new perspective, Riverty enables customers, merchants and partners to live their best financial life in a rapidly changing world.

With an extensive range of payment and credit solutions for online shopping, mobility services and the settling of bills in installments, it is Riverty's goal to increase trade whilst actively including people in the economic cycle.