



# THE PLATFORM GROUP

EARNINGS CALL  
28<sup>TH</sup> APRIL 2025





# THE PLATFORM GROUP

## Introduction & Updates



# OUR MANAGEMENT STRUCTURE

## Supervisory Board



Stefan Schütze  
(Chairman)

- Jens Wasel
- Florian Müller
- Dominik Barton
- Dr. Olaf Hoppelshäuser

## Management Board



Dr. Dominik Benner  
CEO

- TPG since 2012
- 5th generation family business
- >15 years eCommerce



Marcus Vitt  
Mgmt. Board

- TPG since 2025
- >30 years banking
- Responsibilities: Risk, Payment, HR, IR

## CFO



Reinhard Hetkamp  
CFO TPG AG

- >20 years experience in various finance roles inc. various CFO positions

## Segments

Consumer Goods

Freight Goods

Industrial Goods

Service and Retail Goods



# VALUE CREATION

UNIQUE ECOSYSTEM TO DIGITIZE PARTNERS AND PAVE THE WAY FOR ONLINE COMMERCE



**1882**

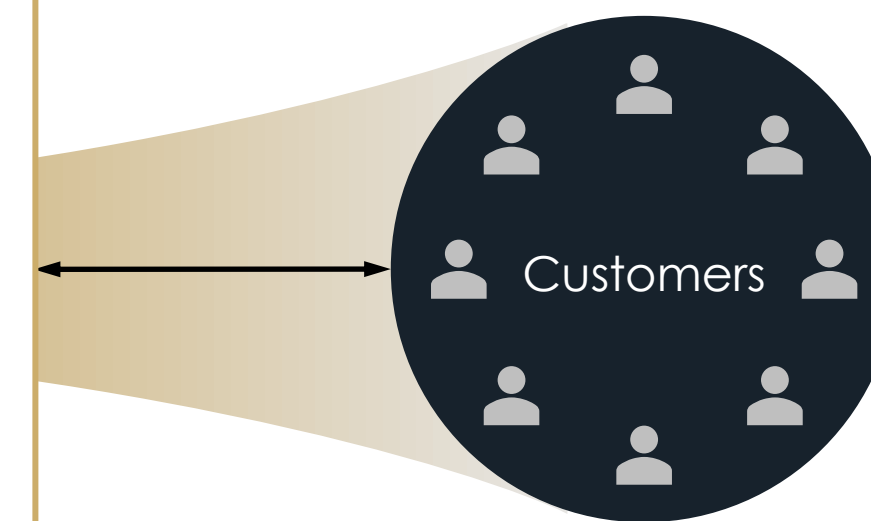
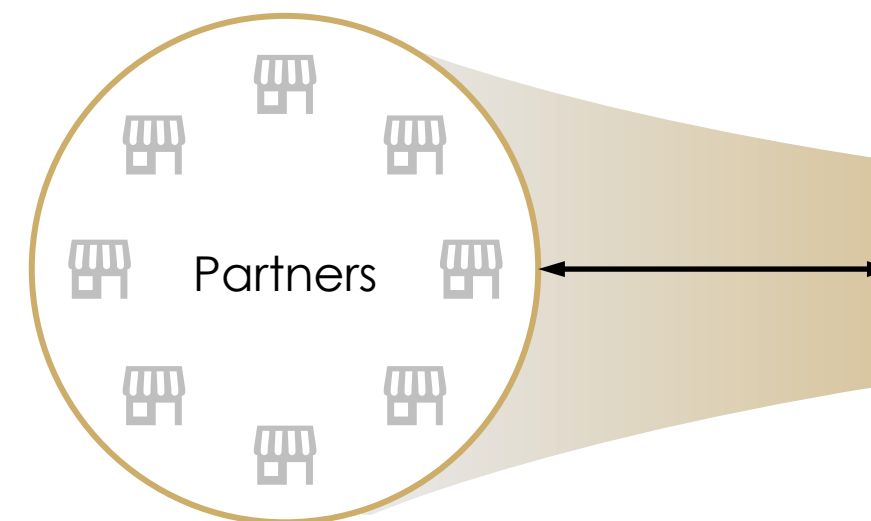
originated

**+14,000**

partners

**Duesseldorf**

headquarter



**30**

platforms

**>5m**

customers

**26**

industries

## KEY FEATURES



ASSET LIGHT



SOFTWARE ENABLED



PROCESS EXCELLENCE



PARTNER CENTRIC

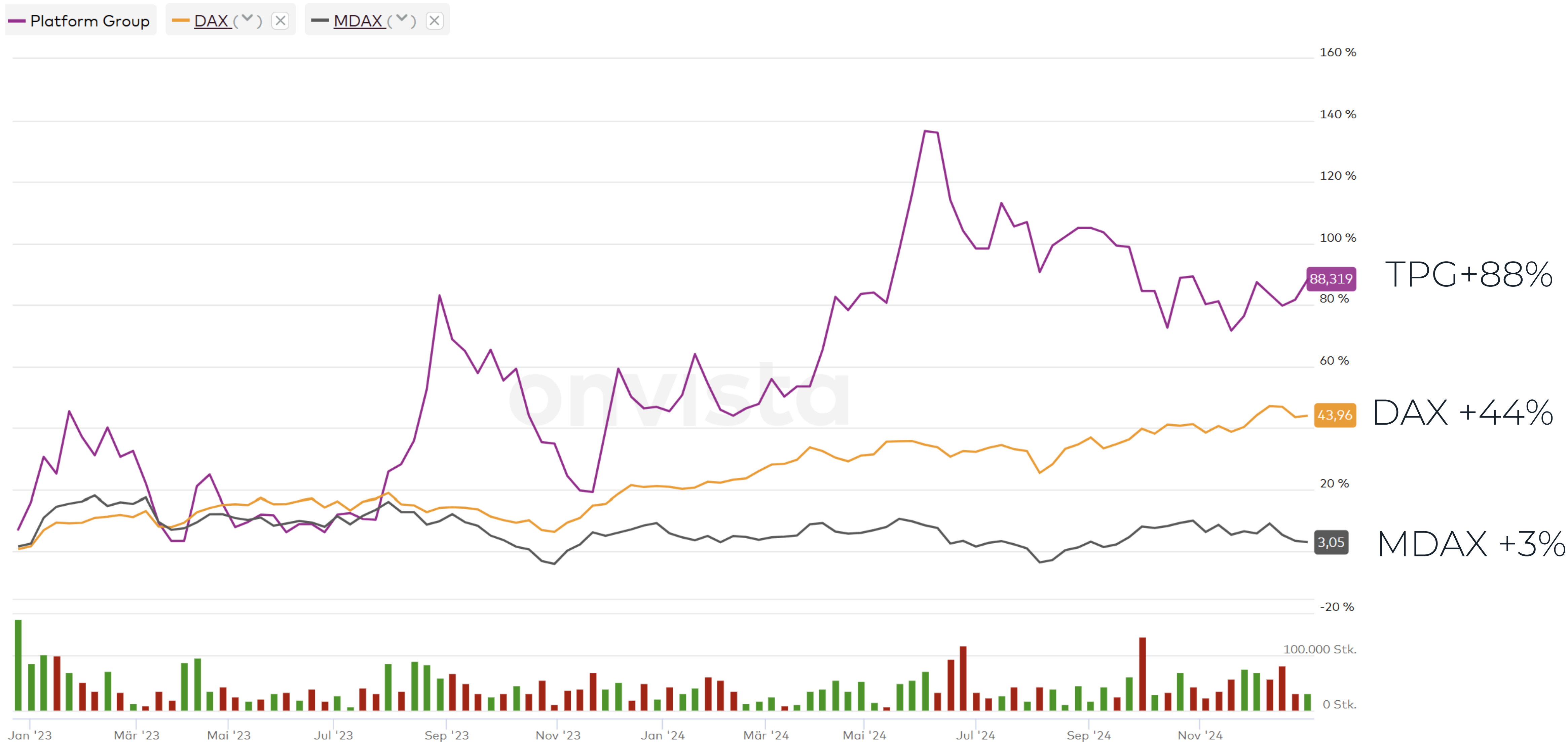


STRATEGY DRIVEN

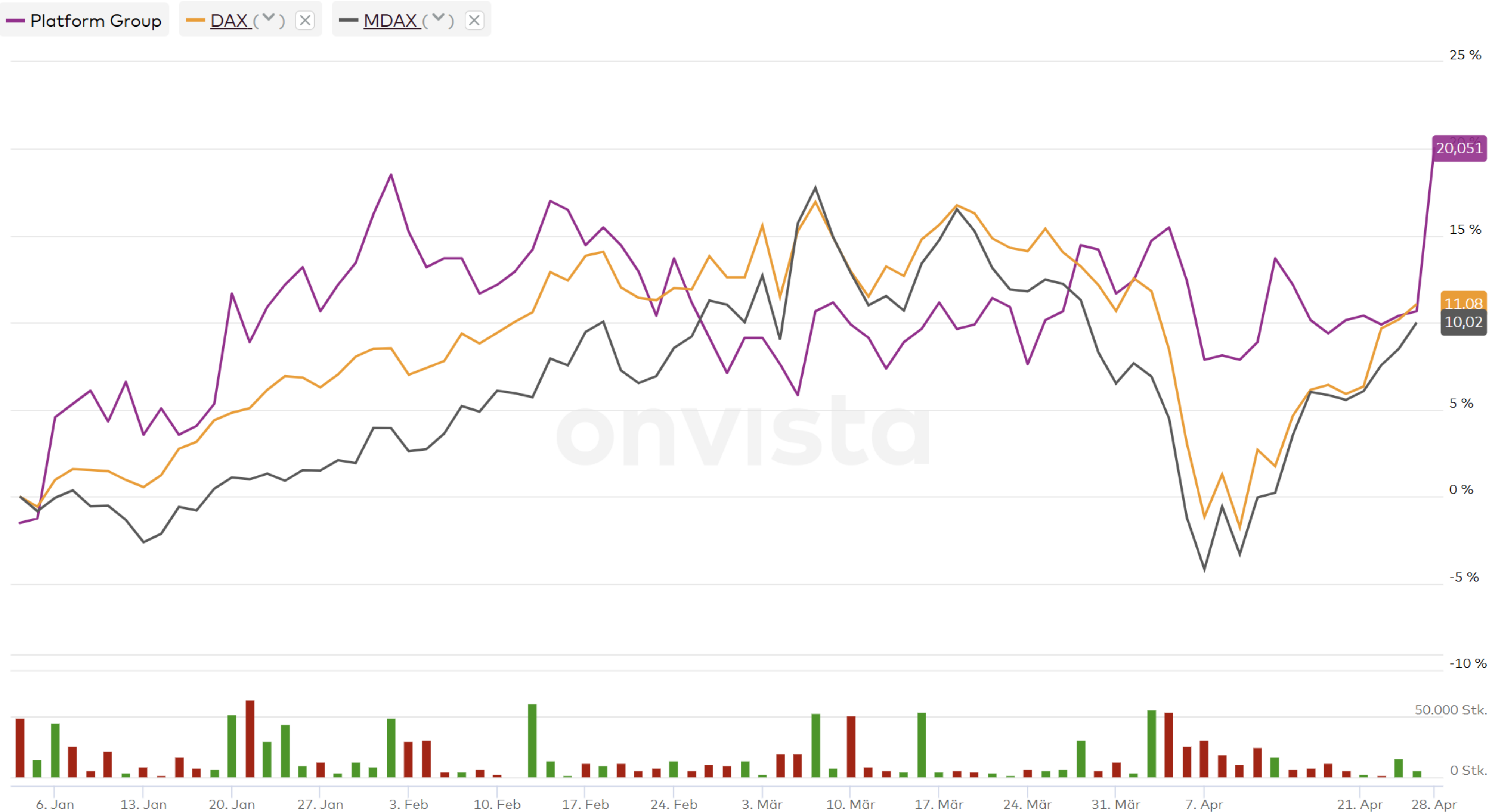
**TPG is a software enabled group of e-commerce platforms that connects countless partners and customers in niche segments**



# TPG STOCK SINCE 12/2022 – 12/2024



# TPG STOCK SINCE 01/2025 - TODAY



# RESEARCH / COVERAGE

| LATEST UPDATE | INSTITUTION      | RECOMMENDATION | PRICE TARGET (EUR) |
|---------------|------------------|----------------|--------------------|
| FEB 28, 2025  | First Berlin     | BUY (old: BUY) | 17.00 (old: 17.00) |
| FEB 25, 2025  | Warburg Research | BUY (old: BUY) | 16.00 (old: 16.00) |
| FEB 12, 2025  | Hauck Aufhäuser  | BUY (old: BUY) | 17.00 (old: 17.00) |
| FEB 11, 2025  | Montega Research | BUY (old: BUY) | 13.00 (old: 13.00) |
| FEB 10, 2025  | First Berlin     | BUY (old: BUY) | 17.00 (old: 16.00) |
| FEB 05, 2025  | ODDO BHF         | BUY (old: BUY) | 13.50 (old: 13.50) |
| FEB 04, 2025  | Warburg Research | BUY (old: BUY) | 16.00 (old: 16.00) |
| FEB 03, 2025  | Edison Research  | n/a            | n/a                |

## Current Research Coverage











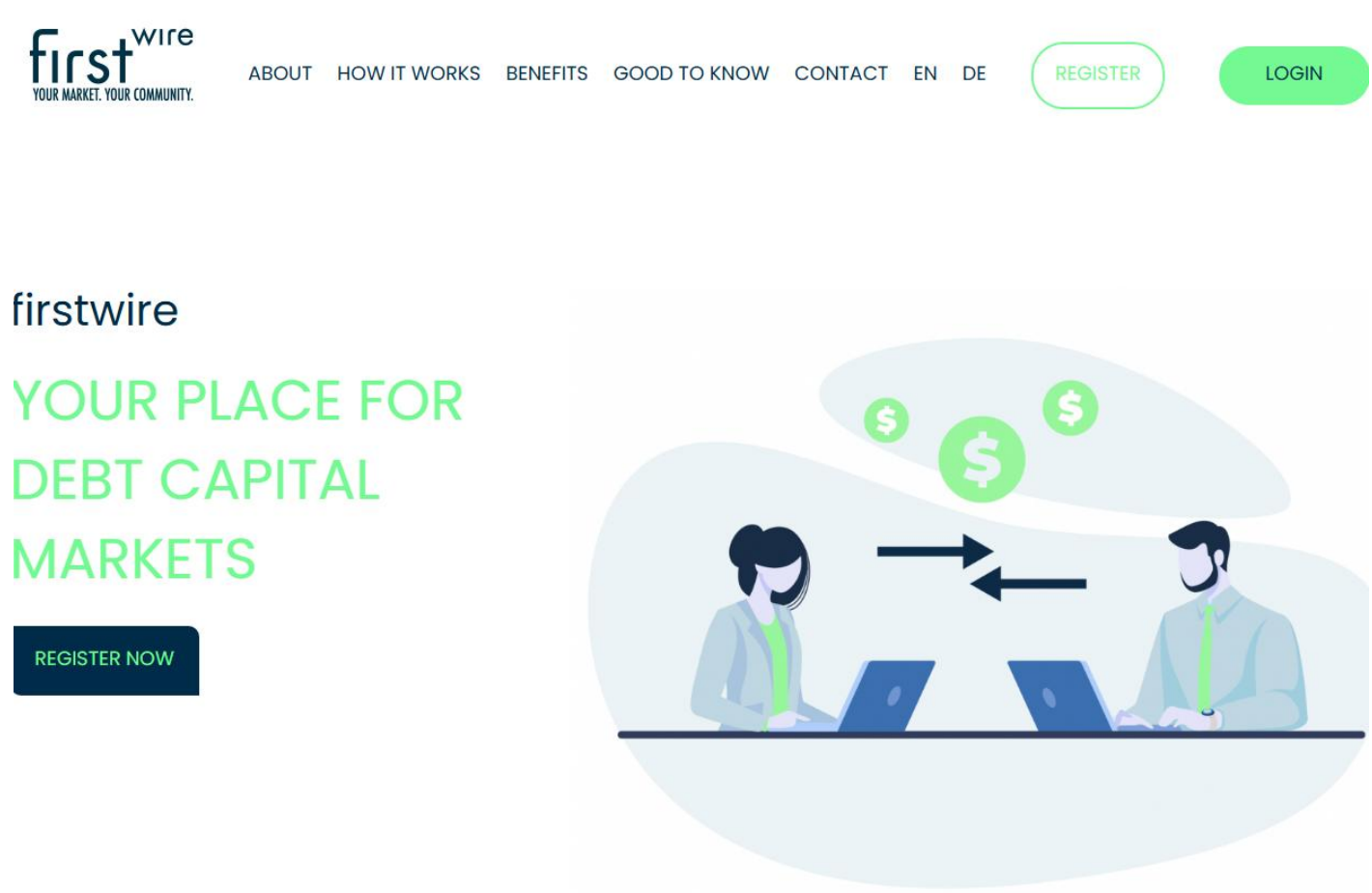


# LATEST DEVELOPMENTS (4 MONTH)

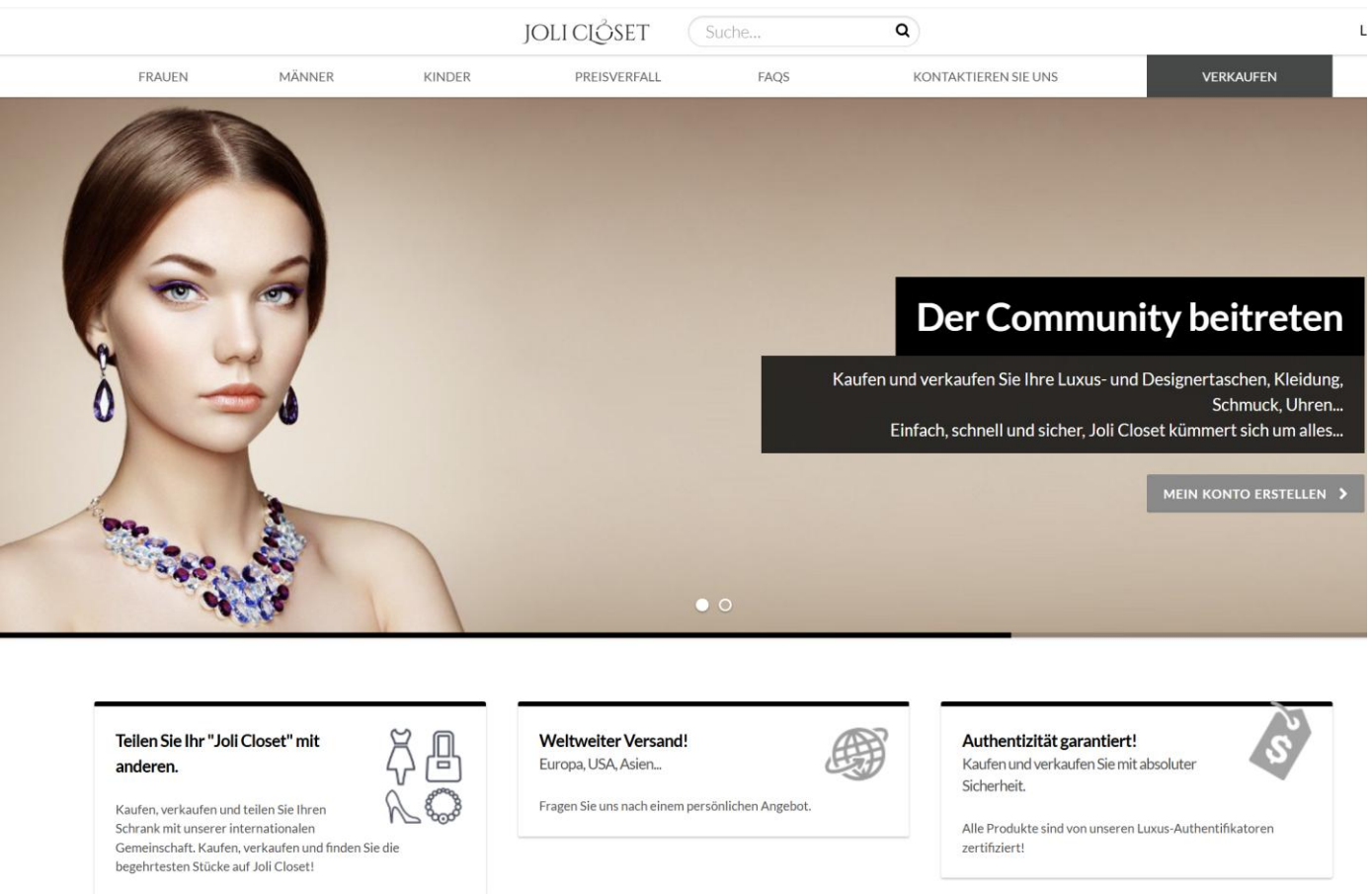
## Acquisition of Fintus GmbH (B2B SaaS platform)



## Acquisition of Firstwire GmbH (B2B finance platform)



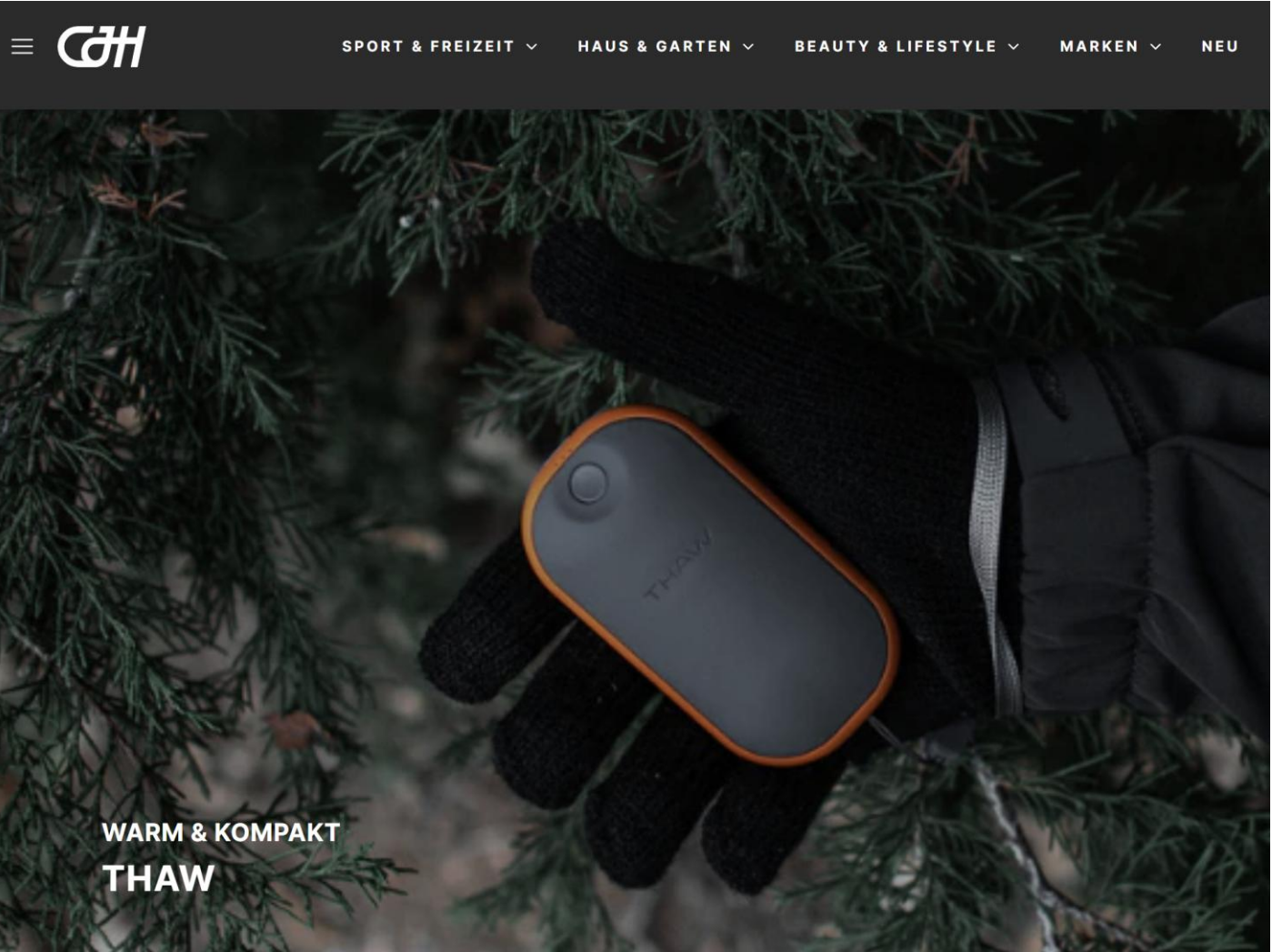
## Acquisition of Joli Closet, Paris (B2C luxury platform)



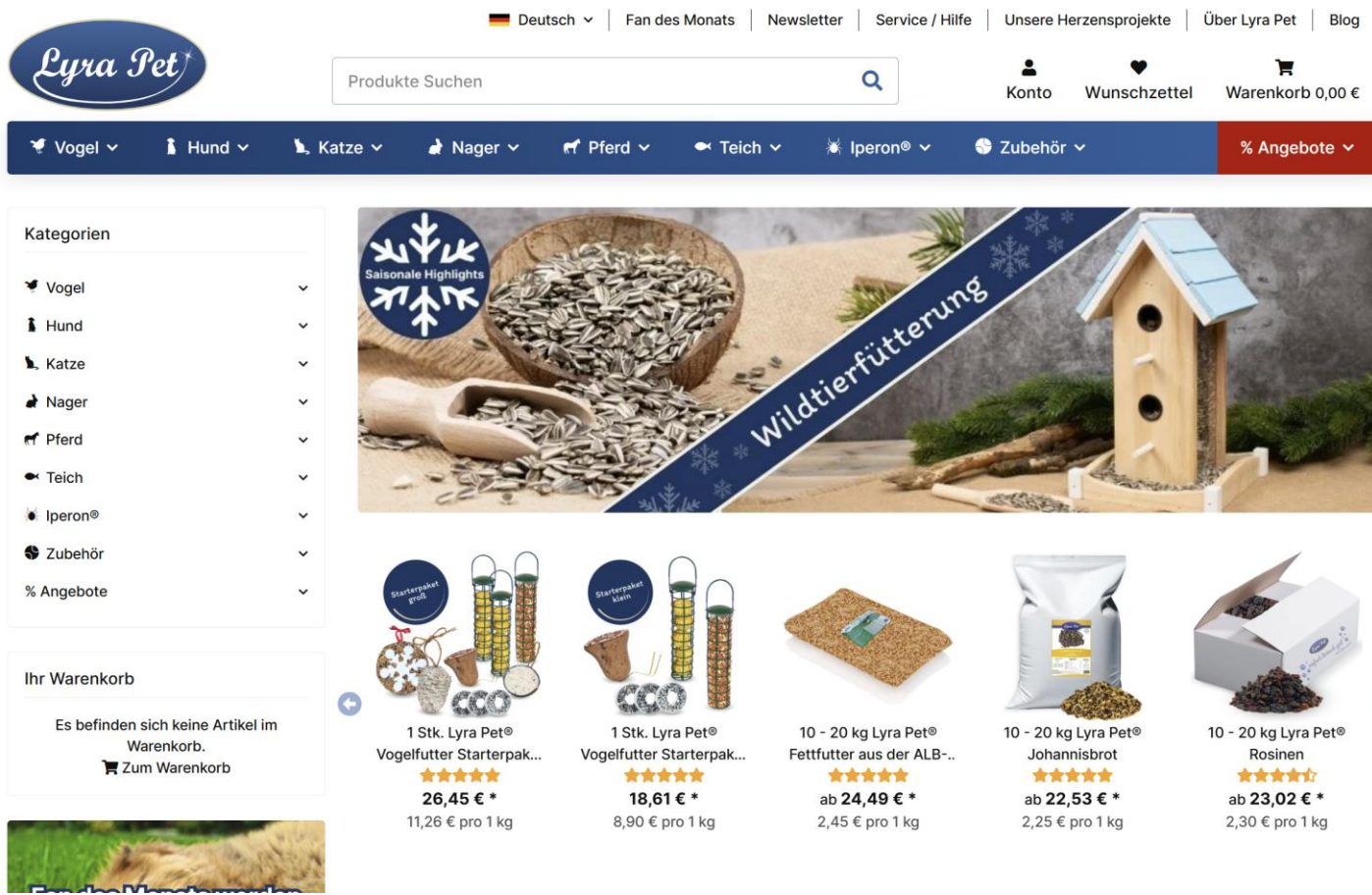


# LATEST DEVELOPMENTS (4 MONTH)

Acquisition of  
Herbertz Group  
(B2B/B2C outdoor platform)



Acquisition of  
Lyra Pet GmbH  
(B2C pet platform)



Successful  
Capital Markets Day  
(January 2025, Frankfurt)



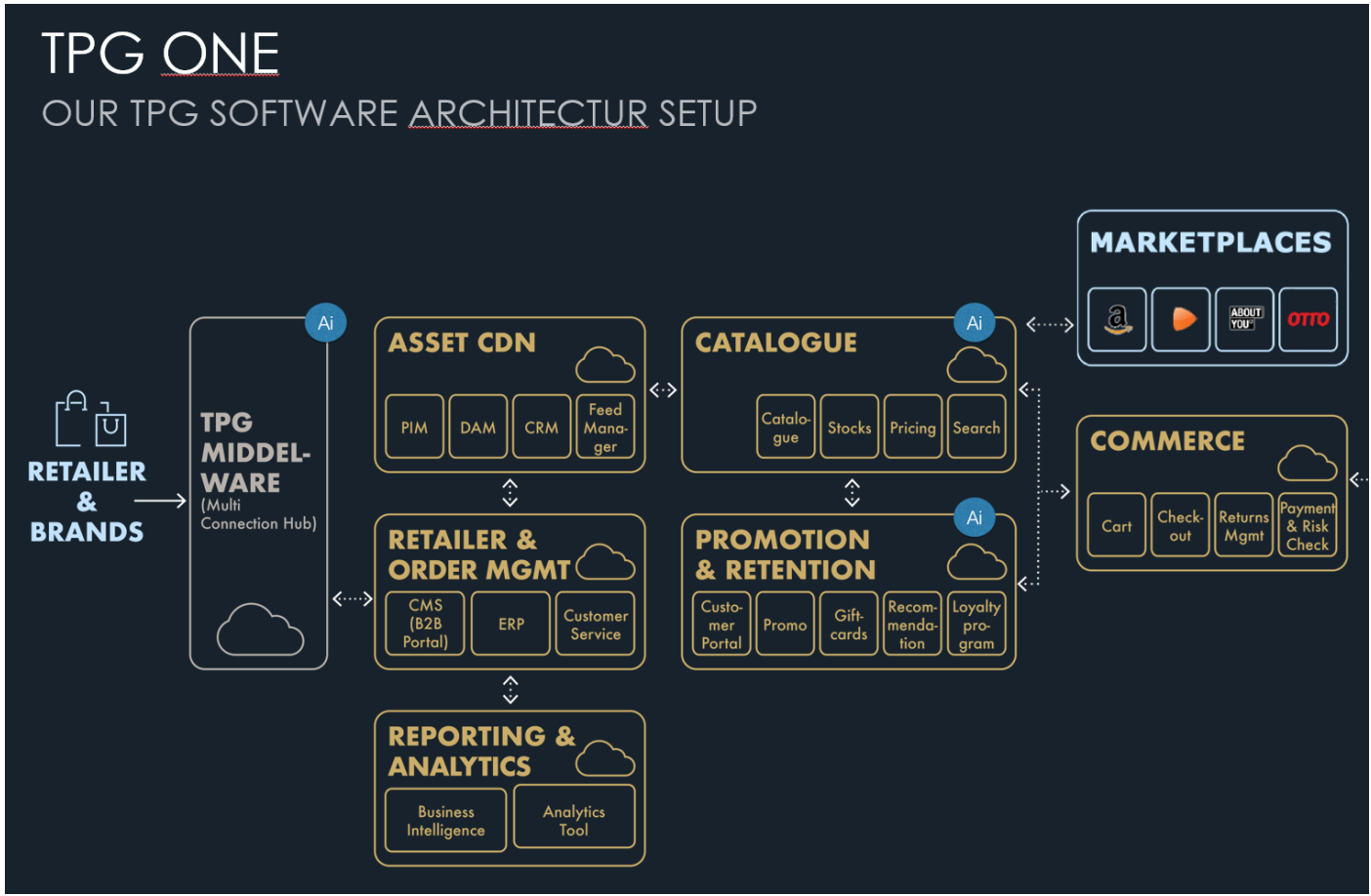
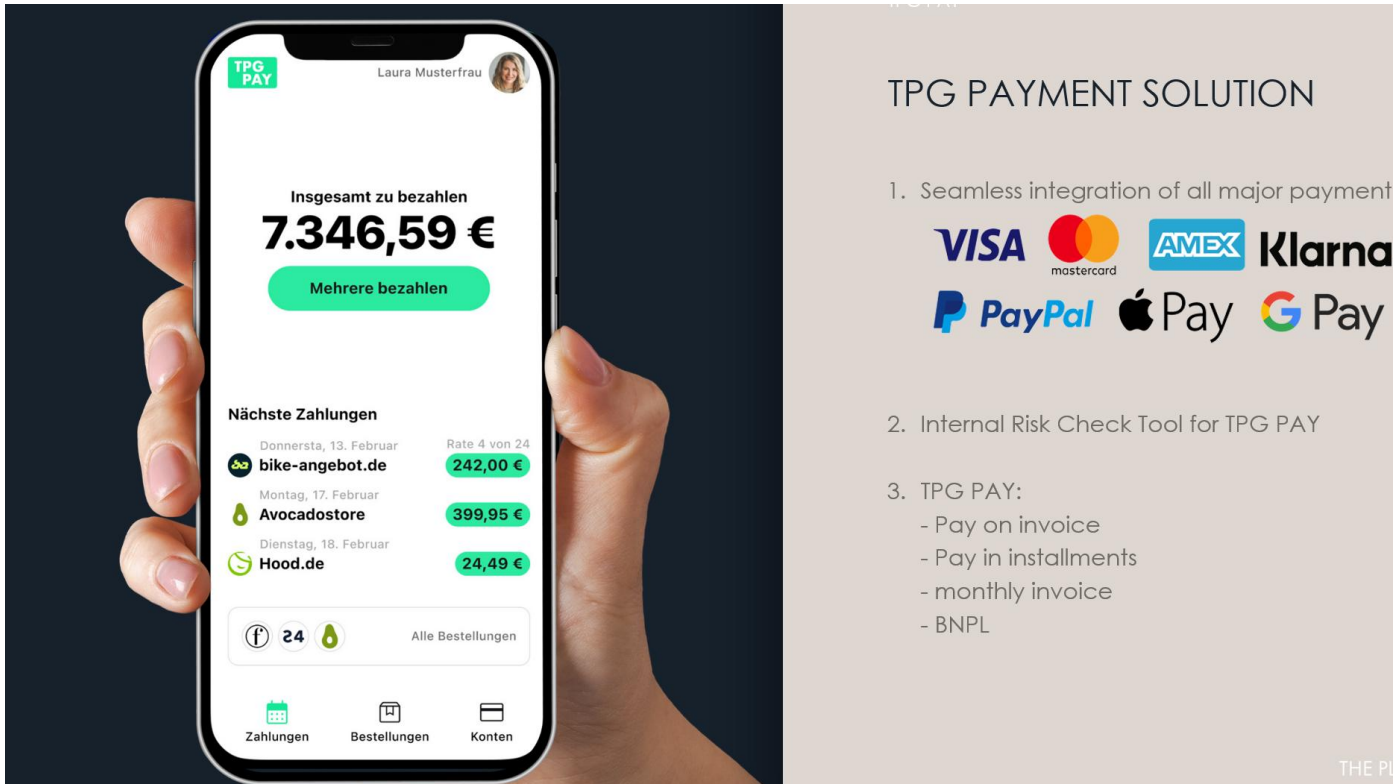


# LATEST DEVELOPMENTS (4 MONTH)

Start of project  
**TPG PAY**  
(payment/software  
project)

Expansion of  
**TPG ONE**  
(new functions and layers  
of TPG software)

Change in  
**Executive Board**







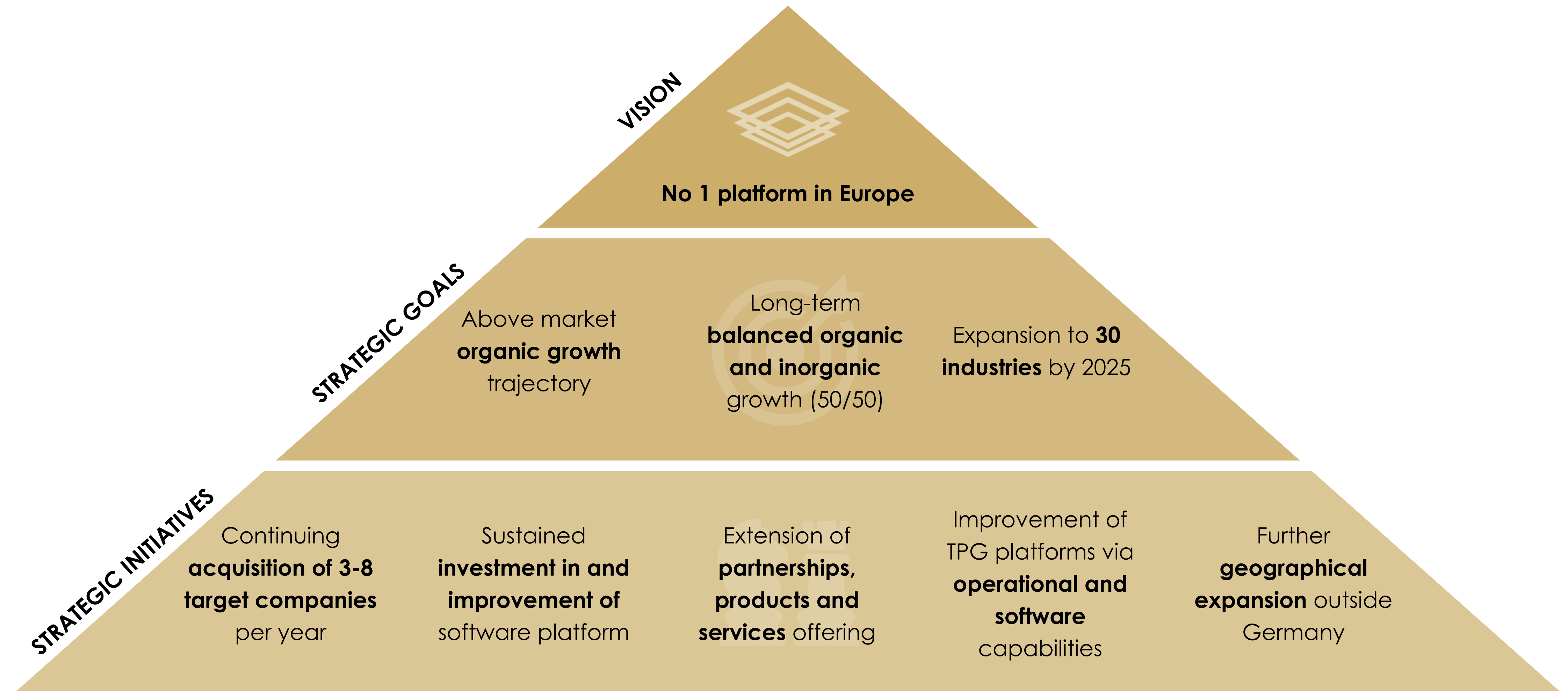
## THE PLATFORM GROUP

### Platforms for success



# TPG'S STRATEGY

CLEAR VISION AND ROADMAP TO BECOME EUROPE'S LEADING PROFITABLE PLATFORM GROUP



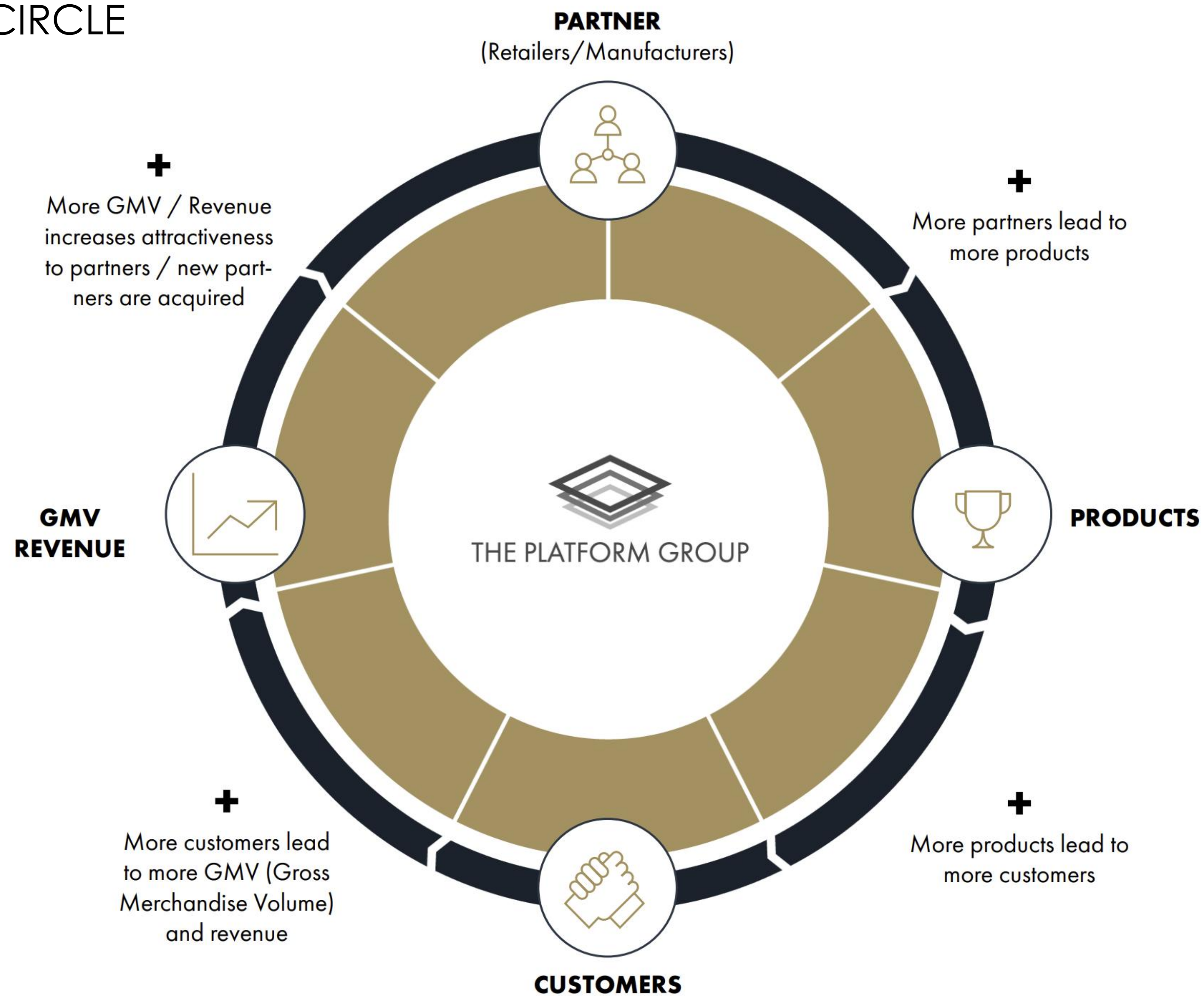
TPG has defined a clear strategy to achieve its long-term goal in becoming Europe's leading technology enabled platform





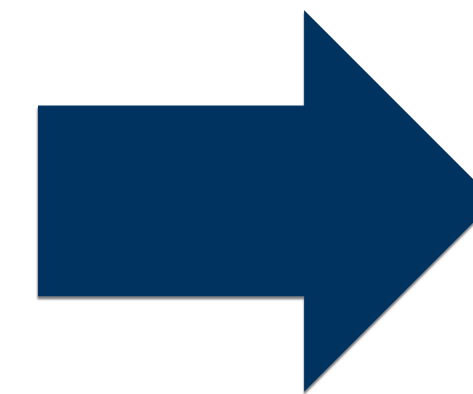
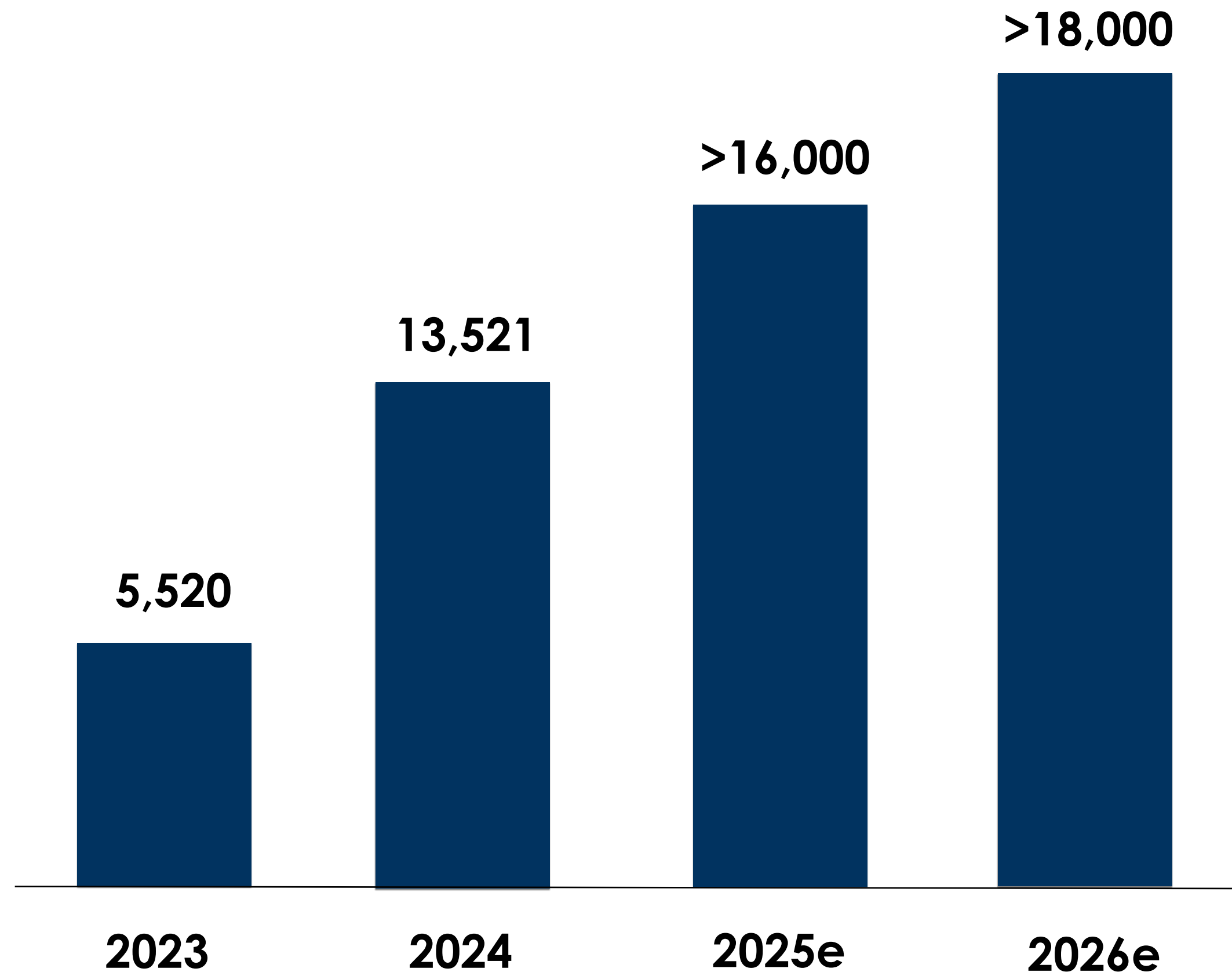
# TPG'S GROWTH MODEL

## OUR GROWTH CIRCLE



# WE **GROW** BY PARTNERS, **NOT** BY INDUSTRY

Number of Partners: Strong development, strong increase of products



**+ 4 Mio.  
SKU's  
= +20%  
(2025 vs. 2024)**





# WITH TPG SOFTWARE OUR PARTNERS GET ACCESS TO GLOBAL ECOMMERCE – 25 INDUSTRIES COVERED



# OUR CORE COMPETENCIES

## Our CORE Competencies

### Software

- Own Software: ERP, Backend, Frontend, B2B-Portal, CMS, PIM
- Strong software development team in 7 countries
- Interfaces: >80 ERP-systems
- Big Data Solutions for our partners
- AI-Solutions for sourcing, marketing and pricing
- API to >60 external channels/marketplaces

### Marketing & Operations

- Online-Marketing B2C/B2B with all dimensions (SEA, SEO, CRM, Social Media, Affiliate, E-Mail, Display, App)
- Customer Data-Pool (B2C/B2B)
- Fulfilment for our partners (logistic, return management, customs)
- Shared Services for our subsidiaries
- Full payment process management in >15 countries

### M&A

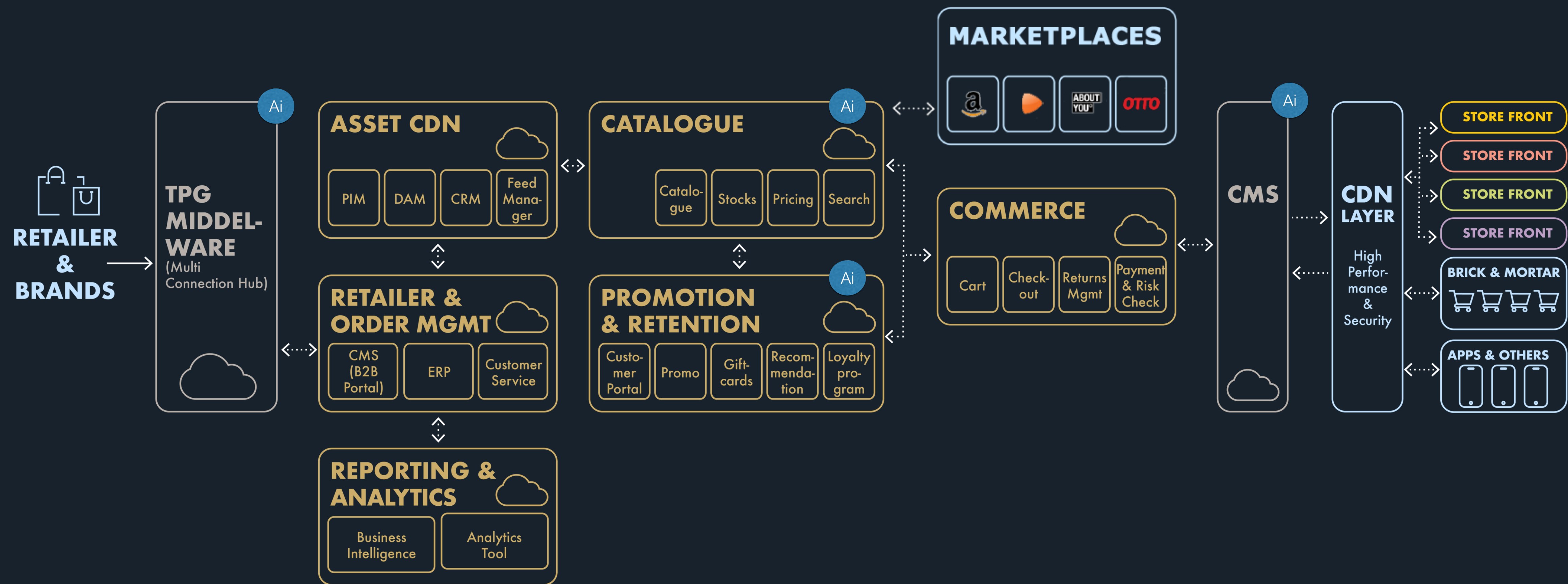
- Buy & Build Strategy with longterm perspective
- Post Merger Integration (PMI) as core process
- Experienced team for DD and PMI
- Capital Allocation to maximize value
- Badwill acquisitions as part of TPG's strategy
- TPG's software implementation in year 1 of PMI
- Significant cost reduction and revenue increase in year 1 of PMI
- Track record of >25 acquisitions





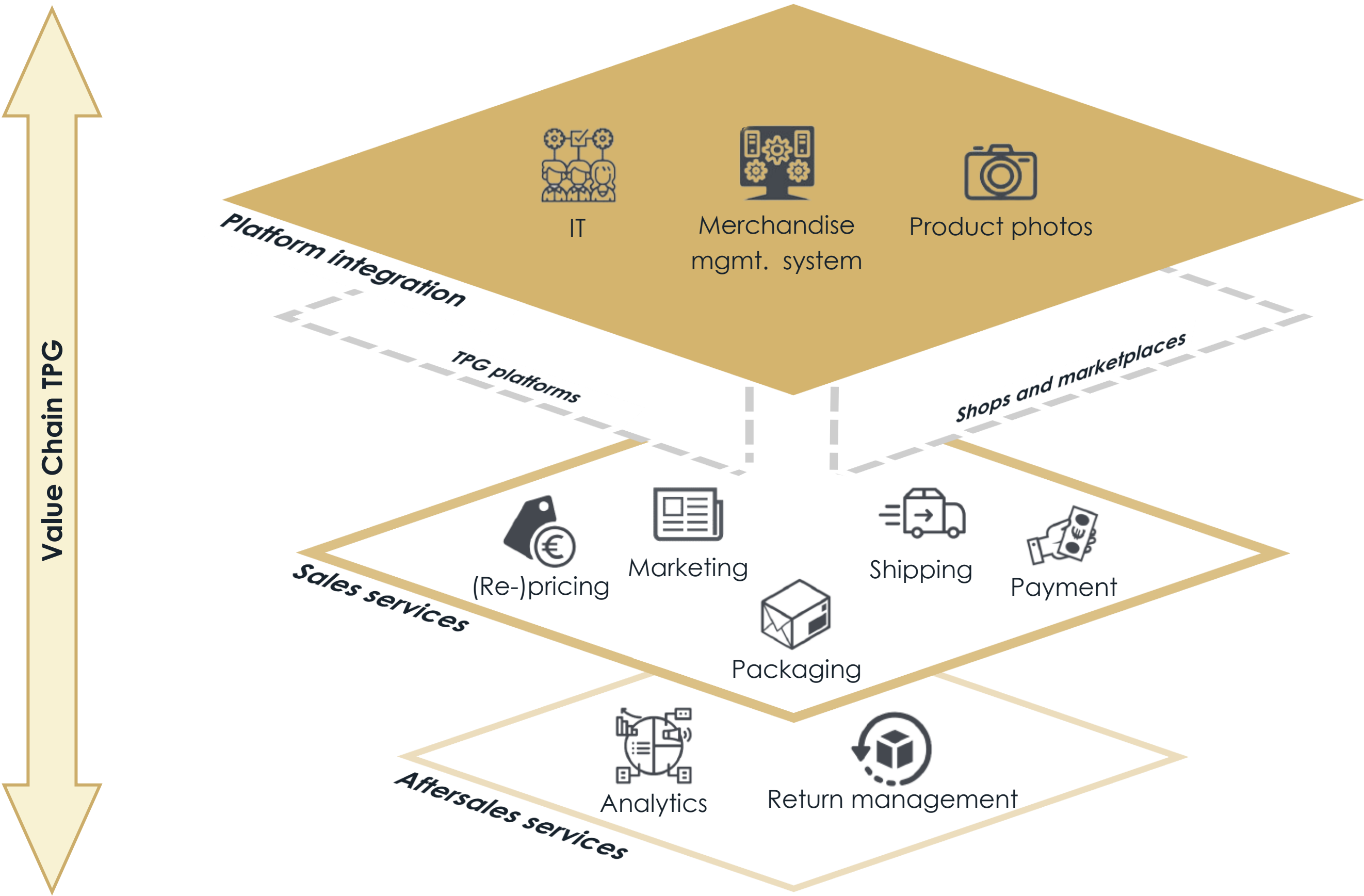
# TPG ONE

OUR TPG SOFTWARE ARCHITECTUR SETUP – BACKBONE OF OUR GROWTH



# HOW WE CREATE VALUE FOR OUR PARTNERS

## UNIQUE BASIS FOR SCALING PLATFORMS AND PARTNERS ALIKE



### COMPETITIVE ADVANTAGE

#### TECHNOLOGICAL EDGE

TPG's unique software allows it to integrates platforms and thus scale resources and know-how. In addition, partners are effortlessly integrated via standardized interfaces, which grants instant access to over 50 sales channels, via direct platform sales channels and external shops or marketplaces.

**This approach separates TPG from typical single platform operators and allows it to offer partner extreme visibility at favorable costs.**

#### ONE-STOP SHOP GUARUANTEE

TPG covers all data management processes and customer communication for its partners.

Partners can trust in years of sales services experience, offering continually refined dynamic re-pricing algorithms, and boosting partners' organic reach and customer traffic with comprehensive digital marketing strategies.

TPG handles the organization of packaging and shipping to the customer and covers return management as well as aftersales service.

Personalized analytics delivers tailored statistics and insights on customers for informed decision-making and further growth strategies.

**Proof of concept is reflected in over 12,000 trusting and satisfied partners**







## THE PLATFORM GROUP

### Financials & Outlook



# OVERVIEW FY 2024 / FY 2023

## CONTINUING OPERATIONS

|  | 2023                      | 2024                      |
|--|---------------------------|---------------------------|
| GMV  | € 705m                    | € 903m                    |
| <b>Net revenue</b> (EUR m)                   | <b>€ 440.8m</b>           | <b>€ 524.6m</b>           |
| Other revenues (EUR m)                       | €32.8m                    | €29.1m                    |
| Gross Margin                                 | 31.1%                     | 35.3%                     |
| Marketing Cost Ratio                         | 5.9%                      | 6.4%                      |
| Distribution Cost Ratio                      | 7.5%                      | 7.8%                      |
| HR Cost Ration                               | 4.7%                      | 5.4%                      |
| <b>Adj. EBITDA</b> (EUR m)<br>(% margin)     | <b>€ 22.6m</b><br>(5.1%)  | <b>€ 33.2m</b><br>(6.3%)  |
| <b>Reported EBITDA</b> (EUR m)<br>(% margin) | <b>€ 47.4m</b><br>(10.7%) | <b>€ 55.6m</b><br>(10.6%) |
| <b>Net profit</b> (EUR m)<br>(% margin)      | <b>€ 33.3m</b><br>(7.6%)  | <b>€ 35.5m</b><br>(6.8%)  |

### Guidance / market expectation

**GMV-Guidance: € 880-900m → outperformed**

**Revenue-Guidance: € 500-520m → outperformed**

**EBITDA adj.-Guidance: € 29-32m → outperformed**

**EBITDA reported: € 55.6 m → above internal expectations**

**Net profit: € 35.5 m → above internal expectations**



# OVERVIEW FY 2024 / FY 2023

## CONTINUING OPERATIONS

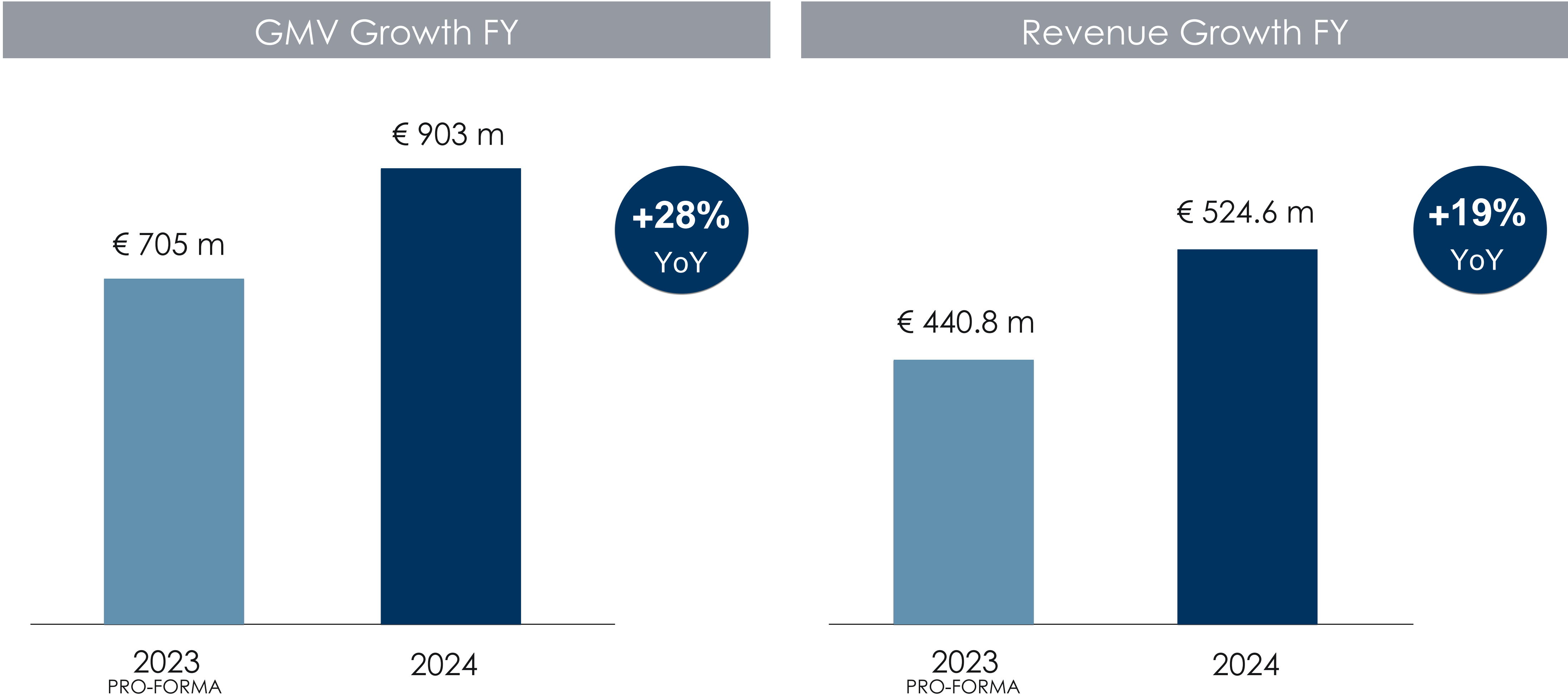
|  | 2023           | 2024           |
|--|----------------|----------------|
| Net profit (EUR m), continuing operations              | € 33.3m        | € 35.5m        |
| Net profit (EUR m), not-continuing operations          | € -6.4m        | € -2.8m        |
| <b>Net profit (EUR m), total</b>                       | <b>€ 26.9m</b> | <b>€ 32.7m</b> |
| thereof minorities                                     | € 1.1m         | € 1.6m         |
|  |                |                |
| <b>Earnings per share (EUR), total</b>                 | <b>€ 1.5</b>   | <b>€ 1.6</b>   |
| <b>Earnings per share (EUR), continuing operations</b> | <b>€ 1.9</b>   | <b>€ 1.7</b>   |

Guidance / market expectation

**Earnings per share (FY 2024, cont. operations) with €1.7 above expectations.**

# STRONG GMV AND REVENUE GROWTH

CONTINUING OPERATIONS



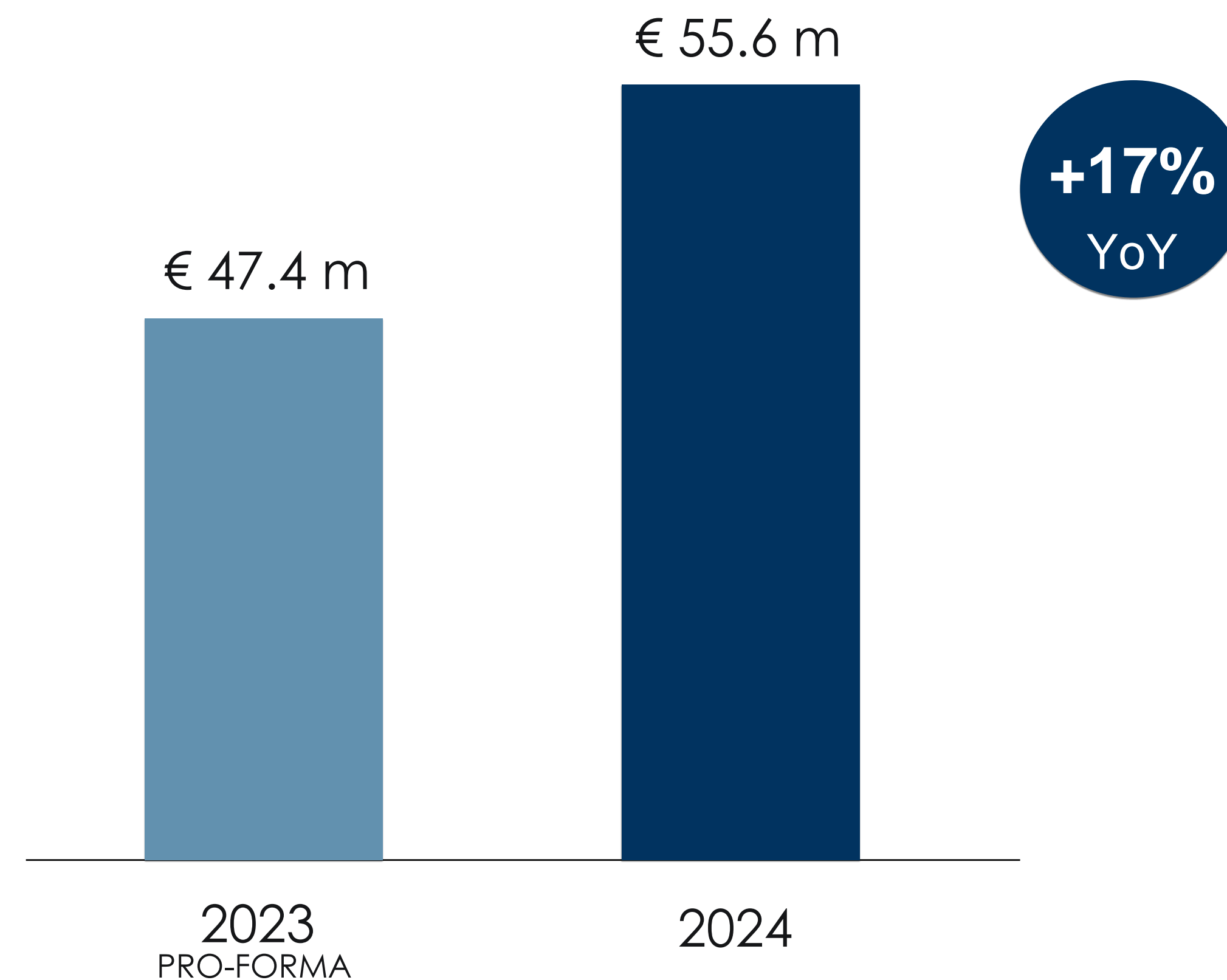
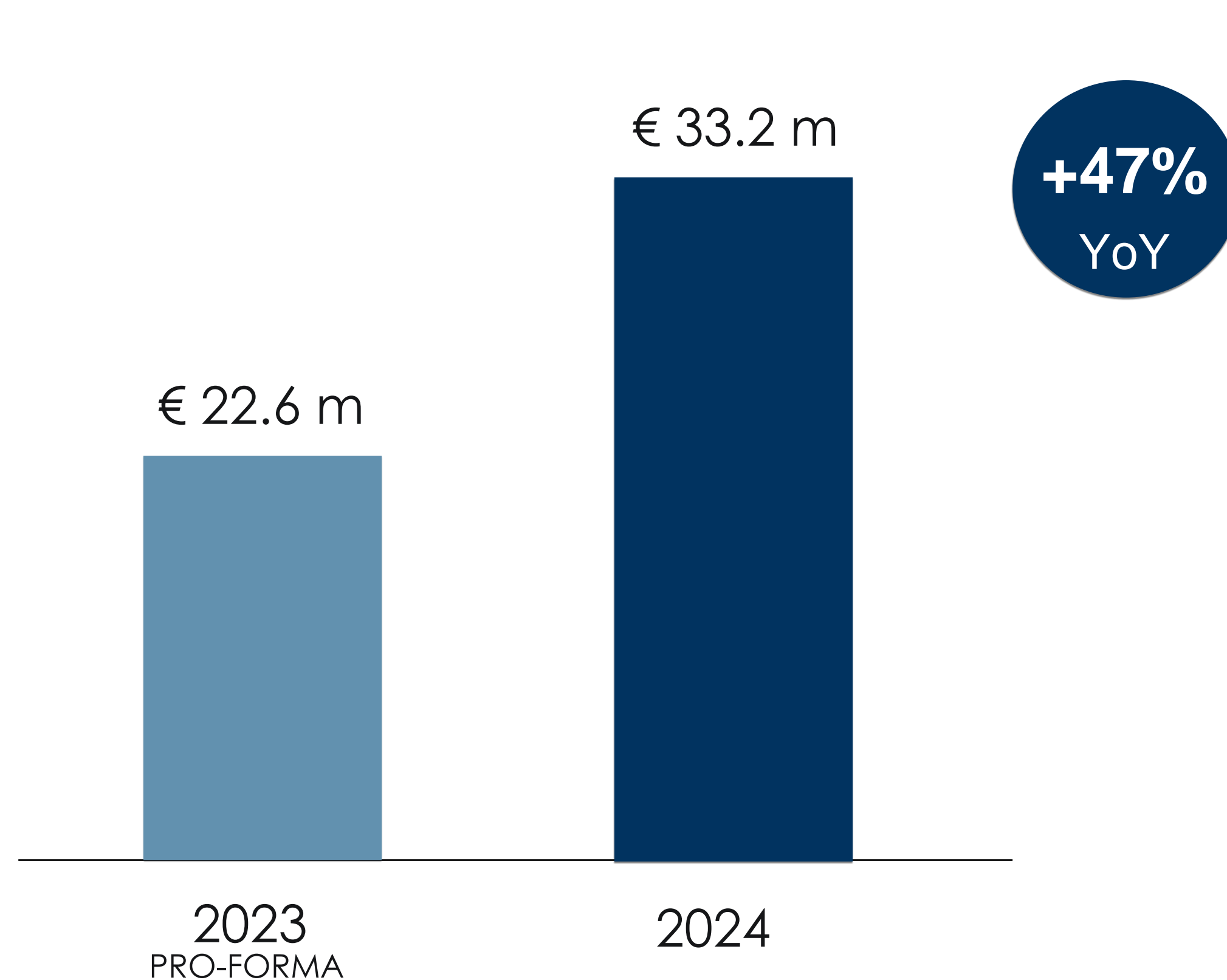


# PROFITABILITY AS A KEY FOR SUSTAINABLE GROWTH

## CONTINUING OPERATIONS

EBITDA adjusted FY

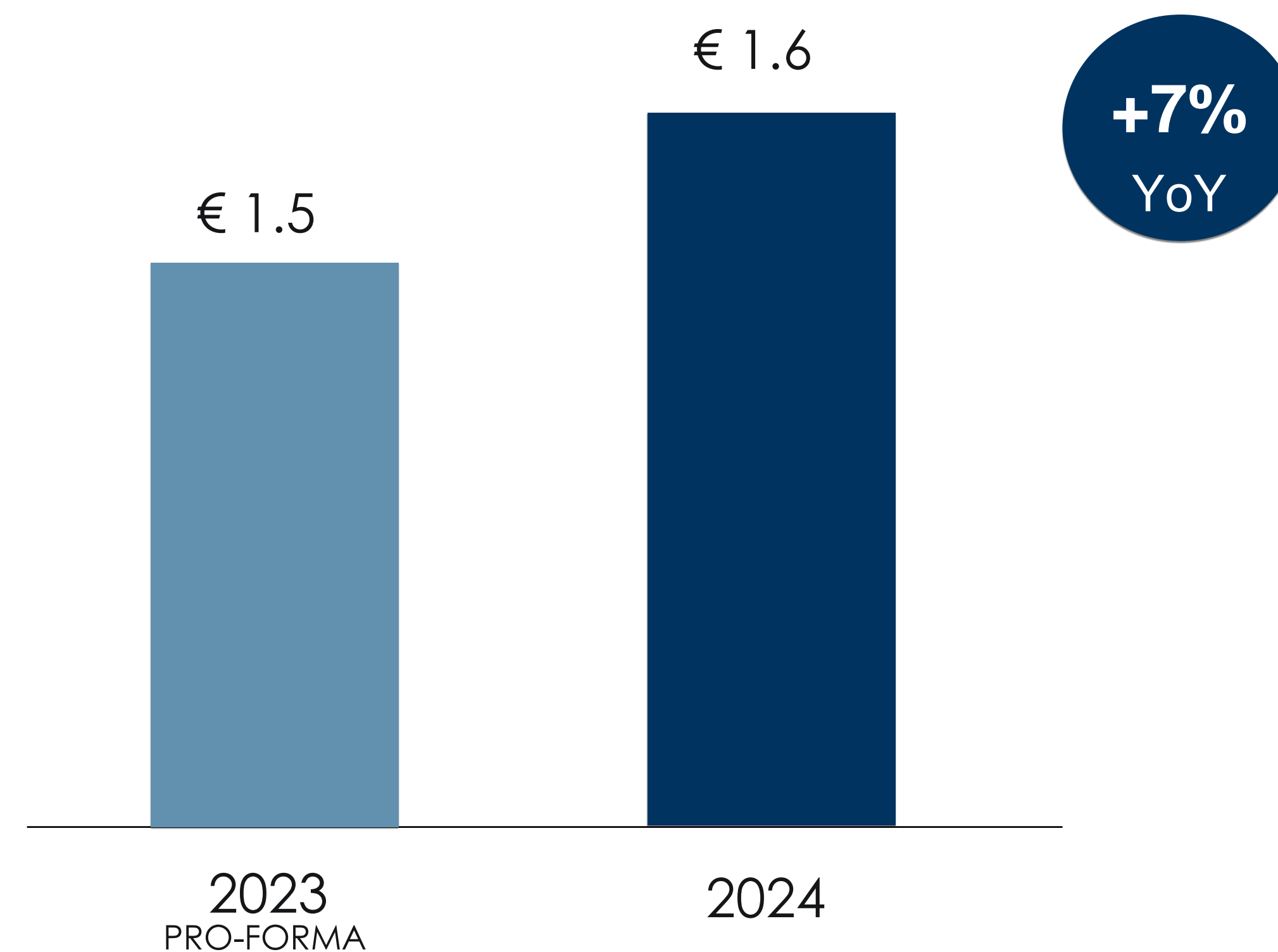
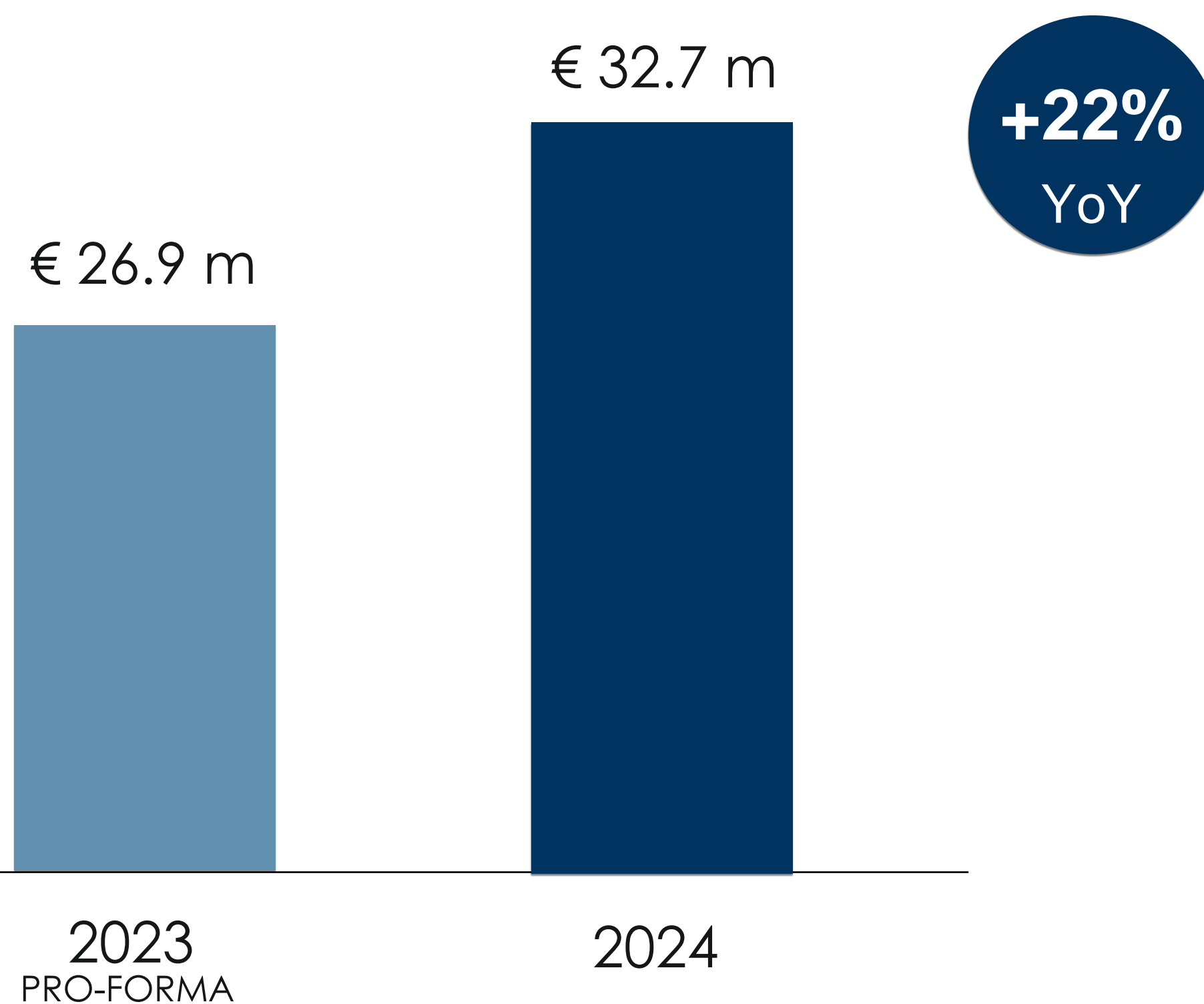
EBITDA reported FY



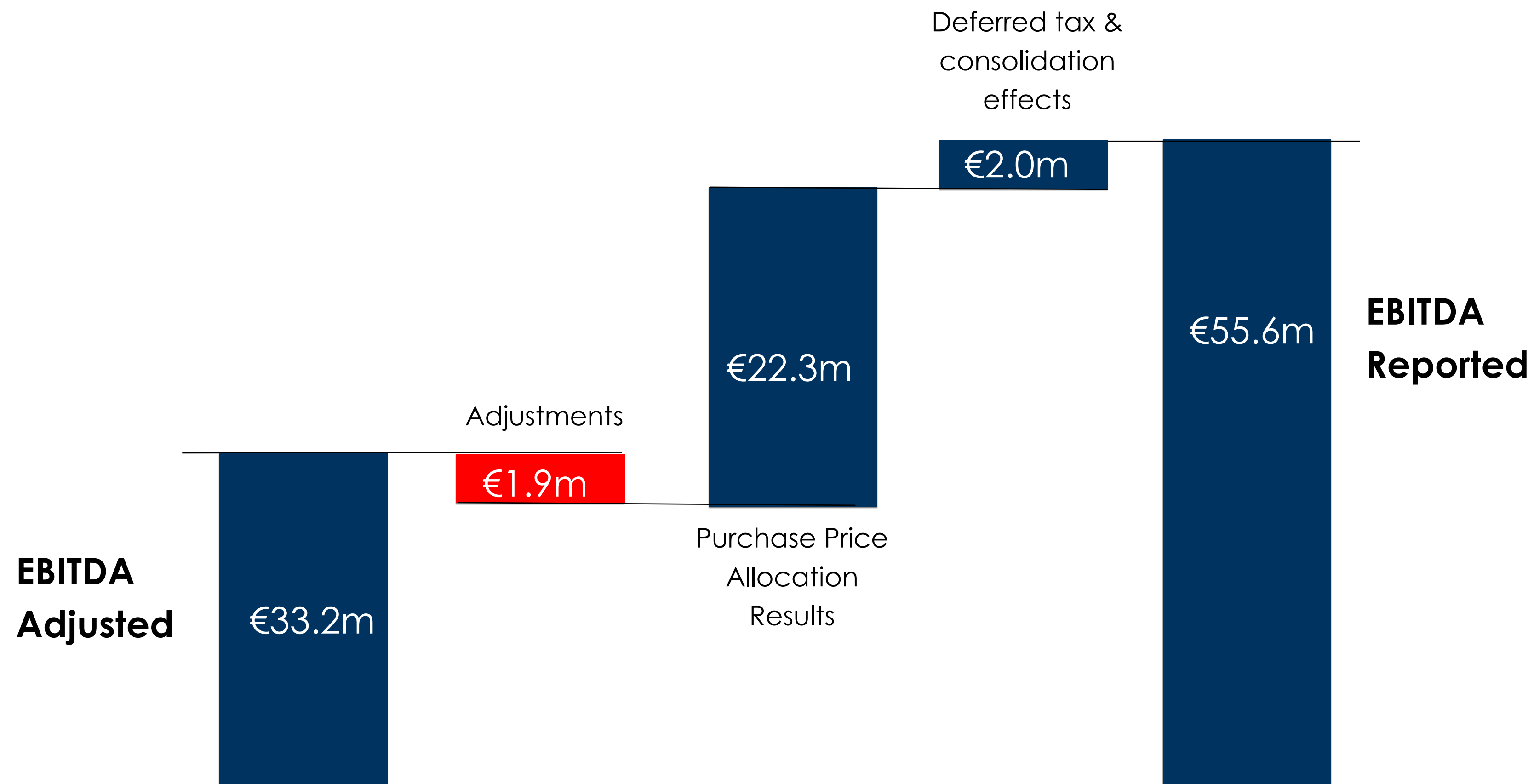
# PROFITABILITY AS A KEY FOR SUSTAINABLE GROWTH

Net profit (total) FY

EPS FY



# FROM EBITDA ADJUSTED TO EBITDA REPORTED





# RETURN ON EQUITY / CAPITAL EMPLOYED

| Return On Equity (ROE)   | Dec. 31, 2024   | Dec. 31, 2023   |
|--|-----------------|-----------------|
|  | EUR thous.      | EUR thous.      |
| <b>Consolidated profit after taxes.</b>                          | <b>32,744.0</b> | <b>26,477.8</b> |
| Adjusted for   |                 |                 |
| Losses from discontinued operations                              | +2,794.3        | +6,381.0        |
| Income taxes   | +804.4          | -362.5          |
| <b>Group profit attributable to non-controlling shareholders</b> | <b>-1,589.1</b> | <b>-944.5</b>   |
| <b>Adjusted group profit</b>                                     | <b>34,753.6</b> | <b>31,551.8</b> |
| Equity of the shareholders of the Group                          | 131,863.0       | 80,506.1        |
| <b>Return on Equity (in %)</b>                                   | <b>26.4 %</b>   | <b>39.2 %</b>   |

| Return On Capital Employed (ROCE)                | Dec. 31, 2024    | Dec. 31, 2023    |
|--|------------------|------------------|
|  | EUR thous.       | EUR thous.       |
| <b>EBIT from continuing operations</b>           | <b>45,781.6</b>  | <b>38,912.5</b>  |
| <b>Capital Employed</b>                          | <b>231,136.3</b> | <b>150,112.3</b> |
| Group equity                                     | 135,067.0        | 81,603.1         |
| Interest-bearing debt (short-term and long-term) | 122,719.1        | 76,125.1         |
| Cash and securities                              | -26,649.8        | -7,615.9         |
| <b>Return On Capital Employed (in %)</b>         | <b>19.8 %</b>    | <b>25.9 %</b>    |

## Takeaways

Return on Equity (ROE) with 26.4% above Guideline of >20%

Return on Capital Employed (ROCE) with 19.8% above Guideline of >15%

Among the highest ROE in our industry

Further increase to be expected in 2025



# THE PLATFORM GROUP: SEGMENT OVERVIEW

- Higher consumer confidence in Q3-Q4
- Acquisition of 0815, Chronext, Lyra Pet, Aplanta, Avacadostore
- EBITDA > 7%
- Strongest revenue increase in 2024

## Consumer Goods

Products with simple logistics and focus on consumer goods

- ▢ Sustainable Products
- ▢ Fashion/Shoe/Luxury
- ▢ Accessories
- ▢ Jewelry and Watches

## Freight Goods

Products with complex transport, logistics and delivery processes in the area of freight logistics

- ▢ Furniture
- ▢ Forest Equipment
- ▢ Bicycles
- ▢ E-Scooters
- ▢ Cars

- Strong increase in delivery costs in 2024
- Acquisition of Jungherz
- EBITDA > 6%
- Strongest revenue increase in 2024

- After poor margin development in 2023, actions have been implemented
- EBITDA > 3%
- Acquisition of Wehrmann Group (wood machines)

## Industrial Goods

B2B focus on industrial goods and industrial solutions

- ▢ Trading with used machines / B2B
- ▢ Dental equipment B2B
- ▢ Hairdressing B2B platform
- ▢ Car/truck parts trade
- ▢ Industrial supplies

## Service & Retail

Products and services that are remunerated on the basis of performances

- ▢ Platform for local pharmacies
- ▢ Platform for pharmaceutical manufacturers
- ▢ Online learning platforms
- ▢ Finance and real estate platforms
- ▢ Local Stores

- Higher revenues due to more customers and higher AOV
- EBITDA > 4%
- Acquisition of Firstwire (B2B finance platform)



# THE PLATFORM GROUP: NON-FINANCIAL KPI

|                              | 2023  | 2024   |
|------------------------------|-------|--------|
| Number of Orders             | 6.2m  | 7.1m   |
| Average order value (EUR)    | 114   | 124    |
| Active Customers             | 4.0m  | 5.1m   |
| Number of Employees (31.12.) | 688   | 1,042  |
| Number of Partners (31.12.)  | 5,520 | 13,521 |

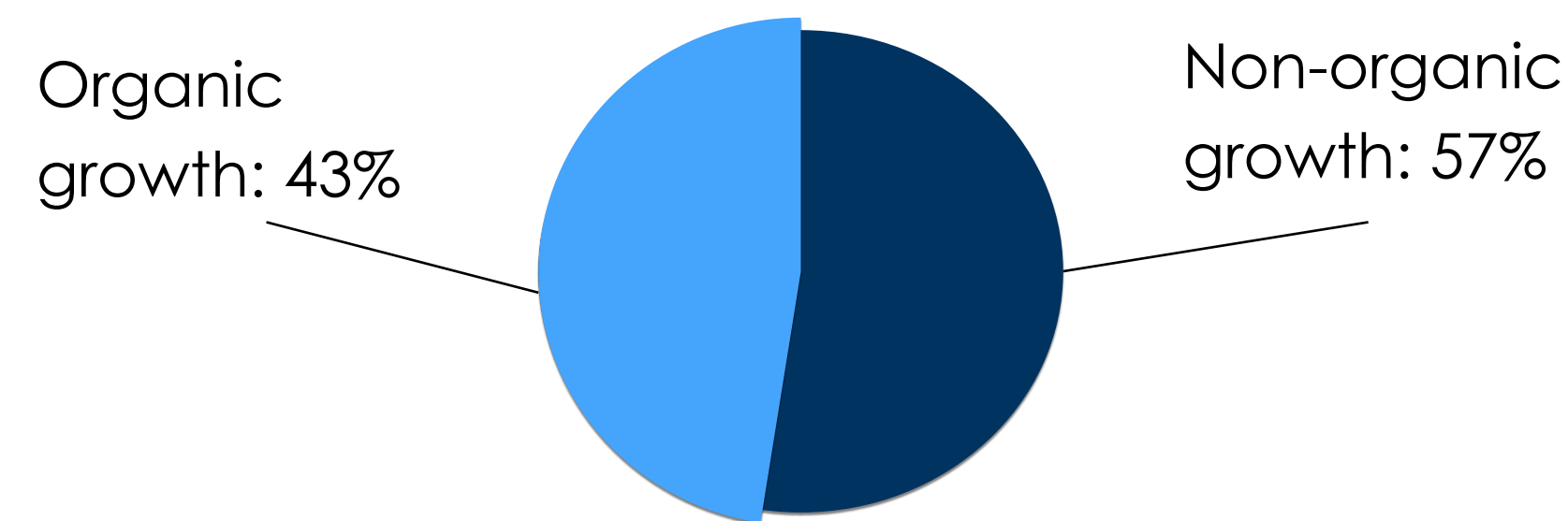
## Takeaways

**Positive development: More partners (13,521) bring more products. More products bring more customers (5.1m), more customers bring more orders (7.1m).**

**Average order value increased to 124€ (2023: 114€), due to less discounts and delisting of low price-products.**

**Higher staff (1,042 employees) due to acquired companies.**

**Total growth of revenue FY 2024 / FY 2023: €83.8m (=100%)**





# TPG GUIDANCE 2025 (04/2025)

## Developments Q1 - Relevance for 2025

Consumer confidence is higher, other EU markets and US have turnaround after post covid-decline. Higher forecasts of eCommerce companies (Zalando, MyTher.)

Higher profitability due to cost efficiency program (2024-2025) and scalable cost structure

Distribution + logistic cost development negative for margin development – actions are in place

Excellent conditions for new M&A acquisitions in 2025 with fair values

Increased scalability of our TPG One Software allows us to connect partners faster and enter new industries within <4 month

Our 4 segments grow. Industrial good segment with positive margin development in 2025.

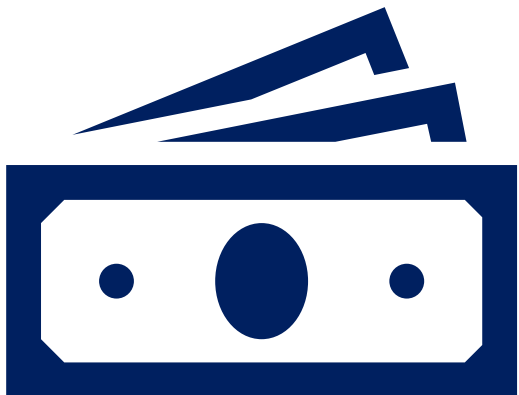



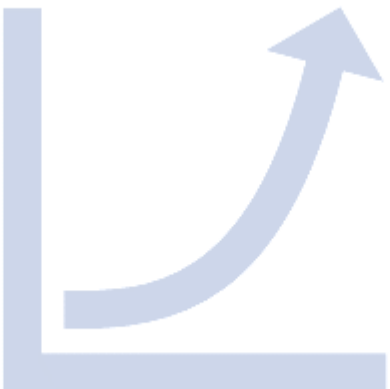



**Increase of Guidance 2025**



# TPG GUIDANCE 2025 (04/2025)

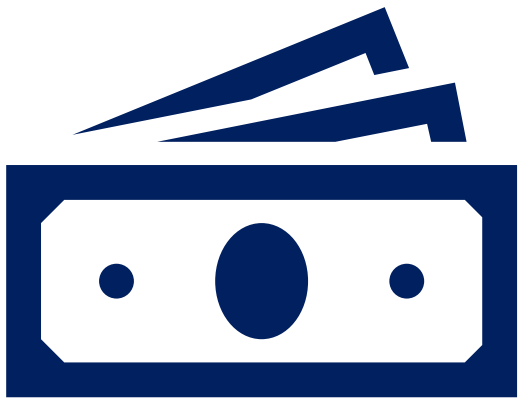



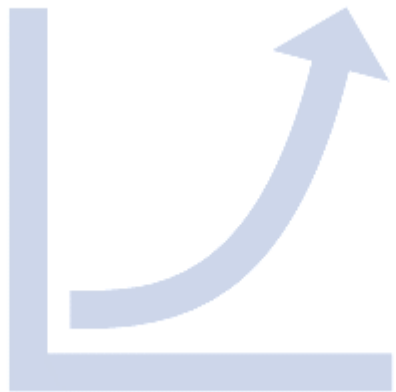

NEW  
GUIDANCE 2025

| 2025 FY   |  |   |   |   |   |
|---|--|---|---|---|---|
| <b>Revenue</b><br>€680-700m   | <b>Adj. EBITDA</b><br>€47-50m  | <b>GMV</b><br>€1.3bn  | <b>Leverage</b><br>1.5 – 2.3x   | <b>Partners</b><br>16.000   | <b>Industries</b><br>30   |
|  |  |  |  |  |  |



# TPG MIDTERM GUIDANCE (04/2025)

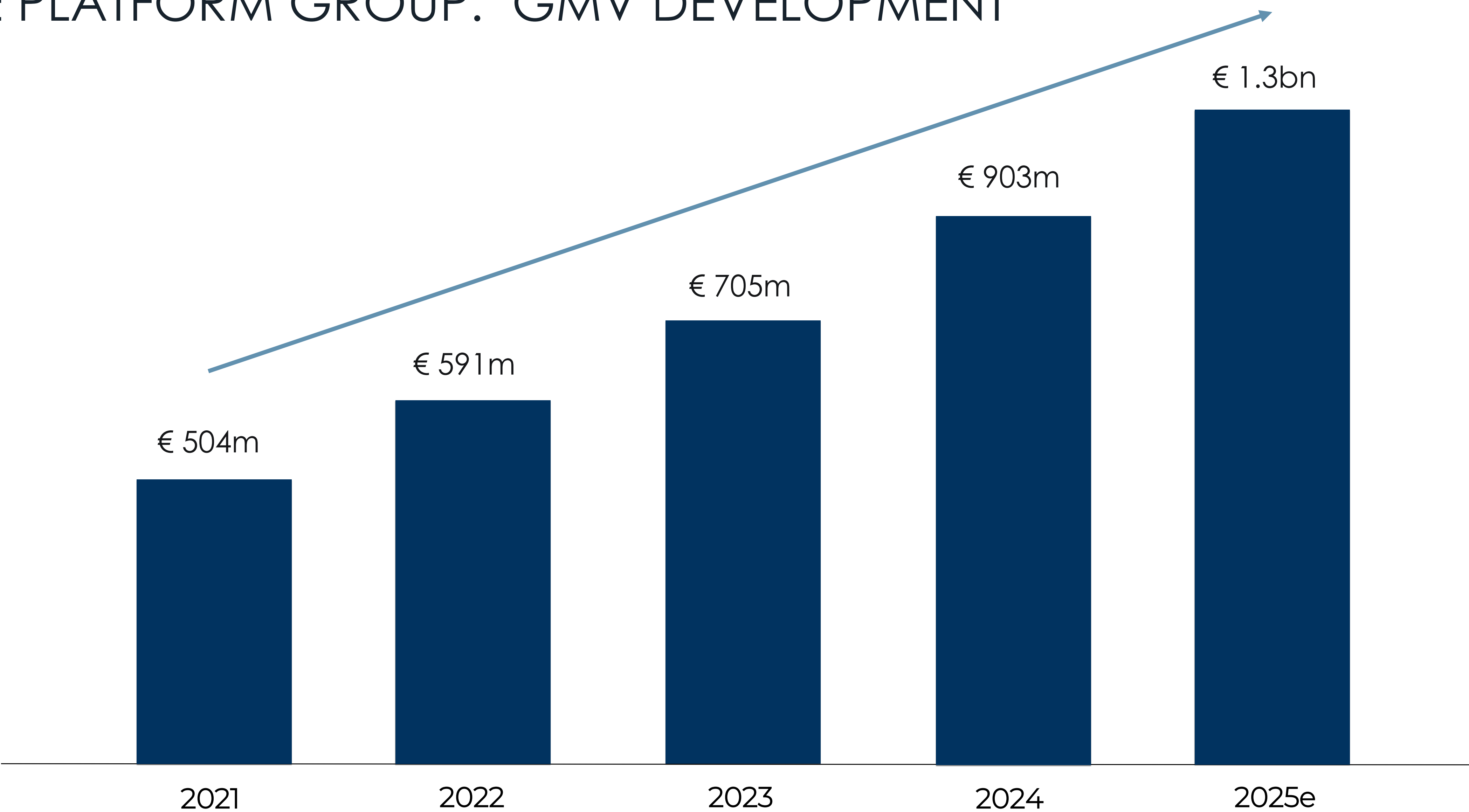
NEW  
MIDTERM  
GUIDANCE 2026

| MIDTERM GUIDANCE (2026)   |  |   |   |   |   |
|---|--|---|---|---|---|
| <b>Revenue</b><br>>€820m  | <b>Adj. EBITDA</b><br>7-10%  | <b>GMV</b><br>€1.6bn  | <b>Leverage</b><br>1.5 – 2.3x   | <b>Partners</b><br>18.000   | <b>Industries</b><br>35   |
|  |  |  |  |  |  |



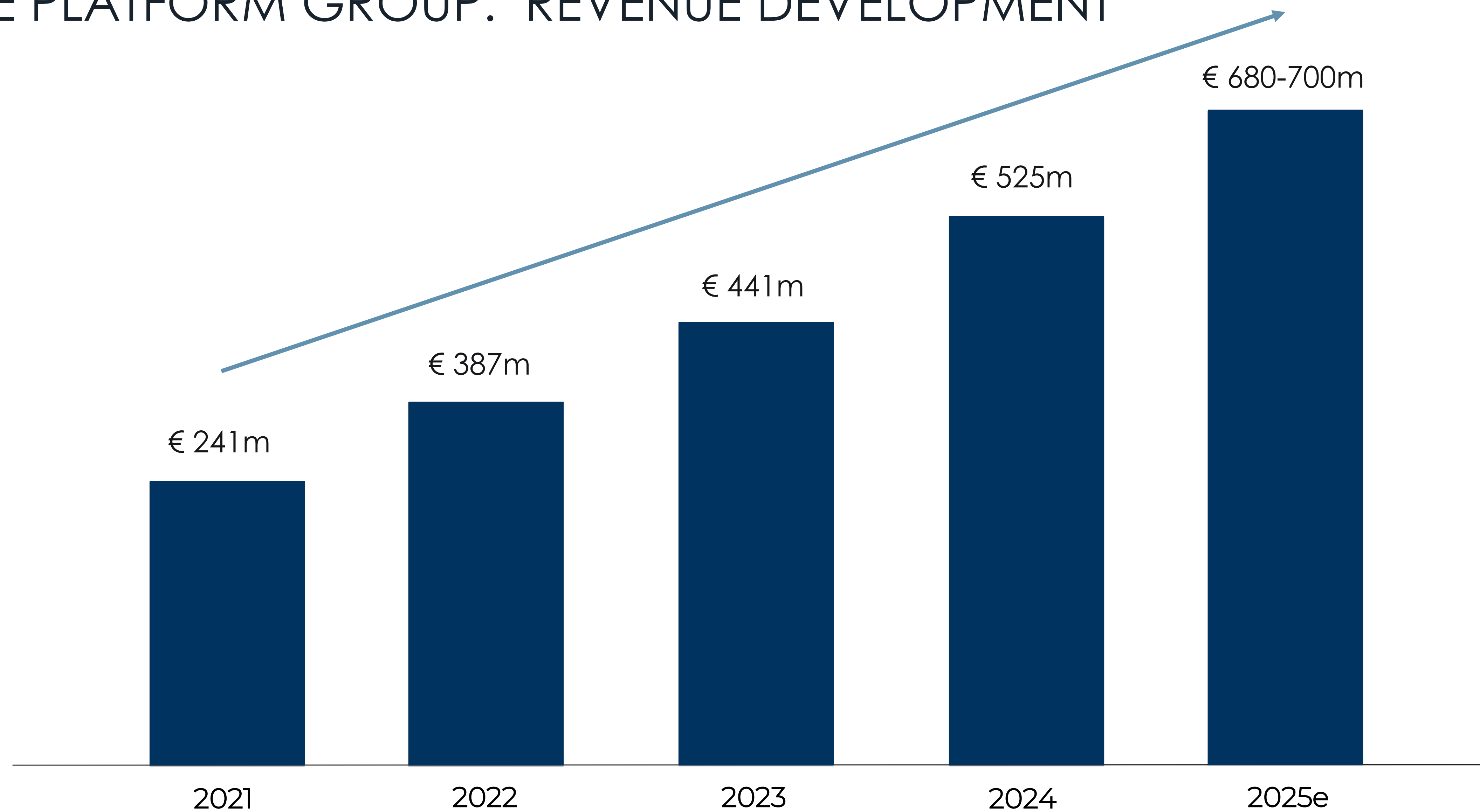


# THE PLATFORM GROUP: GMV DEVELOPMENT



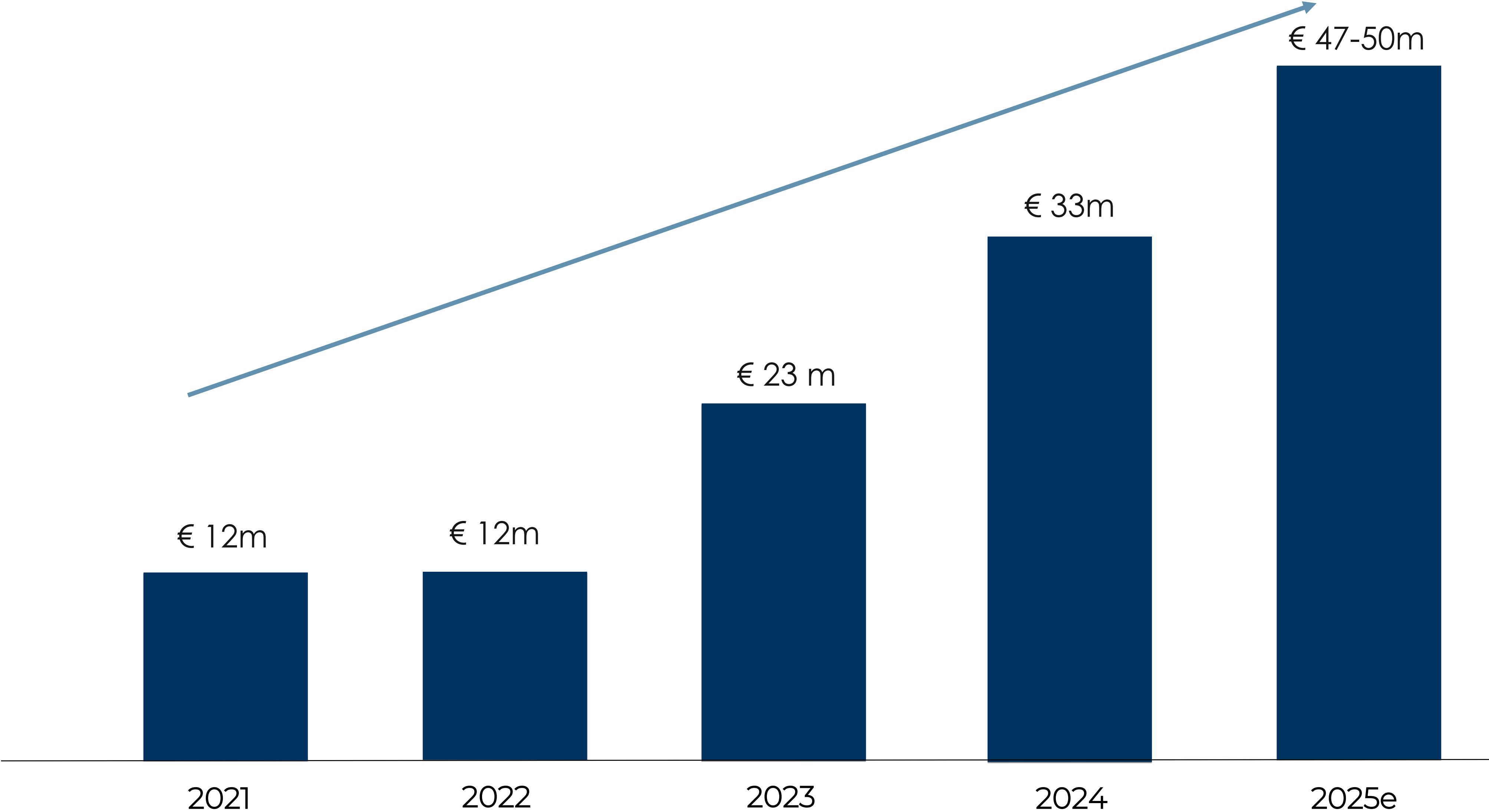
Pro-Forma figures for FY 2022, 2023. FY 2022 and FY 2023 continued operations. 2025e according to guidance. 2021 TPG/Fashionette combined.

# THE PLATFORM GROUP: REVENUE DEVELOPMENT



Pro-Forma figures for FY 2022, 2023. FY 2022 and FY 2023 continued operations. 2025e according to guidance. 2021 TPG/Fashionette combined.

# THE PLATFORM GROUP: ADJUSTED EBITDA DEVELOPMENT



Pro-Forma figures for FY 2022, 2023. FY 2022 and FY 2023 continued operations. 2025e according to guidance. 2021 TPG/Fashionette combined.



# BALANCE SHEET

(TEUR)

| ASSETS             | 31.12.2024 | 31.12.2023 |
|--------------------|------------|------------|
| Non-current assets | 164,487    | 120,178    |
| Current assets     | 158,692    | 159,550    |
| Total Assets       | 323,179    | 284,340    |

| EQUITY/LIAB.                 | 31.12.2024 | 31.12.2023 |
|------------------------------|------------|------------|
| Equity                       | 135,067    | 81,603     |
| Non-current liabilities      | 102,838    | 50,811     |
| Current liabilities          | 85,274     | 151,386    |
| Total equity and liabilities | 323,179    | 284,340    |

## Takeaways

**Reduction of inventory by - €19m**

**Increase of cash to €22m, net leverage with 2.6**

**Constant level of bank liabilities (€59m)  
Nordic bond with €50m**

**Equity ratio with record level (42%)**



# DEBT SITUATION

(€m)

|                              | 31.12.2024 | 31.12.2025 FC |
|------------------------------|------------|---------------|
| Cash + Cash equivalents      | € 22.1m    | € 16.4m       |
| Long term Debt (bank loans)  | € 33.1m    |               |
| Short term Debt (bank loans) | € 26.1m    | € 122.5m      |
| Bond                         | € 50.0m    |               |
| Net Debt                     | € 87.1m    | € 106.1m      |
| EBITDA                       | € 33.2m    | € 47-50m      |
| Leverage                     | 2.6 x      | 2.3 x         |



**Target Leverage 2025-2026**  
**1.5 – 2.3x LTM EBITDA**

# CASH FLOW

(€m)

31.12.2024

|                                     |         |
|-------------------------------------|---------|
| Cash flow from operating activities | € 58.0m |
|-------------------------------------|---------|

|                                     |           |
|-------------------------------------|-----------|
| Cash flow from investing activities | - € 56.5m |
|-------------------------------------|-----------|

|                                     |         |
|-------------------------------------|---------|
| Cash flow from financing activities | € 13.1m |
|-------------------------------------|---------|

|                                     |        |
|-------------------------------------|--------|
| Cash at the beginning of the period | € 7.6m |
|-------------------------------------|--------|

|                          |           |
|--------------------------|-----------|
| Change in cash in period | + € 14.5m |
|--------------------------|-----------|

|                               |         |
|-------------------------------|---------|
| Cash at the end of the period | € 22.1m |
|-------------------------------|---------|





# M&A PIPELINE Q2-Q3 2025

## B2C Niche Platform

- >10m€ Revenue
- 20 employees
- Located in Germany

### Acquisition:

- 50,1% Acquisition
- Management remains

### Status:

DD: done  
SPA/Signing: June 2025  
Closing: July 2025

## B2C Niche Platform

- 20-30m€ GMV
- Focusing on sport goods
- Located in Germany

### Acquisition:

- 50,1% Acquisition
- Management remains

### Status:

DD: done  
SPA/Signing: May 2025  
Closing: June 2025

## B2C Optician Platform

- Located in Germany
- Locales Stores and Online Platform

### Acquisition:

- 50,1% Acquisition
- Management remains
- Call-/put options 2027

### Status:

DD: done  
SPA/Signing: May 2025  
Closing: June 2025



# FINANCIAL CALENDER 2025

| DATE         | EVENT   |
|--------------|---|
| NOV 24, 2025 | German Equity Forum 24 - 26 November , Frankfurt/Main |
| NOV 14, 2025 | Publication Quarterly Statement (call-date Q3)        |
| SEP 01, 2025 | Fall Conference 1/2 September , Frankfurt/Main        |
| AUG 27, 2025 | Hamburg Investors Days 27/28 August , Hamburg         |
| AUG 22, 2025 | Publication Half-yearly Financial Statements          |
| JUN 26, 2025 | Annual General Meeting , Dusseldorf                   |
| JUN 11, 2025 | Warburg Highlights Conference 11/12 June , Hamburg    |

|              |   |
|--------------|---|
| MAY 23, 2025 | Publication Quarterly Statement (call-date Q1)                      |
| MAY 14, 2025 | HAIB Stockpicker Summit 14 -16 May , Hamburg                        |
| MAY 09, 2025 | Publication Annual Financial Statements                             |
| APR 11, 2025 | Preliminary results FY24 based on consolidated figures              |
| APR 11, 2025 | Earnings call on the preliminary results for FY 2024                |
| APR 01, 2025 | Metzler Small Cap Days 2025 1/3 April , Frankfurt/Main              |
| FEB 12, 2025 | ODDO BHF Small & Mid Cap Conference 12/13 February , Frankfurt/Main |
| FEB 05, 2025 | HIT Hamburg Investors Days 5/6 February , Hamburg                   |



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## THE PLATFORM GROUP

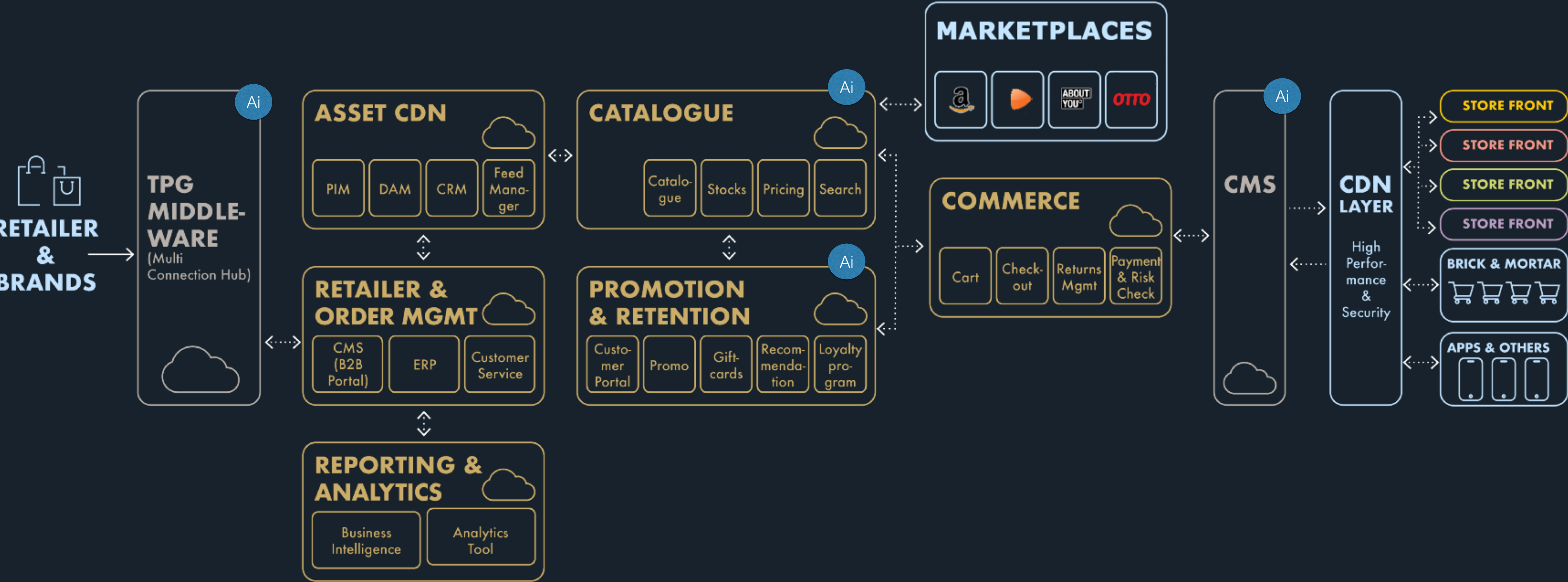
Update  
Software Development  
& Operations





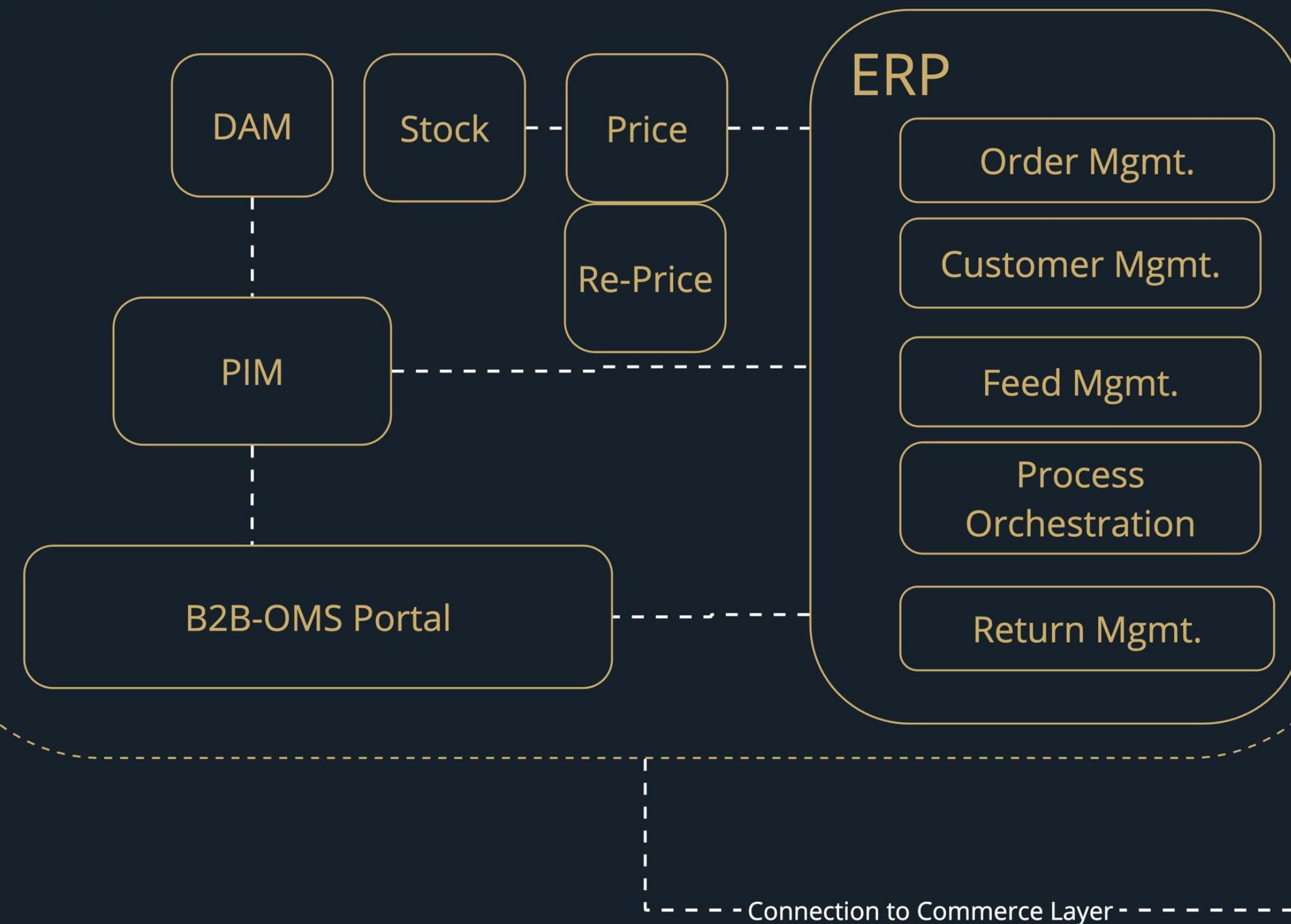
# TPG ONE

OUR NEW TPG ARCHITECTURE SETUP





## TPG ONE Cloud



## TPG ONE CONNECTOR & CLOUD

### 1. TPG ONE CONNECTOR:

- Connection of all major ERP Systems
- Connection to all major Shop Systems
- Connection to all major Feed-Engines
- Option for simple files transfer and upload

### 2. Ai Data Enrichment:

- AI category mapping
- AI product data enrichment out of product image, EAN, brand, title, or description
- AI image generation: for e.g. recoloring

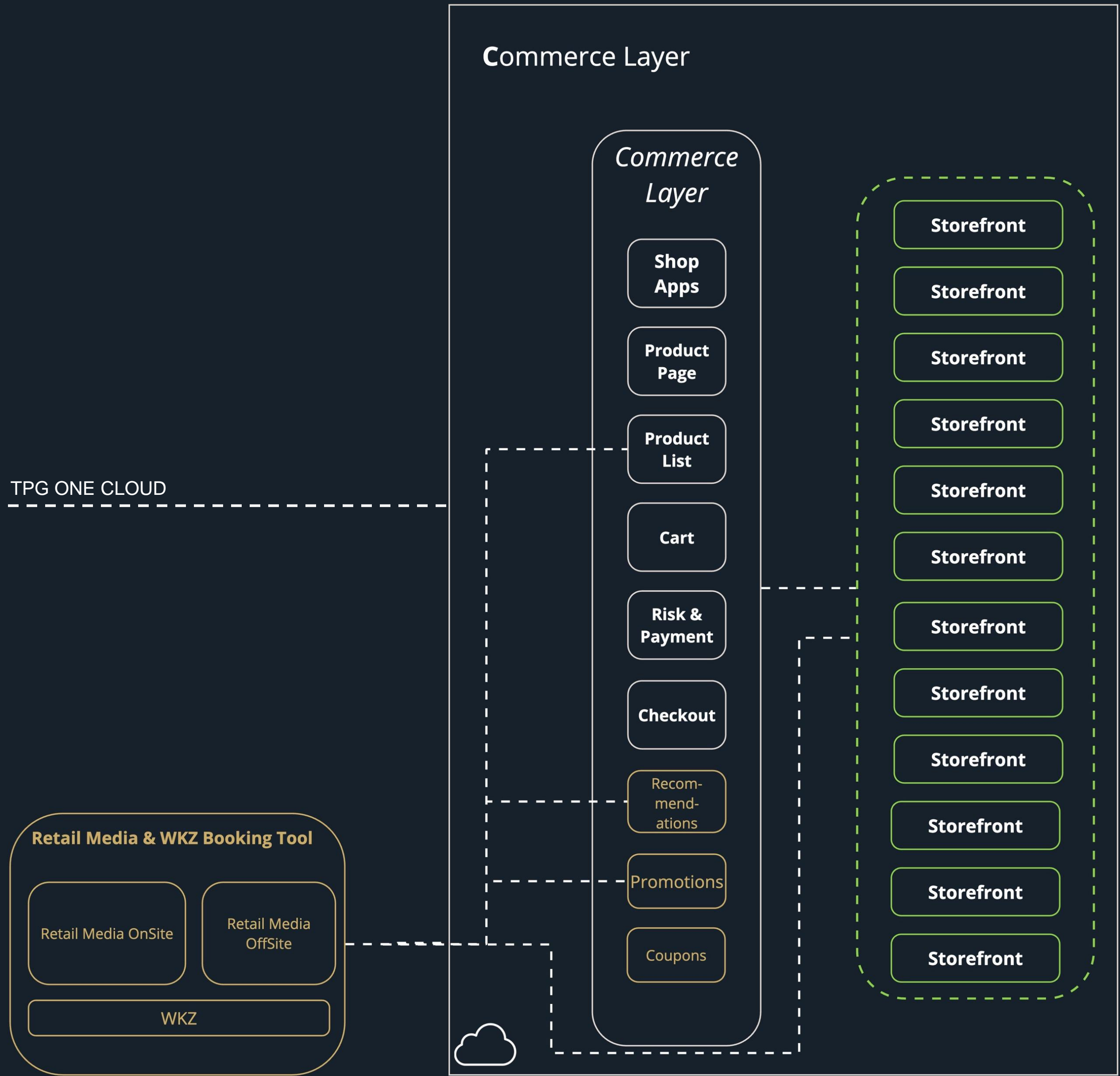
### 3. TPG ONE CLOUD:

- Own build high performance PIM
- Pricing Layer with live Re-Pricer
- Own build Order Management System for retailers with AI-functions
- Own build internal ERP for orchestration of orders of all TPG shops



# TPG COMMERCE ENGINE + RETAIL MEDIA

1. Own build high performance ecommerce tools box
2. Integration of parts of the Shopify Check out *(fastest in the industry with a guaranteed performance of 45.000 check outs per minute)*
3. Full integration of a Retail Media solution for brands and retailer with:
  - Sponsored Product Ads
  - Commerce Display
  - Audience Extension Ads
4. Full integration of WKZ Booking Tool for brands:
  - Paid banners campaigns
  - Paid product promotions
  - Paid newsletter campaigns



# NEW TPG RETAILER B2B PORTAL


## PREVIEW



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# TPG NEW RETAILER PORTAL



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Dashboard

Products

Orders

Finance

Reports

Account

Personal Data

Settings

Support Contact

Help

Log Out

Welcome back, Olivia Wilson

Let's take a detailed look at your financial situation today

Search here

Q

DEMO RETAILER GmbH

John Doe

My Account & Balance

Revenue last 30 day

345,254.89 €

next payout February 15th, 2025. edit

History

add products

Transaction

Sort by Recently

Print

Share

| Purpose                       | Date                  | Amount               | Result  |
|-------------------------------|-----------------------|----------------------|---------|
| Test Product 1<br>Fashionette | Today<br>2m ago       | \$ 500<br>QR Code    | Done    |
| Test Product 2<br>Outfits24   | Today<br>5m ago       | \$ 1.000<br>Transfer | Done    |
| Test Product 3<br>Taschen24   | Today<br>1h ago       | \$ 500<br>QR Code    | Done    |
| Test Product 4<br>Hood.de     | Today<br>2h ago       | \$ 1.000<br>Transfer | Pending |
| Test Product 5<br>Outfits24   | Yesterday<br>09:00 AM | \$ 500<br>Transfer   | Done    |
| Test Product 6<br>Schuhe24    | Yesterday<br>08:00 AM | \$ 1.000<br>QR Code  | Done    |

Show All My Transactions

RELEASE  
SUMMER 2025

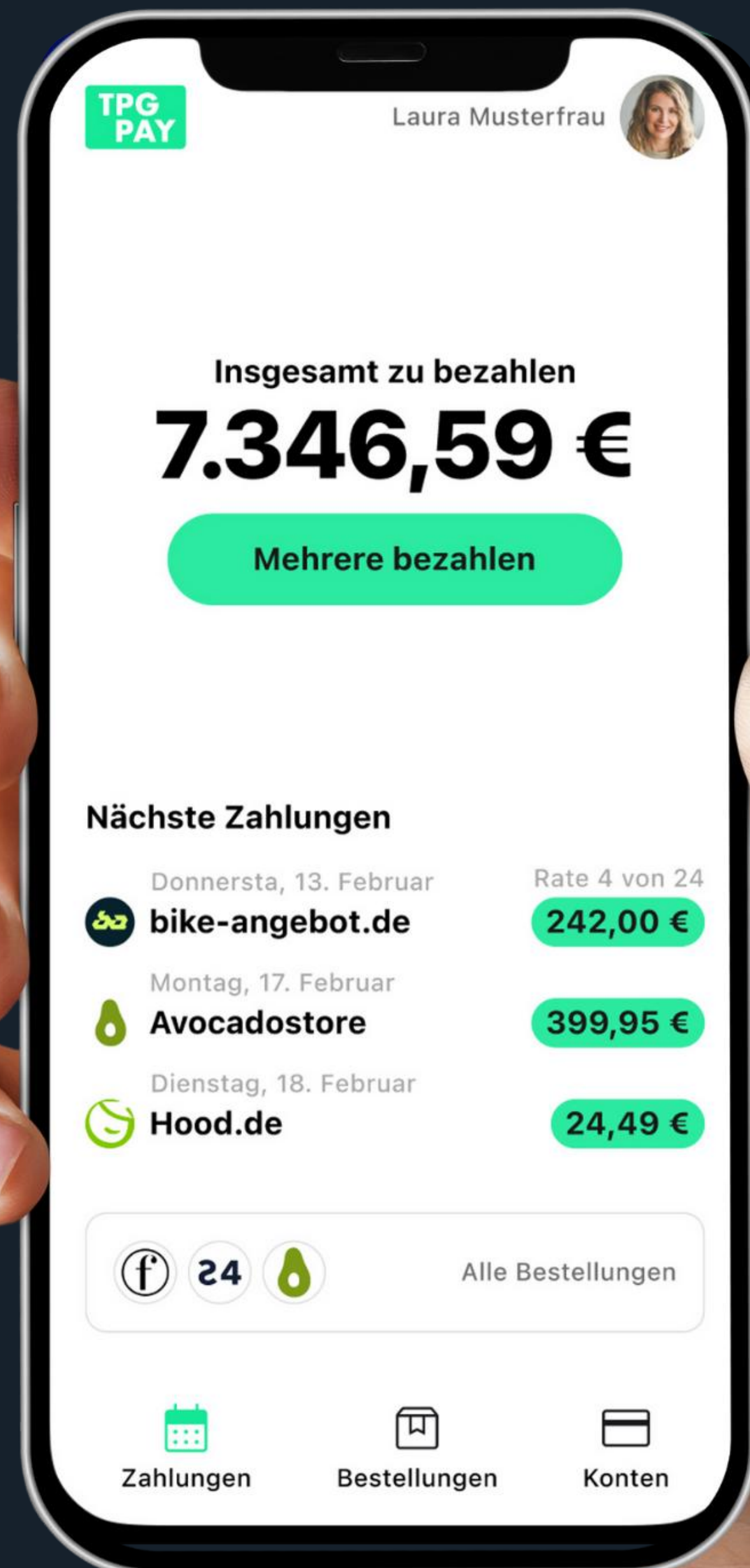
# TPG PAY

## pay in all shops



... and all other shops

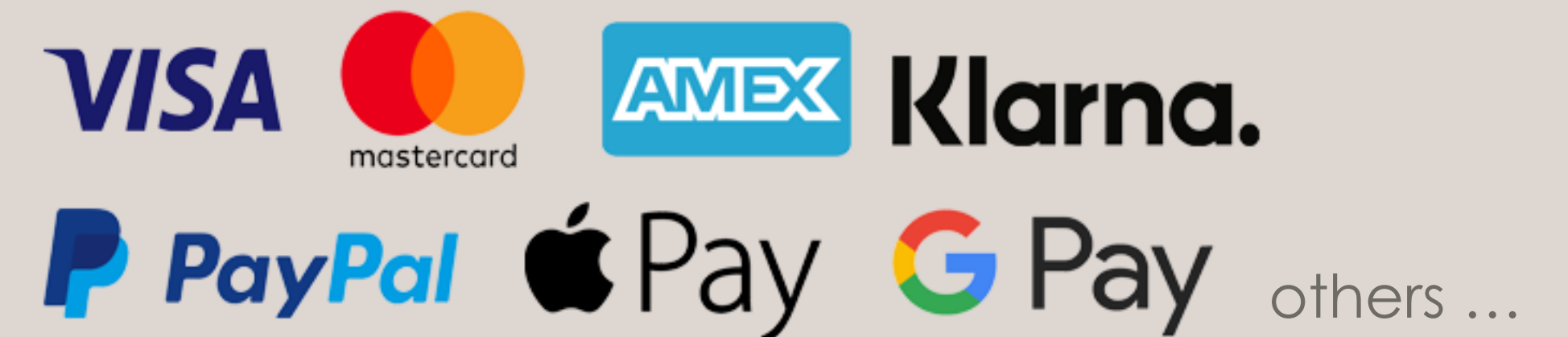




TPG PAY

## TPG PAYMENT SOLUTION

1. Seamless integration of all major payment types



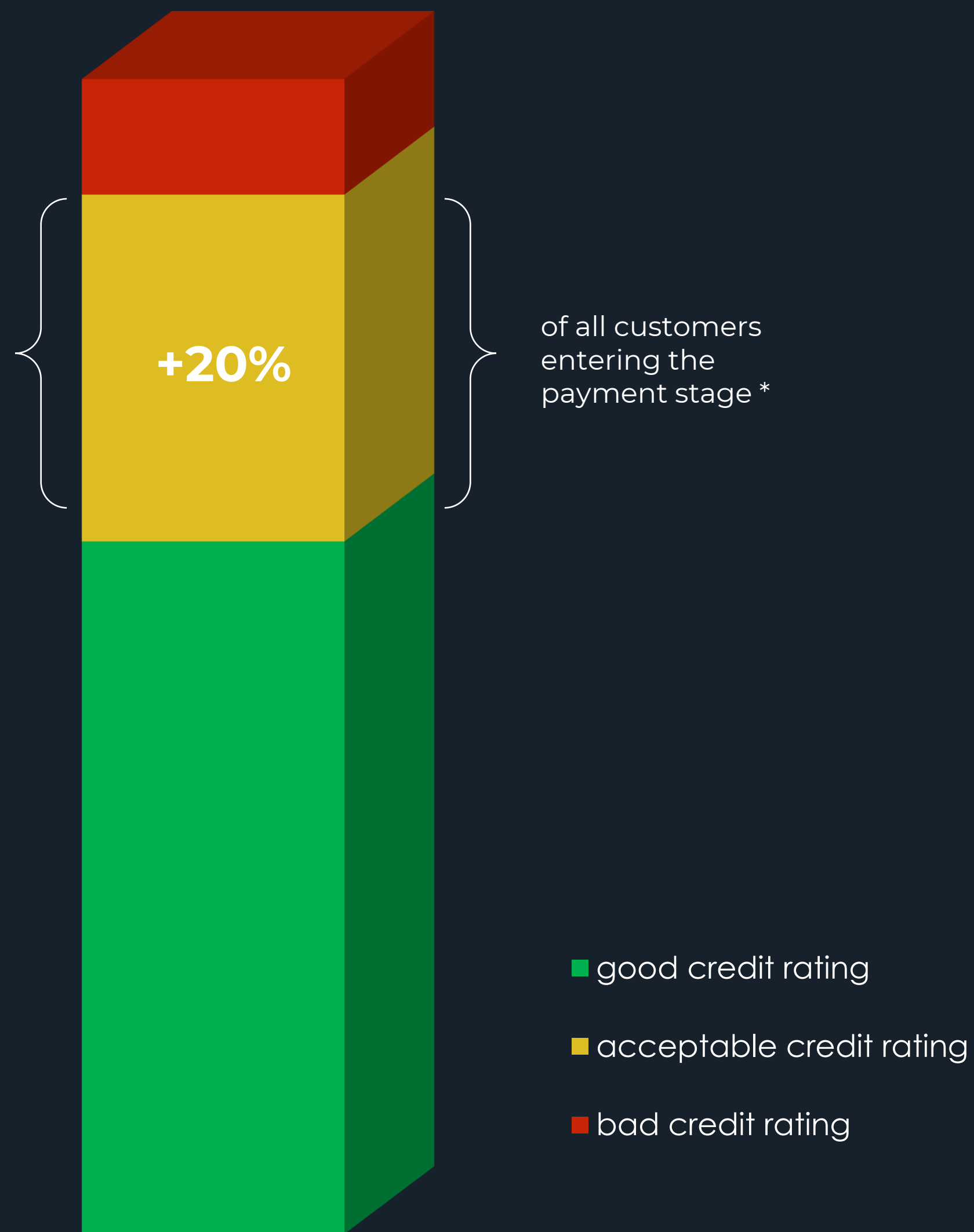
2. Internal Risk Check Tool for TPG PAY

3. TPG PAY:

- Pay on invoice
- Pay in installments
- monthly invoice
- BNPL



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\*based on internal research of all TPG shops

## TPG PAY

# TPG PAY LEVERAGES REVENUE WITH „YELLOW“ CUSTOMERS

- Currently +20% out of 100% of the customers entering the payment stage, having an elevated credit risk
- These customers have been rejected in the past
- TPG PAY provides a sophisticated risk check procedure, using internal and external data sources
- Based on the TPG Score Non-Recourse Factoring will be initiated or receivables will be internalized
- Benefit: more revenue, reduced factoring and transaction fees
- TPG has an own fraud department

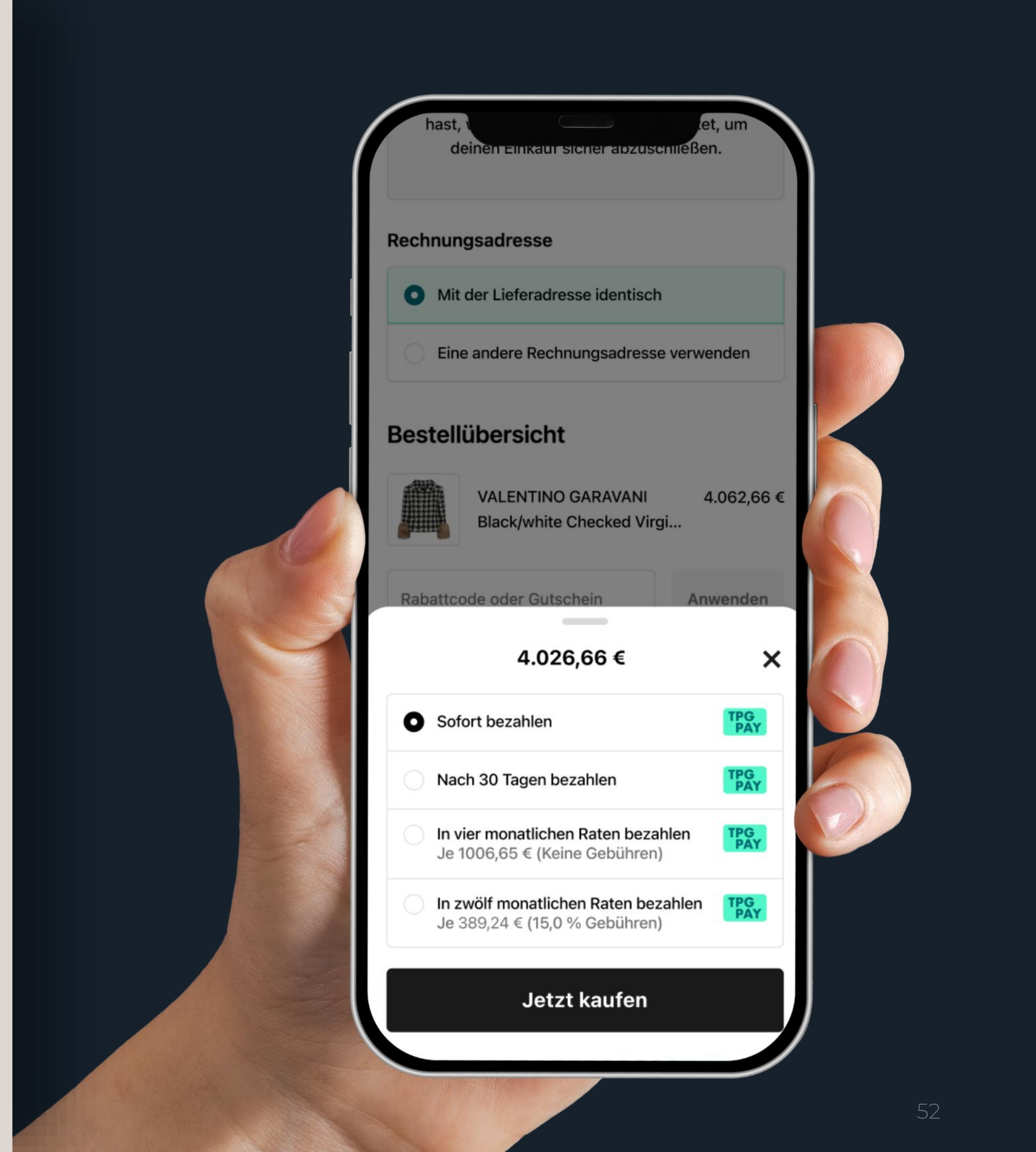


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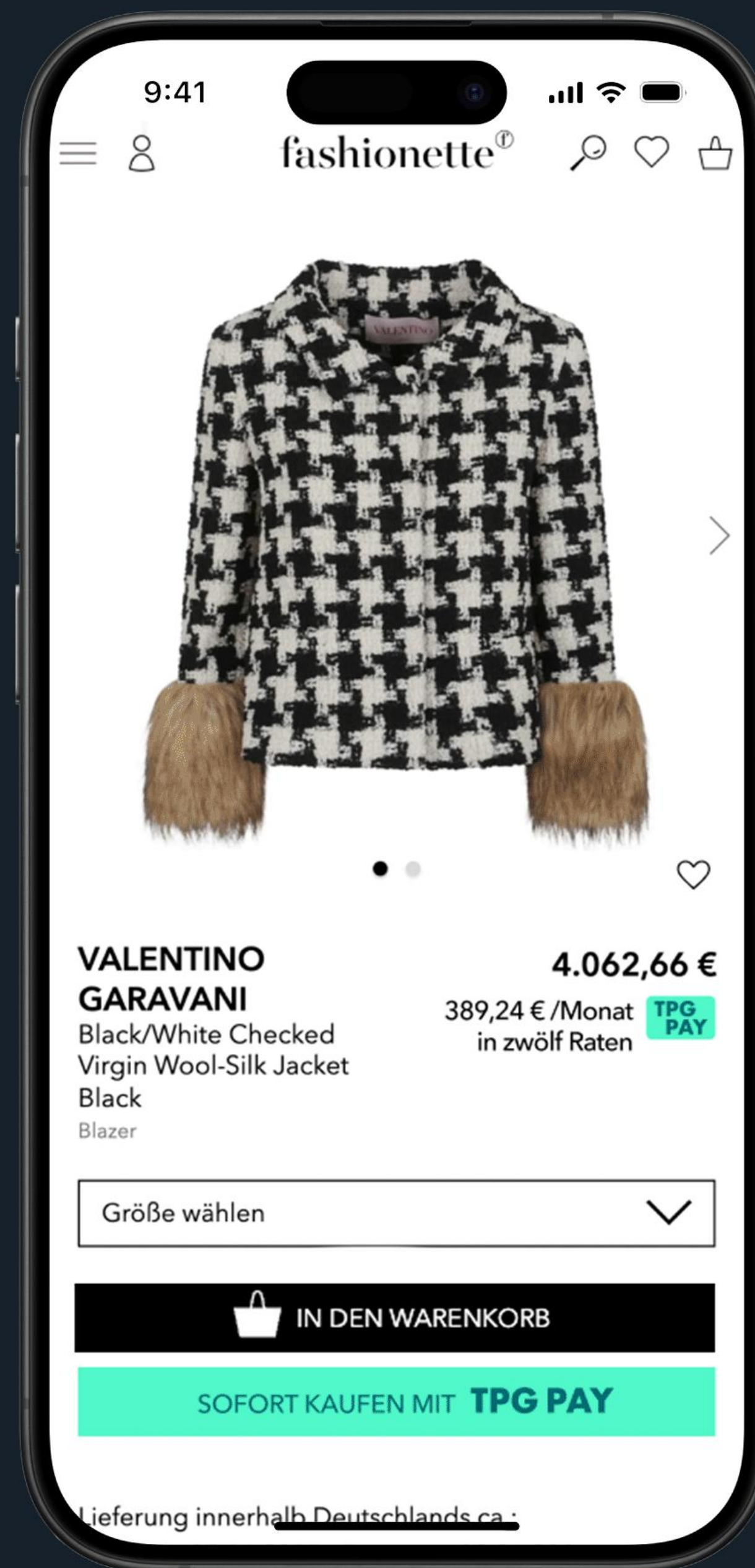
## TPG PAY IN ALL OUR SHOPS

1. Development of a modular payment solution
2. Seamless integration in any kind of e-commerce solutions  
Shopify Payment App, Shopware Plugin, Woocommerce etc.
3. TPGPAY API will be available for 3<sup>rd</sup> Parties





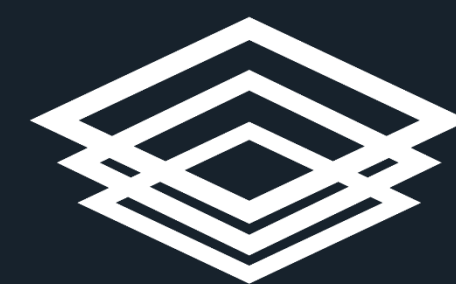
UX MOCK UP



# TIMELINE



THANK  
YOU!



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