

mollie

**Embedded finance
beyond the jargon:
*a product view***

March 2024

Agenda

1. **Introduction**
2. Embedded finance at Mollie
3. Product perspective of successful products

When we started ...

Payments were broken

The screenshot shows the Mollie website homepage. At the top, there is a navigation bar with the Mollie logo on the left and a login section on the right with fields for 'Gebruikersnaam' and a password field. Below the navigation bar, there are several menu items: 'Front page', 'To register', 'SMS services', 'Payment Services', and 'Company'. The main content area is divided into two columns. The left column features an illustration of a laptop displaying 'SMS' and a mobile phone, with the heading 'SMS services'. Below this, there is a paragraph of text and a 'More information' button. The right column features an illustration of three payment methods: '0900', 'Wallie', and 'iDeal', with the heading 'Payment Services'. Below this, there is a paragraph of text and a 'More information' button. At the bottom of the main content area, there is a 'News' section with three items: 'Developer PHP/MySQL', 'Business+ gateway malfunction resolved', and 'New SMS code of conduct as of March 1, 2010 also for M...'. To the right of the 'News' section, there is a 'Screenshots' section with the text 'The management system is clear and simple.' and four small thumbnail images. At the very bottom of the page, there is a footer with four columns: 'support', 'Customer portfolio', 'Sales team', and 'Contact', each with a brief description of the service.

Mollie Login
Gebruikersnaam *****

Front page To register SMS services Payment Services Company

SMS services

Mollie is one of the market leaders in the Netherlands for sending SMS. You can send SMS via our direct-to-use APIs or e-mail to SMS options. In small or large numbers, it doesn't matter at Mollie.

[More information](#)

Payment Services

Offer your customers the payment method IDEAL or one of the other payment methods via a 090x number, SMS or Wallie. You can think of granting access to a website or selling a product.

[More information](#)

News

The latest developments around Mollie.

- Developer PHP/MySQL Do you want to be jointly responsible...
- Business+ gateway malfunction resolved Since last night ...
- New SMS code of conduct as of March 1, 2010 also for M...

Screenshots

The management system is clear and simple.

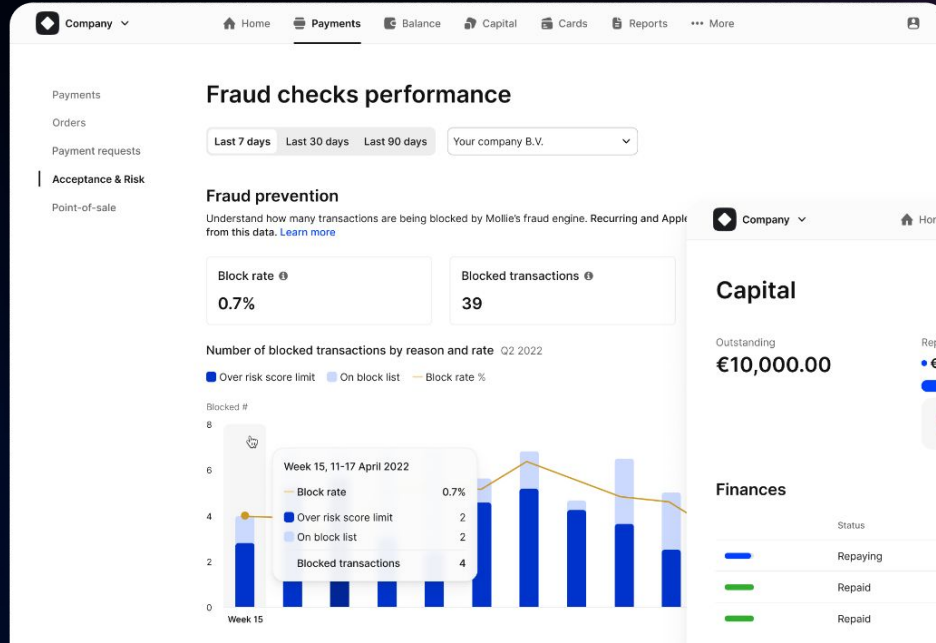
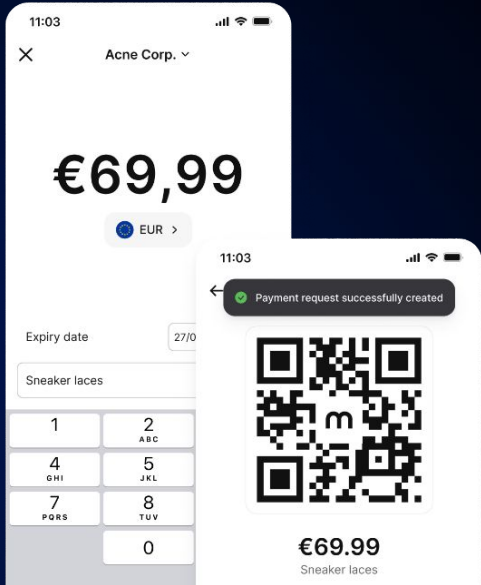
[support](#) View the documentation and find answers to frequently asked questions.

[Customer portfolio](#) Find out who uses Mollie's services.

[Sales team](#) Speak to a member of staff for a custom solution.

[Contact](#) If you have any questions, please contact a Mollie employee.

Today we are helping 200K+ merchants with payments



Mollie: a product and product and product distribution growth story

Adriaan & Engineers



Rise of ecommerce platforms

- Successfully growing with ecommerce partners
- Hyper growth in payment features
- Market expansion

Rise of marketplaces and SaaS platforms

- Proliferation in number of platforms: accelerated growth in SaaS and marketplaces
- New financial products embedded and directly
- Continued geo and payments expansion

2004

2010

2015

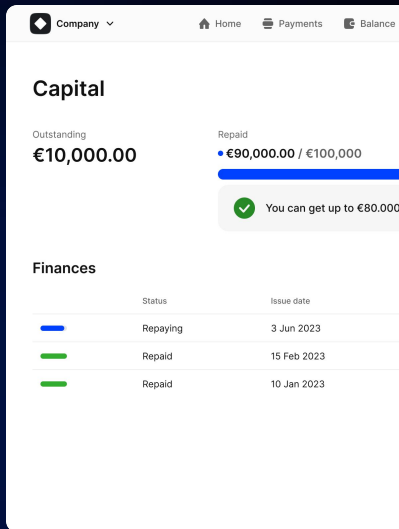
Now & future

Agenda

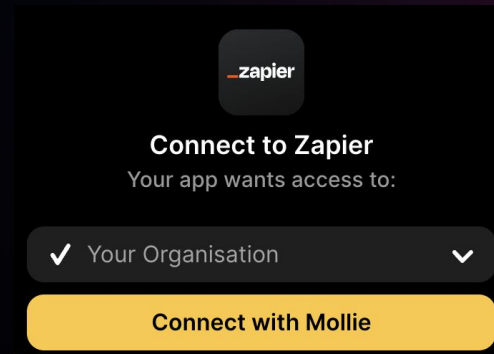
1. Introduction
2. **Embedded finance at Mollie**
3. Product perspective

Embedded finance at Mollie

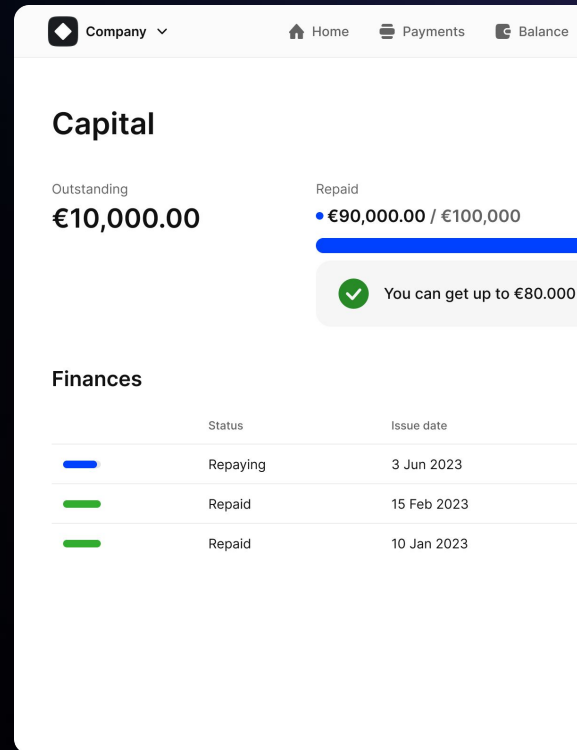
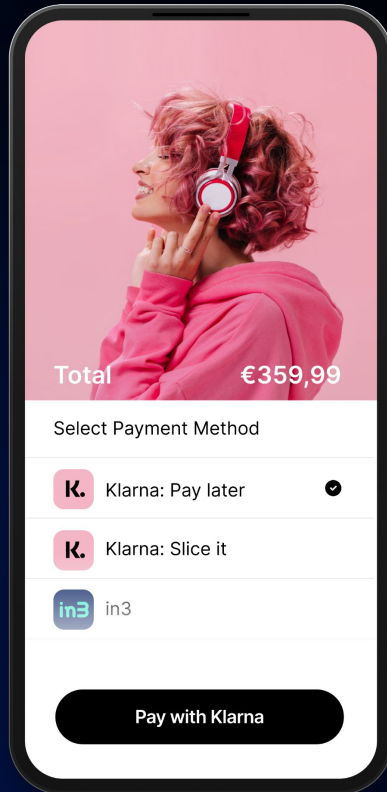
Product



Distribution



Product: Targeting our 200k+ customers with embedded finance products

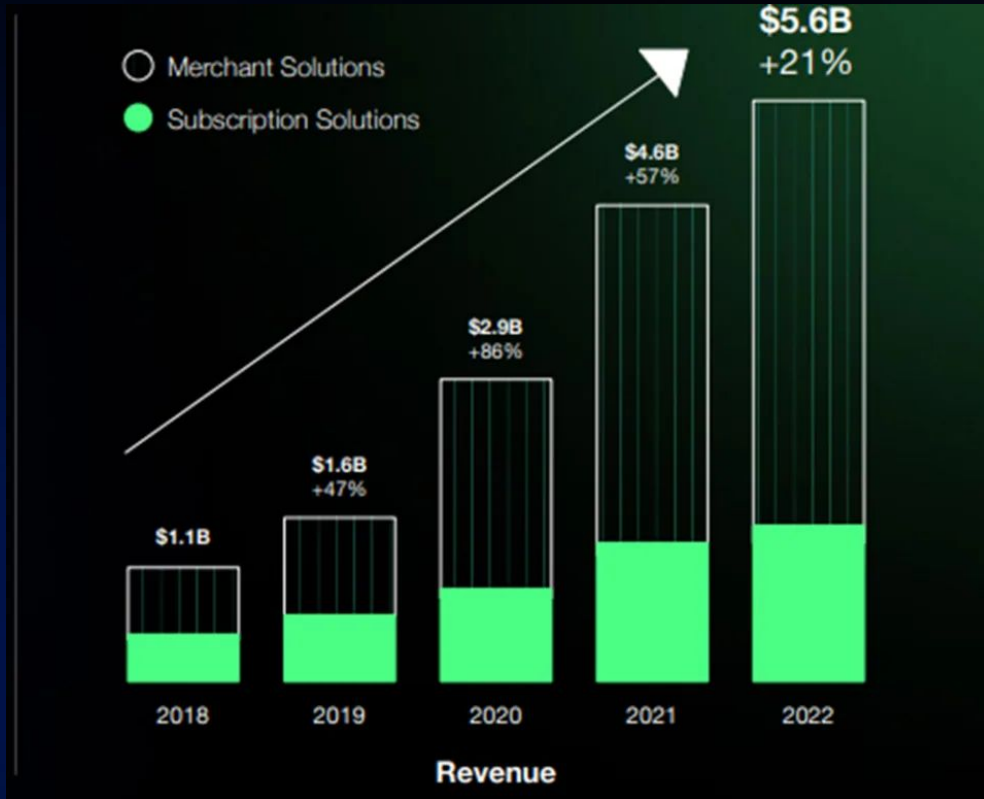




“Having a great idea for a product is important, but having a great idea for product distribution is even more important.”

Reid Hoffman

Taking the lead: Shopify has transformed into a fintech powerhouse



Agenda

1. Introduction
2. Embedded finance at Mollie
3. **4 lessons on launching embedded finance products**

1. Limited barriers to adoption

Three simple steps to fund your business

Apply for funding – get it within 24 hours.

1. Apply in minutes

Check eligibility

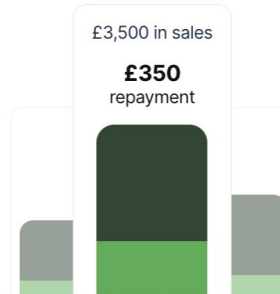


2. Choose your offer

£120,000 in Capital
£8,000 fee
10% of sales go to repayment

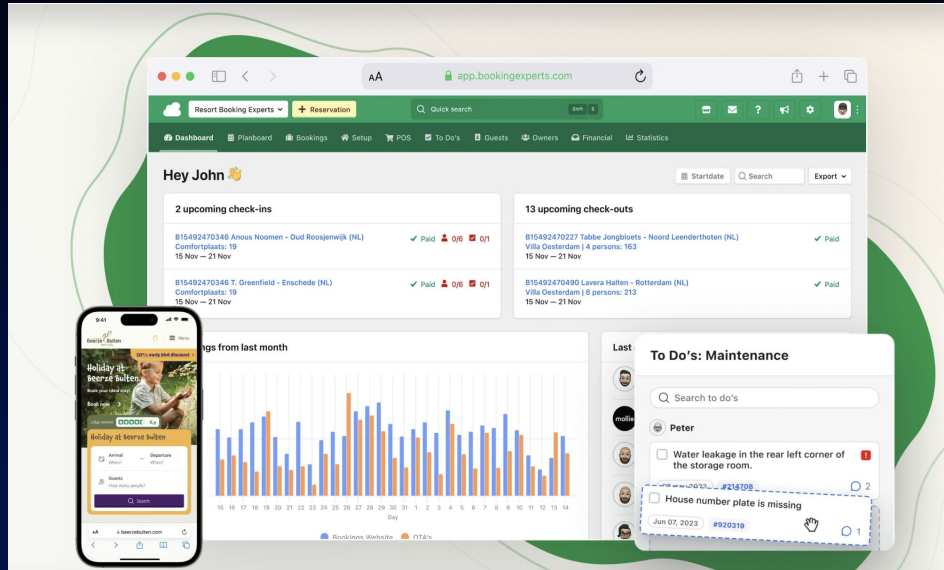
£60,000 in Capital
£4,800 fee
10% of sales go to repayment

3. Repay automatically



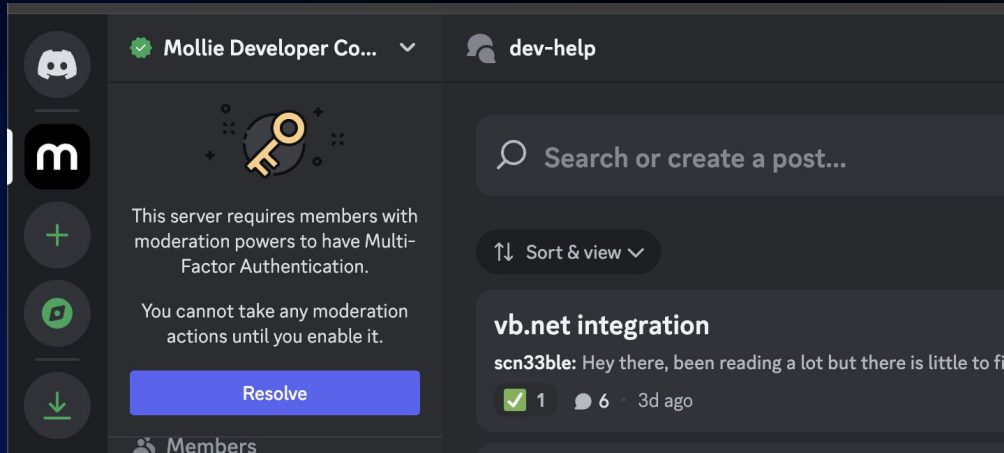
Mollie Capital: access to financing without any paperwork or bank statements required

2. Empower in the background

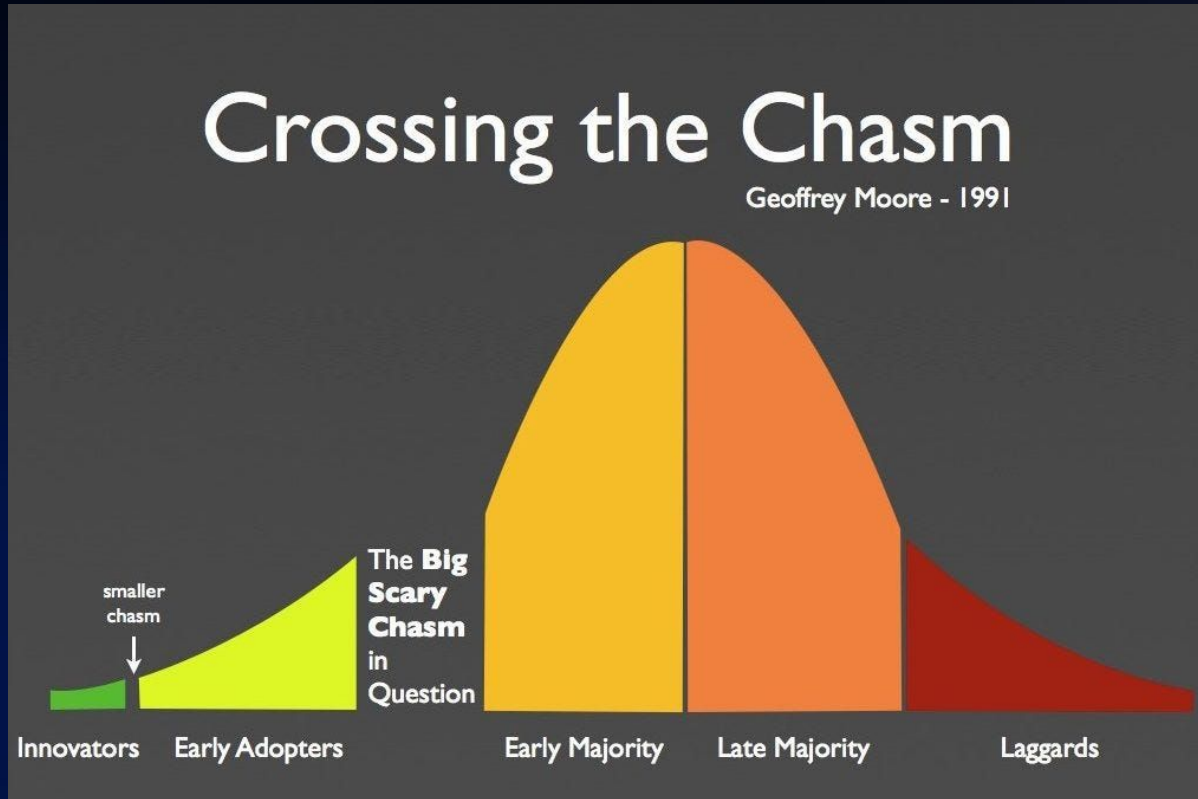


Bookingexperts is launching a full payments solution powered by Mollie

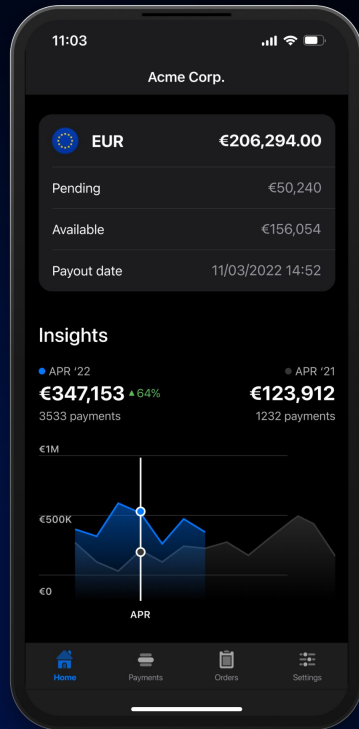
3. Simple implementation: by providing a wide range of tooling and strong developer experience



4. A partner first approach



Some reflections on embedded finance products



1. No/ Limited barriers to adoption

Access the product immediately in the existing platform with no/ very limited friction

2. Empowering in the background

Enable distribution parties to create their own service with white labelling / co-branding

3. Simple implementation

Modern APIs, tooling for developers, etc.

4. A true partner first approach

For many parties its early days and requires a lot of support to get started