



March 2024

**Marketplaces
experts
share with you
everything about
one-day payment**

**Marketplaces grow their
GMV up to 50%** thanks to
one-day payment

Free white book





Who wrote this **white book**

Hello, I'm Arnaud, the CEO of Qashflo.

I'm glad you're reading this white book.

Since Qashflo has strong partnerships with the top +50 marketplaces in Europe, I engaged in extensive discussions and meetings with various experts within the marketplace ecosystem.

In this white book analysis, you'll discover insights, practical use cases, feedback, and quotes from experts in the marketplace industry.

But first, I introduce you to my co-writers and partners!



Joao **Girao**
B2B Partnership
Worten



Maxime **Caraboeuf**
Head of marketplace
Rue Du Commerce



Jonathan **Gorges**
Offer director
Cdiscount

And that's me, **Arnaud Solal**,
cofounder of **Qashflo**.

I hope that this white book
will assist you in gaining a
better understanding of the
challenges faced by your
sellers.





More about the writers and their **marketplace**



Joao **Girao**
B2B Partnership
Worten



Worten is a leading **Portuguese marketplace** with over **3 million active customers and 15,000 sellers**. It offers a wide variety of products, including electronics, home appliances, and more. In 2022, the marketplace generated €100 million in sales.



Maxime **Caraboeuf**
Head of marketplace
Rue Du Commerce



Rue Du Commerce is a leading **French marketplace** with over **3.5 million active customers and 7,700 sellers**. It offers a wide variety of products, including electronics, home appliances, and more. In 2022, the marketplace generated €400 million in sales.



Jonathan **Gorges**
Offer director
Cdiscount



Cdiscount is a leading **French marketplace** with over **23 million active customers and 150,000 sellers**. It offers a wide variety of products, including electronics, home appliances, and more. In 2022, the marketplace generated €2 billion in sales.



What this **white book** is about ?

This white book will talk about, one of the major pains that, the e-commerce ecosystem doesn't mention.

A pain felt by the majority of the sellers and a pain on solutions barely doesn't exist.

We are going to talk about **money** (it's not a bad word).

Money is the way for all the sellers to exist in the marketplace.

And money is the way for them to grow their business.

Money is the way for them to achieve their dream.



"Cash is king, as we say, in the business."





All sellers share a **common dream**

All marketplace sellers, **they all have a dream.**

The dream of all sellers is to **sell their products in the world easily, with a low investment upfront.**

And this is what the marketplace provides them.

What makes the marketplace so unique?

The marketplace enables every seller to sell their products in the world. With very few investments. And, everywhere and very large.

But today, there is a real blocker that no startup, bank, or marketplace has addressed up to now.

The problem that all sellers face is :
the cash flow management due to payment terms delay of marketplaces.

We are going to go through that in this white book about the way the biggest marketplaces in Europe are solving this blocker and how fast they could solve it for thousands of sellers with no upfront investment.

Ready?

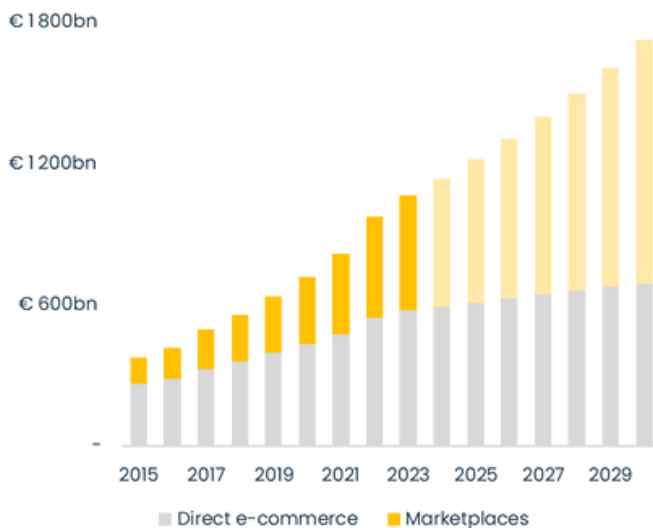




A quick **step back on e-commerce market**

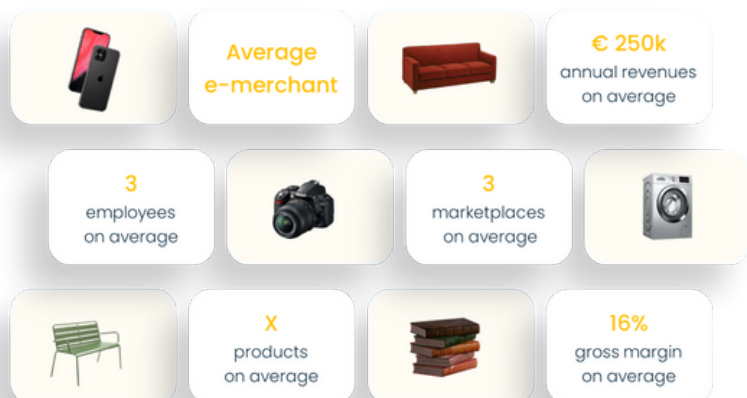
E-commerce has been growing for more than 20 years. However, what's interesting here is that the **marketplace share is getting way bigger and bigger every year**. Every year it was 20% in 2015. It's 40% in 2023.

On those marketplaces, there are, like, a lot of different e-merchants. There are **more than 2 million merchants all over Europe, and 75% of them are new companies that are less than five years old** and sell on average on three different marketplaces and several kinds of products like electronics, home, home&garden, etc.



European e-commerce market reached €1,000bn in 2023

2 million e-merchants in Europe, 1.5 million of them are under 5 years old



E-merchants are small, scattered & lightly structured



The different **sellers persona**

We identified with my team of marketplace experts Maxime, Jonathan, and Joao several types of marketplace sellers.



*“We commonly define **four different types of sellers**. You have the **drop shippers**, you know, the guys who have a very huge enormous catalog and they match with also products that you have on the website. You have **direct brands** that are selling on their own e-commerce but also on marketplaces. We can work both on **1P**, on the one hand, and in our marketplace on the other hand. We have also **retailers** meaning that all these retailers can be two players, but they can be also retailers who are also that's the key message here is that **we have big sellers, small sellers, sellers that sell €1 per year, and physical shops**. So it's something that we used to have on our platform.”*



*“On Worten, we can find some local sellers, international ones. So, **there are multiple types of sellers but in the end, they all need cash**.” I think you can notice that from French marketplaces to Portuguese marketplaces, all experts agree on one thing: **payment delays are a real issue for their sellers. And they can't answer their needs.**”*





Why do marketplaces never provide a payment solution?

We identify 3 main reasons to this.



*"I would say for three reasons: **logistics, shipping times, and risk management** so that we can't cover the risk of returns."*



*"As a marketplace, **we are the trusted third party between the seller and customer**. So we need to be a trustworthy actor between these two parts. And **we need to guarantee to the customers to receive these goods. And that's why we want to be sure that the goods will be well delivered** with no such counterfeit products. That's the topic we have to ensure. It's our main mission. And **that's why we don't want and we are not able to pay a seller as quickly as we want.**"*



*"When I started my career in marketplaces 16 years ago, I had this in mind. **I needed to accelerate the cash rotation for my sellers to develop our common business**. And so I went to see my financial director, and I told him, I needed to accelerate the payment for the sellers. But he told me, okay, but we need the cash as well. I mean, this is not a win-win situation. **When you accelerate the cash flow for some money, someone else may lose it in, which is us.**"*

We need to have a third-party partner between us and the sellers. So when we cannot accelerate the cash. That's why **we chose a third-party partner like Qashflo.**"



Why marketplaces never provided a one-day payment solution



There are no B2C marketplaces which pays in less than 20 days.

E-merchants don't have access to traditional financing options

Factoring

Credit

Loan





Sellers share the **same pains points**

Marketplace sellers faced since stone age this cash advance issue. Why? Because it's impacted directly their ability to grow. But that's just bad memories now.



*"They (sellers) need this money back, they need to have this insurance, to be paid very fast because **with this cash coming back fastly, they multiply their sales and they need to have the cash flow to buy more, with, suppliers because if they buy more, they can decrease the purchase price.** And because they can purchase and decrease prices, **they can give us on our marketplace the best price on the market.** So for us, it's clear we needed to have a one-day payment solution such as Qashflo."*



*"You know, for instance, like the **shopping seasons**, such as winter sales, summer sales, like Black Friday, we give the possibility to our sellers to build strong deals, with us making hundreds or thousands of selling units. And **if we want to multiply this within a very short period, we need to bend the sales payment so they can breed new deals again.***

*When you finish Christmas sales, when your sales, skyrocketed during that period, you have only a few days or, let's say, a few weeks before we start winter sales. **So if we don't inject fastly the cash into the system, our partners can't take advantage of winter sales because their money is blocked on the marketplace.** And this is why we decided to implement a one-day payment solution. Then you can keep growing, pushing, creating new deals, making sure you won't be out of stock."*



Sellers share the **same pains points**



*“There's an opportunity cost when you're out of stock, right? **You don't have stock to sell. You ultimately lose that sale.** That's why it's so important to have cash available for sellers but also for the marketplace.”*

At Qashflo, we have noticed that all **our sellers are putting their stores on holiday mode because they need to wait for the cash to come before**, buying some stock again. After all, this is the reality.

They need to have the cash to buy immediately, to get their stock, immediately. So **it's an instant market where you need the cash to buy stock and to list on marketplaces.**

Also, they want to sell on many other channels.





One-day payment, the **new game changer**

I think after reading this first part, you understand easily the sellers' pain. But you can maybe ask **why nobody provided a solution to this issue.**

Banks don't do it.

Banks are supposed to be here to answer this kind of solution. But they cannot, because they are mostly investing in long-term, like, warehouse or I mean, long-term investment or if it's very short term, it's like very limited, in terms of amount and in time.

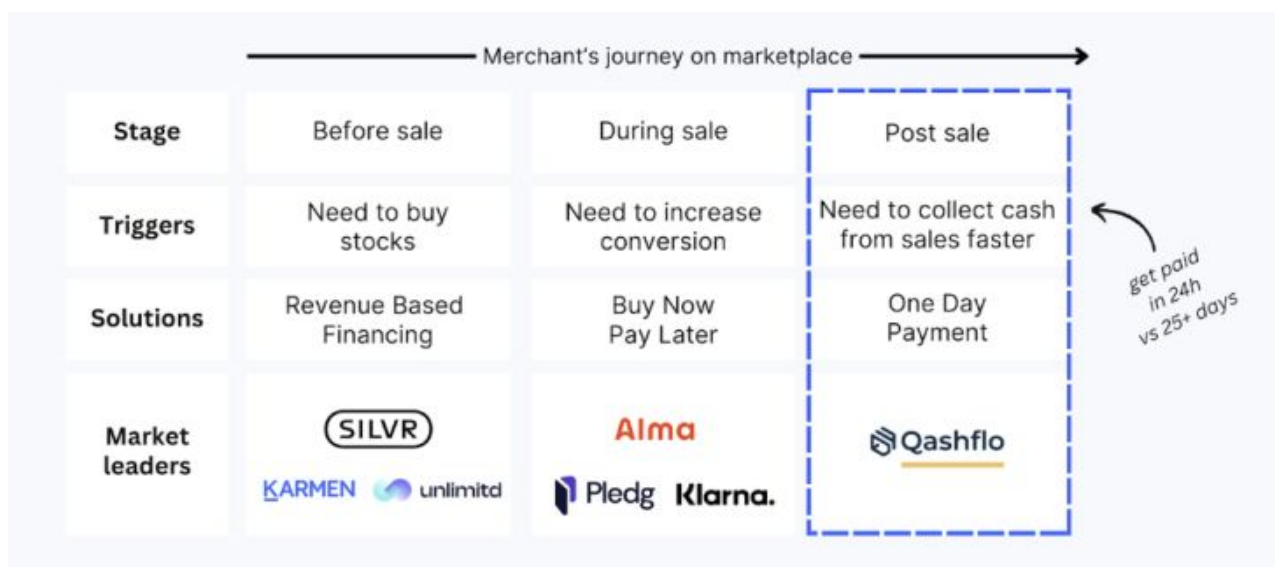
Startups don't do it either... well except Qashflo

All the fintechs that have been created, over the past years don't answer to exactly this topic.

In revenue-based financing, they are like, mostly, financing, marketing, and by some, amounts of limited, stocks during sales, there is mostly buy now, pay later.

And I'm sure that you heard about those 2 financing solutions.

As there is no other solution on the market, that's the reason **why we have created Qashflo we have created a new segment on the market** that answers to exactly this pain point with a very simple baseline which is to ship today and get paid tomorrow





Keep your marketplace attractive with one-day payment

Proposing a one-day payment solution to your sellers is also a good way to have a strong differentiation from your competitors. Be attractive and propose a tech solution!



*“When we recruit partners from France, from Germany, from the UK, from China, everywhere. One of the first questions they ask is: **how much time do you pay?** What is the payment time?*

This is one of the key questions they ask for. So it was our role to find for them a solution to this issue.”



*“When they have to choose between one marketplace and the other, **they'll try and choose the one that plays faster obviously.**”*





Benefits of one-day payment for **sellers**

Qashflo provides a high value payment solution to your sellers.



*“Six months after the contract, it's an **average of plus 124% GMV**, which is huge. This means that **depreciation payment has an impact on the sellers.***

*Benefit for us because **we saw a complete catalog with the right price and maybe a cheaper price on my website.** My sellers sell more. And **they're happy because they have a turnover coming and coming.** For us, it's a very clear, and very transparent, figures, and we're very happy with these results.”*

2 years after Qashflo launched, we have collected a lot of data from our sellers, and what we noticed is that **80% of our sellers are doing on average 50% of the growth of GMV.** And this is only in the first six months.

Why? I mean, this is not magical.

- #1** He has the right product. And **by buying more products, he negotiates much better with his supplier.** So he is able to get a lower price from his purchase. **He finally decreased his selling price and** he buys much better. So this generates more sales for him.
- #2** The second thing is a **stock shortage.** There is no more stock shortage, which means **there is always an availability of his product on the marketplace.** So, of course, he sells much more.
- #3** And the last thing that we also see is that **he has a permanent stock available,** he can also **increase the number of channels on which he is going to sell.**



Benefits of one-day payment for marketplaces

As I said before, **Qashflo is** a payment facilitator between marketplaces and sellers, **a trusted third party that takes care of risk management and provides powerful software.**



*“We can offer a solution without having to work or included build it in the house. **We don’t have to manage the financial risk and to, without losing focus on what our core is, which is sold online.**”*



*“Globally speaking, **the more they grow, the more we will grow.** That’s a key opportunity to develop the growth of the platform. Try not to miss any opportunity to sell because out of stock, because not having the capability of doing strong deals, selling a lot of units, and without having any cash issues on our side. Again, cash is part of the equation for sure.”*



*“When we're speaking about the iPhone 15, for example, or Samsung S 23, you need to reach the price point. You need to be the cheapest on the French market **because if you have the cheapest price, you are visible, visible on Google but also on competitors.** So, having the best price is for me very crucial. And, that's why I'm the main destination for smartphones, photography, and large domestic appliances, because we are fighting and competing at all times to have the lower pricing for this kind of for these three particular, categories. So one-day payment solution is an additional leverage for us that we provide to our sellers to stay competitive.”*



Benefits of one-day payment for sellers and marketplaces

Qashflo breaks e-merchants' wallet.

For sellers



+50%

in GMV for 80% of e-merchants



-13%

COGS thanks to better negotiation with suppliers following volumes increase



-68%

in stock shortages, 1-day payment offering immediate stocks refills



+48%

additional marketplaces where e-merchants sell their products

For marketplaces

More GMV for marketplaces

More attractive pricing for marketplaces, more traffic!

Increase availability of products during peak seasons

Broader selection of products



One-day payment is **easy to integrate**

At Qashflo, our DNA is to manage financial risk and develop tech. That's why we are a FinTech.

Developing an easy SaaS to integrate into the marketplace ecosystem was our priority.

We wanted to do a plug-and-play solution. This was a challenge for us because we understand that it's very difficult for marketplaces to get working on the tech side because your core is to sell online, not develop software.

So that's the reason why we built three different ways of connecting Qashflo within your ecosystem.



*"One word, **seamless.**"*



*"I would choose the same word **seamlessly.**
It's a plug-and-play for us.*

So I love this kind of partnership where you don't have a month of CapEx and development and, it's plug-and-play. Once we are connected through your API system. Then we can accelerate."



*"It's so **easy to integrate.** It's just a matter of some APIs. It's very easy."*

*It also means that you have a really fast time to market. But this was the first day that we started talking until the solution was ready. **It was just a couple of weeks. It was very, very fast.**"*



One-day payment is **easy to integrate**

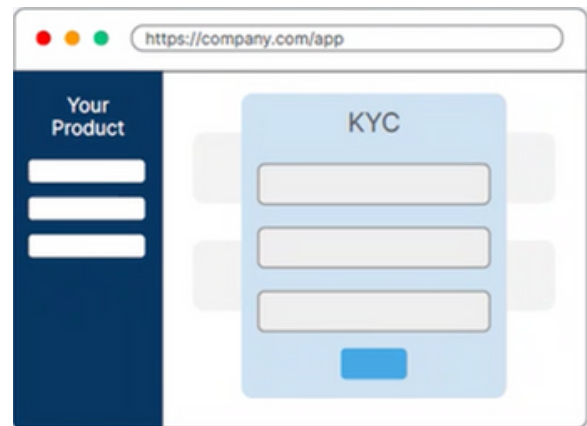
Qashflo is an embedded financing solution.
We provide an open API to an easy integration in your ecosystem.

SaaS mode



Redirect to a dedicated eligibility form on your website
1 day

API standard



Integration of a D+1 payment button into the partner's back office for a seamless experience
10 days

White Label



Our solution is fully embedded and branded into partner's interface
30 days



One-day payment is **easy to integrate**

SaaS mode

Banners integrated on your on your **website**



Qashflo

Expédiez aujourd'hui, recevez le paiement de vos marketplaces demain.

- ✓ Plus de fond de roulement
- ✓ Plus de stocks
- ✓ Plus de ventes

Tester votre éligibilité



API standard

Integration of a **One-Day Payment button** on your backoffice

Fiscal Name	Fiscal Number	Store	Package ID	Package Date / hour	Payment Date / hour	Payment Company	Order State	Payment Type	Value	Shipping	Total	Details
KuantoKusta Marketplace Seller	0	KuantoKusta Marketplace Seller	97387578364786	01/11/2022 19:14	01/11/2022 19:24	Esay Pay	SHIPPING	MBW	108.90€	10.00	118.90	⋮
KuantoKusta Marketplace Seller	0	KuantoKusta Marketplace Seller	97387578364786	01/11/2022 19:14	01/11/2022 19:24	Esay Pay	SHIPPING	MBW	108.90€	10.00	118.90	⋮
KuantoKusta Marketplace Seller	0	KuantoKusta Marketplace Seller	97387578364786	01/11/2022 19:14	01/11/2022 19:24	Esay Pay	SHIPPING	MBW	108.90€	10.00	118.90	⋮
KuantoKusta Marketplace Seller	0	KuantoKusta Marketplace Seller	97387578364786	01/11/2022 19:14	01/11/2022 19:24	Esay Pay	SHIPPING	MBW	108.90€	10.00	118.90	⋮
KuantoKusta Marketplace Seller	0	KuantoKusta Marketplace Seller	97387578364786	01/11/2022 19:14	01/11/2022 19:24	Esay Pay	SHIPPING	MBW	108.90€	10.00	118.90	⋮

White Label

Our tech solution is **fully branded** and integrated into your backoffice

Total gross sales shipped out yesterday
Sum of total of all shipped orders that we received from marketplaces

+7 860.80€

KuantoKusta 100% = KuantoKusta 7 000.00€

Funded 2023-06-22
Funding amount is based on your daily total sales, value ratio and funding rate

+5 678.20€

KuantoKusta 100% = KuantoKusta 5 678.20€

My last payments
Transfer of funds to your account

+1 495.98€

Marketplace	Funding	Closing	Other	Total
KuantoKusta	+567.90€	0€	0€	+567.90€
KuantoKusta	+146.39€	0€	0€	+146.39€
KuantoKusta	+33.01€	0€	0€	+33.01€
KuantoKusta	0€	-357.12€	0€	-357.12€
KuantoKusta	+363.77€	-160.91€	0€	-197.14€

Total due and overdue
Funded to you and waiting payback

+109 837.20€

Including overdue 30 days: 100 037.00€
Including overdue 30 days: 71 208.00€

Bar chart showing distribution of due and overdue amounts.

My Value rates
The value rate is the proportion of the difference between the gross sales amount and the net sales amount.

avg. 87.81%

Line chart showing value rates over time.

My funding rate
Your funding rate is determined by Qashflo based on the quality and stability of your performance on marketplaces. You may receive up to 95% rate by having high user reviews, zero defects and refunds.

avg. 89.95%

Line chart showing funding rates over time.



All about **Qashflo**

I hope this white book helped you to understand the one-day payment solution and how it helps both marketplaces and their sellers.

Qashflo is a French FinTech composed of 40 experts in e-commerce and a marketplace team governed by French regulations.

Qashflo is a bank and payment services broker registered with Orias under number 20005827.

In less than 2 years, Qashflo financed more than 180M€ marketplaces sales and we are connected to the european top 50 marketplaces.

[Visit our website](#)

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