

# B2B : quels ingrédients pour une marketplace performante ?

Webinar  
20 avril 2023



Allianz  
Trade



# Rappel des bonnes pratiques pour la tenue des réunions à distance



Coupez votre micro (sur votre ordinateur et/ou téléphone) pour éviter les bruits parasites



Utilisez la fonction « Chat » pendant la session pour partager vos remarques et poser vos questions. Elles seront ensuite reprises par le modérateur et transmises aux intervenants



En fin de présentation, lorsque la session questions/réponses sera ouverte, vous pourrez rouvrir vos micros. Annoncez votre prénom et nom lorsque vous intervenez

# Introduction



**Bertrand PINEAU**  
Délégué Général

MERCATEL

# Présentation des intervenants



**Thierry YADAN**  
VP Sales & Marketing

**IZBERG**



**Denis ROUSSON**  
Head of Southern Europe  
GTM Partnerships

**STRIPE**



**Rishma HASSANALY**  
Responsable des partenariats et du  
développement digital

**ALLIANZ TRADE**



**Thierry YADAN**  
VP Sales & Marketing



# IZBERG MARKETPLACE

La solution SaaS la plus flexible et personnalisable pour lancer des marketplaces de produits & services.

Notre technologie et expertise nous permettent d'accompagner des acteurs et de transformer leur business B2B & B2C pour devenir la référence dans leur domaine.

Depuis 2019 IZBERG fait partie du Groupe



**Gartner**

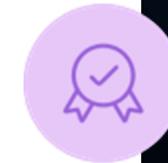
*"Marketplace specialist named vendor offering marketplace overlay solutions on top of e-commerce platforms"*



**Lancé en 2014**



**Solution full-API**



**Experts E-commerce & Marketplaces**



**50 clients**

# Tendances de marchés

## Les marketplaces et le financement B2B en plein essor

### Marketplaces & e-commerce

Monde

**67%**

CA mondial se fait sur des marketplaces en 2022

Forster

**10%**  
en 2008

ISA

France

**17/20**

sites e-commerce français les plus visités sont des marketplaces

Fevad

### Marché e-commerce B2B

**7.000 Md\$**

en 2022

Frost & Sullivan



**70%**

des nouvelles marketplaces seront **B2B**

Gartner

### Marché financement d'équipements

**36 Md€**

en 2021 en France

ASF



**90%**

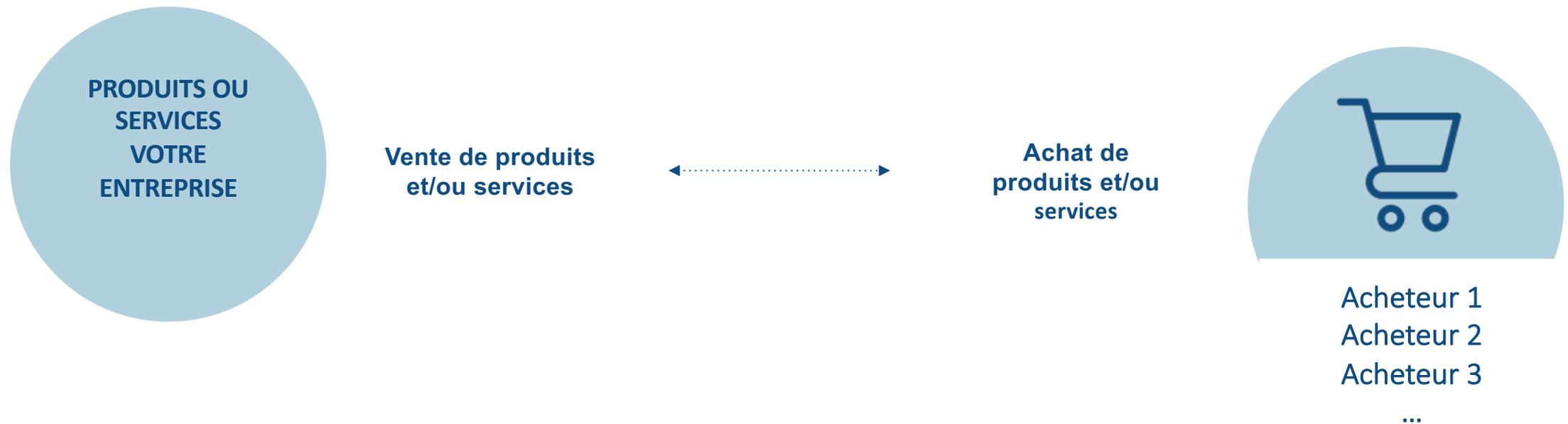
Crédit-bail et Location longue durée

ASF

# MODELE MARKETPLACE



# LE MODÈLE E-COMMERCE



# LE MODÈLE ONLINE MARKETPLACE



# UNE SOLUTION, MULTIPLES STRATÉGIES

Pure-Players

Veepee 

ASOS

 privalia

 wineandco

 Bébé  
au naturel

Retailers

 Gifi

 SONAE

 labelemmaüs

 hebe  
zdrowie i piękno

 MAXXESS

Commerce de gros

 HGC

 Grands Moulins  
de Paris

 Telenco  
distribution

Équipementiers

 ALSTOM

 Einhell

 ArcelorMittal

Services

 TotalEnergies

 SUEZ  
environnement

 GROUPE ADP

# Besoins de **personnalisation** en B2B

## Stratégies tarifaires

### Gestion des prix spécifiques

- Dégressivité par quantité
- Contrats existants
- Unité de vente

## Demandes de devis

### Phase de négociation

- Interaction Vendeurs/Acheteurs
- Contractualisation en deux temps

## Facturation

### Workflows dédiés

- Facturation à la livraison des produits
- Selon les produits livrés (donc potentiellement en plusieurs fois)

## Logistique

### Flux à synchroniser

- Livraison différée selon le besoin du client

**UNLIMITED MARKETPLACE PLATFORM...**

# MERCI !



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**VP Sales & Marketing**

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**Denis ROUSSON**

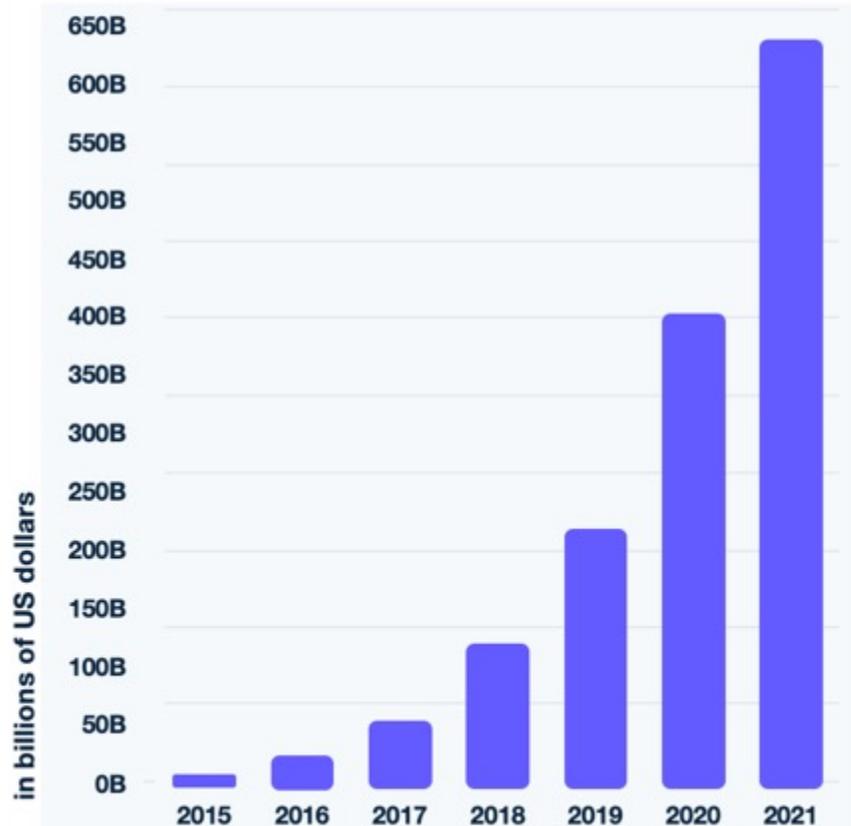
Head of Southern Europe

**stripe**

## About Stripe

# Financial infrastructure to help millions of businesses grow at scale

### Stripe Payment Volume



**Team:** 7,000+ employees (40% Engineers) | 22 offices, 7 eng hubs

**Customers:** 2+ million

**Payment Volume:** \$800B+++ en 2022

**Reliability:** 99.999%

**Global Coverage:** 45+ countries

**Total Funding:** \$2.5+ billion

**Investors:** Allianz  Y  Fidelity  G   
 SEQUOIA  AXA  

### Selected Board Members

Mark Carney, *former Gov of Bank of Eng*  
Christa Davies, *CFO of Aon*

### Recent Exec Hires

Carmel Galvin, *CPO from Autode*

### Notable Enterprise Customers:

  amazon  Uber zoom  
    monzo Google  shopify

# Stripe recognised as the Leader in Forrester Wave™



## Highest ranked in payments for current offering & strategy

Stripe receives Forrester's top ranking in 14 of 23 categories, including:

- ✓ Card payments (online)
- ✓ Tokenisation and management
- ✓ Subscriptions and recurring payments
- ✓ Platform/marketplace payments
- ✓ Currency management and settlement
- ✓ Reporting, reconciliation, and data
- ✓ APIs and architecture
- ✓ Updates and release management
- ✓ Developer tools and documentation
- ✓ Third-party integrations
- ✓ Product vision
- ✓ Innovation roadmap

# 75 of the top 100 marketplaces are powered by Stripe



# One unified platform for money movement



### Global payments

Accept and optimize payments, globally

- Payments**  
APIs and interfaces with global reach
- Optimizations**  
Retries, network tokenization, card updates, and more
- Radar**  
Fraud prevention
- Terminal**  
In-person payments

### Revenue & Financial Management

Automate revenue collection & finance

- Billing**  
Subscription management
- Invoicing**  
Online invoices
- Climate**  
Carbon removal
- Financial Connections**  
Linked financial data
- Tax**  
Sales tax & VAT automation
- Sigma**  
Custom reporting
- Revenue Recognition**  
Accounting automation
- Identity**  
Custom reporting

### Banking-as-a-service

Get financial services from Stripe, or offer them to your users

- Issuing**  
Card creation
- Capital**  
Lending API
- Treasury**  
BaaS API
- Atlas**  
Startup incorporation

### Multi-party payments

Build payments and payouts into your platform

**Connect**

Onboarding   Embedded payments   Funds flows   Payouts   Risk management   Platform administration

# How Stripe can accelerate your growth



## Increase revenue

Optimise conversion at every stage of the payments funnel and minimise declines with ML-powered technology.



## Streamline marketplace management

Provide easy onboarding, make funds flows seamless, and improve insights with out-of-the-box infrastructure built specifically for marketplaces.



## Expand globally

Access 195 countries with one integration. Stripe supports 43 payment methods and 135 currencies.



## Create new lines of revenue

Monetise the economic activity on your marketplace and add new product functionality like subscriptions.



## Attract and retain more sellers and service providers

Make onboarding seamless, pay out instantly, and offer unmatched functionality that incentivises sellers to choose your marketplace.



## Meet compliance requirements with ease

Shift compliance obligations to Stripe with KYC checks, PCI and tax compliance, 1099 filing and more.

**Increase your revenue with smarter payments**

Increase your revenue

# 1 integration. 45 payment methods.

## CARDS

-  Visa\*
-  Mastercard\*
-  American Express\*
-  Discover and Diners\*
-  China UnionPay\*
-  JCB\*
-  Cartes Bancaires

## BUY NOW, PAY LATER

-  Afterpay / Clearpay
-  Klarna

## WALLETS

-  Alipay\*
-  Apple Pay\*
-  Click to Pay\*
-  Google Pay\*
-  GrabPay
-  PayPal (EU only)
-  WeChat Pay\*

## BANK REDIRECTS

-  Bancontact\*
-  Blik
-  EPS\*
-  FPX
-  giropay\*
-  iDEAL\*
-  NetBanking
-  Przelewy24\*
-  Sofort\*
-  UPI

## VOUCHERS

-  OXXO
-  Boleto Bancario
-  Konbini

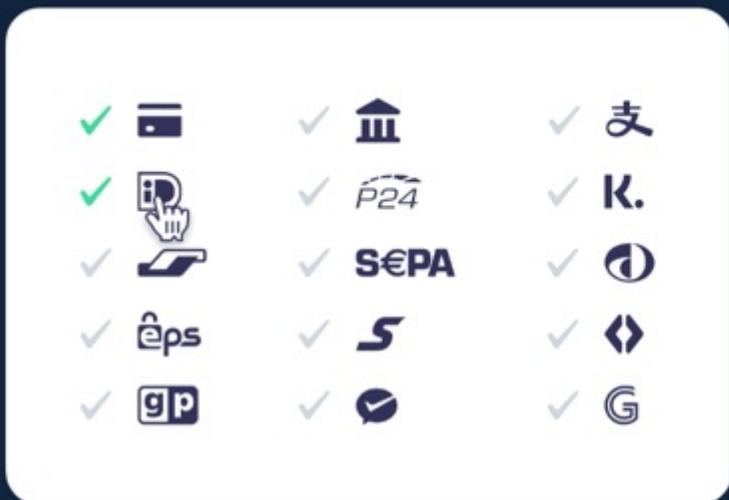
## BANK DEBITS

-  ACH Debit
-  Bacs Direct Debit
-  BECS Direct Debit
-  Pre-authorized debits in Canada
-  SEPA Direct Debit\*

## BANK TRANSFERS

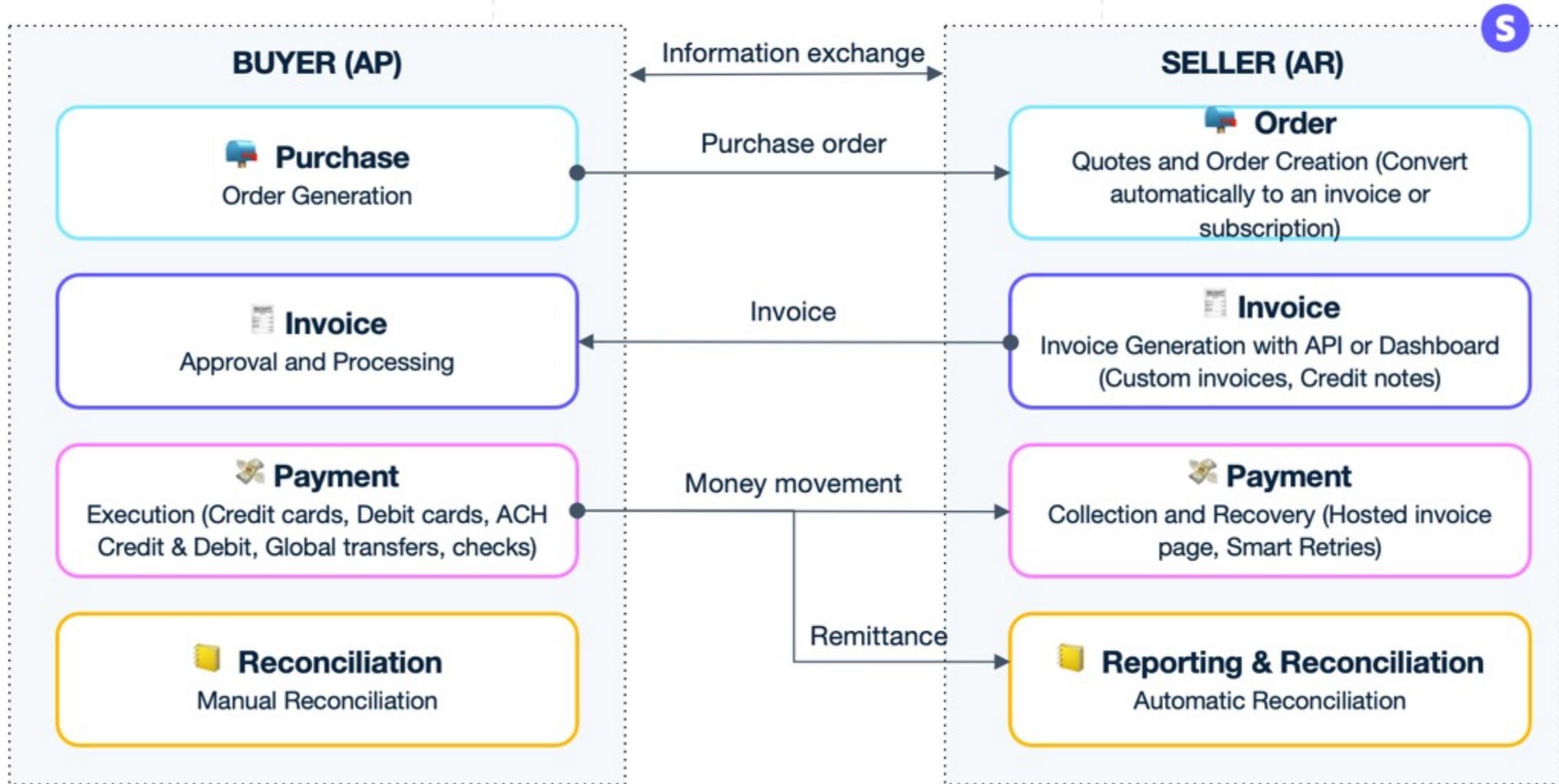
-  ACH Bank Transfers
-  Multibanco
-  JP Bank Transfers (Furikomi)
-  SEPA Bank Transfers
-  UK Bank Transfers

One click to add payment method to your checkout



\* globally available on Stripe

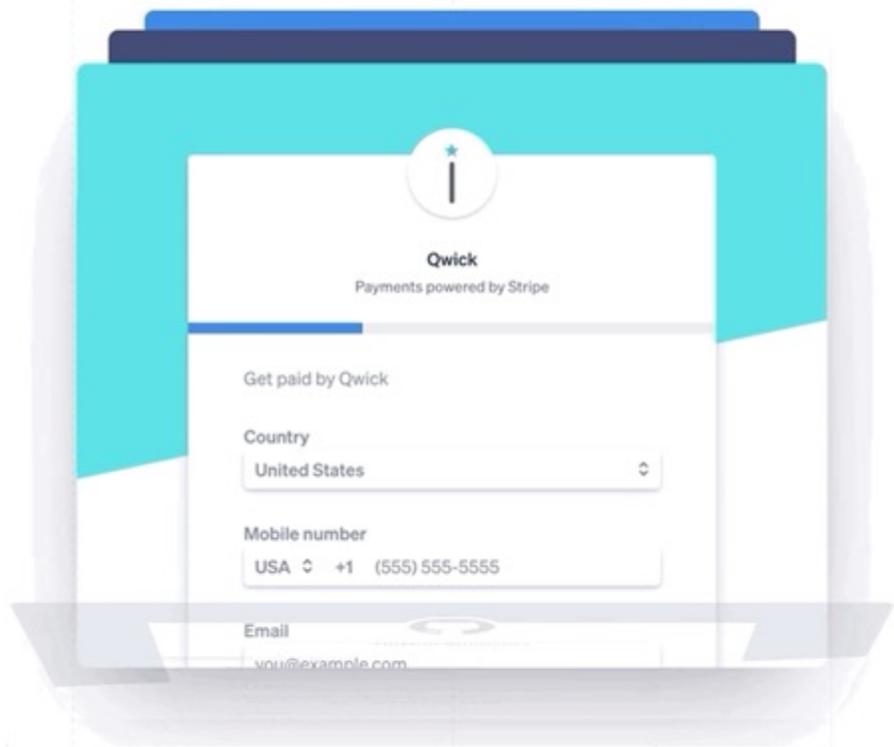
# How can Stripe Invoicing help your workflow?



# Streamline marketplace management

# Onboard sellers and service providers in minutes

- ✓ Seamless experience
- ✓ Meet compliance requirements
- ✓ Localised in 35+ countries & 14 languages



*Use our co-branded onboarding UI or build your own whitelabeled version*

## Doctolib

**30K**

practitioners onboarded in one month

**45k**

hours saved by implemented self-serve onboarding

# Make multi-party payments seamless

- ✓ Eliminate manual workflows
- ✓ Pay out users quickly and accurately
- ✓ Meet payments compliance



SHARENOW ✓

**1M+**

transactions in the first 3 months

**2**

car sharing providers on 1 platforms

**SCA-compliant**

2-factor authentication built out to comply with regulations

# Close the books faster with unified, structured data

The screenshot shows the Sigma SQL editor interface. The title bar reads "Acceptance rates pivoted by country". The query editor contains the following SQL code:

```
1  
2  
3  
4 with relevant_charges_for_date as (  
5  
6   select * as account, created, id, card_brand, card_country, card_funding, card_tokenization_method  
7   from charges  
8   where created >= timestamp '2019-02-18 00:00:00'  
9     and created < timestamp '2021-05-20 00:00:00'  
10  
11  union all  
12  
13  select account, created, id, card_brand, card_country, card_funding, card_tokenization_method, out  
14  from connected_account_charges  
15  where created >= timestamp '2019-02-18 00:00:00'
```

Below the query editor, a table of results is displayed with the following columns: unique\_attempt\_count, outcome\_type, card\_country, and day. The table contains 69 rows of data.

unique_attempt_count	outcome_type	card_country	day
7	authorized	US	2020-01-09
5	authorized	US	2020-10-16
4	authorized	US	2020-11-16
4	authorized	US	2020-10-21
4	authorized	US	2020-07-15
3	authorized	US	2020-10-13
3	authorized	US	2020-11-01
2	invalid		2019-07-12

At the bottom of the interface, it indicates "69 rows" and "Data updated May 19, 2021 at 5:00 PM". A "Download CSV" button is visible in the bottom right corner.

✓ Build custom reports without engineering support or maintenance, or pull from pre-built financial reports

✓ Reduce accounting time and errors

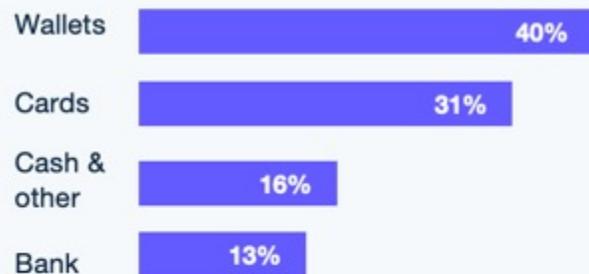
✓ Save and share reports with team members

**Expand globally**

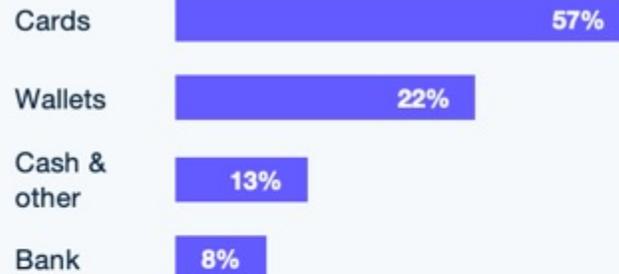
# Expand to new markets

Payments is foundational to entering new markets, and consumer preferences around payment methods vary from region to region.

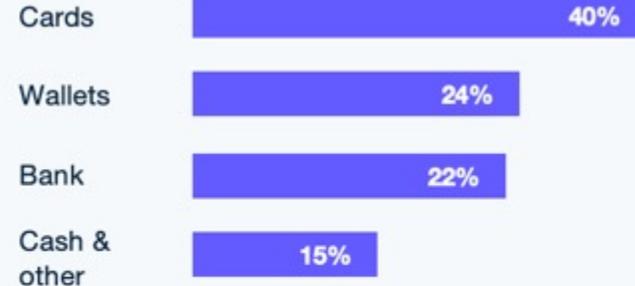
## Asia-Pacific



## North America

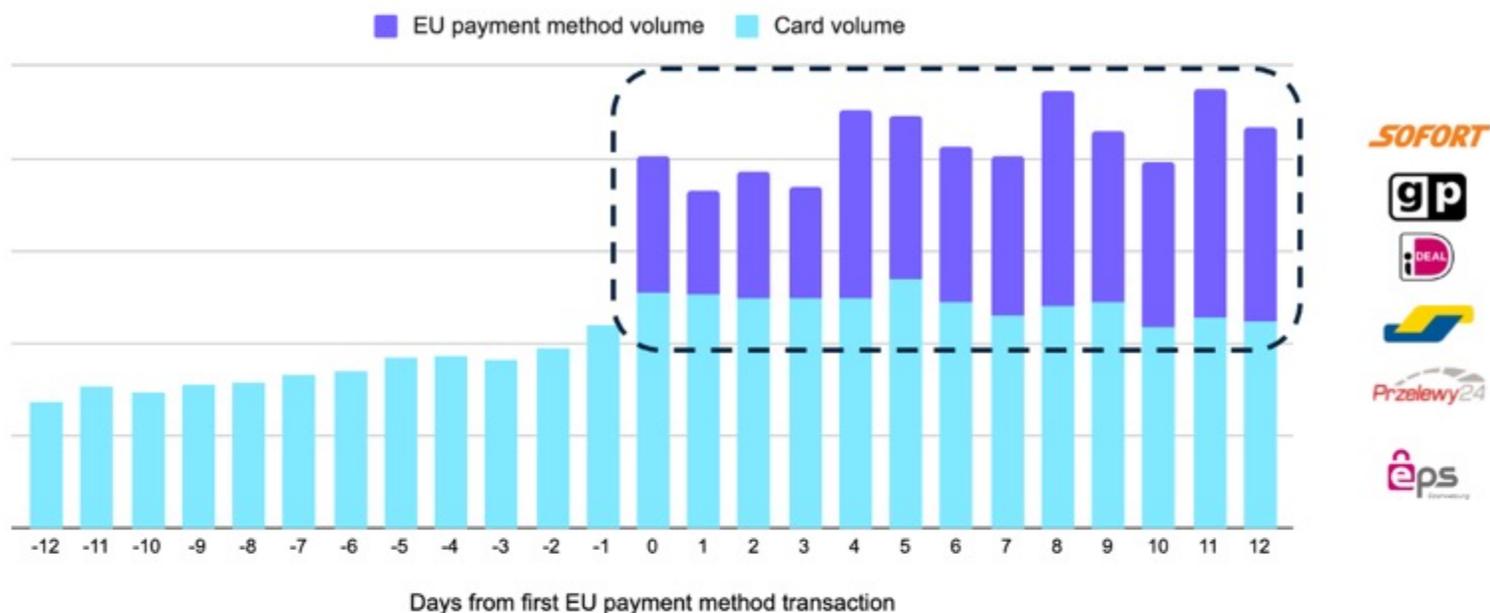


## Europe



# Increase conversion and lower transaction costs

Incremental impact of accepting popular European payment methods on sales in Germany, the Netherlands, Austria, Poland, and Belgium



2x

increase in sales

40 bps  
savings on transaction costs

Results based on European sales of >6,000 Stripe merchants who already sold to customers in these markets and then turned on European payment methods.

**Expand your product functionality and create **new**  
lines of revenue**

# Monetize the economic activity on your marketplace

## Revshare with embedded finance



### Issuing or Payout Card

Earn a portion of the spend from each card transaction\*

## Buy rate markup on payments



### Payments

Mark up global card, ACH, and local payment transactions



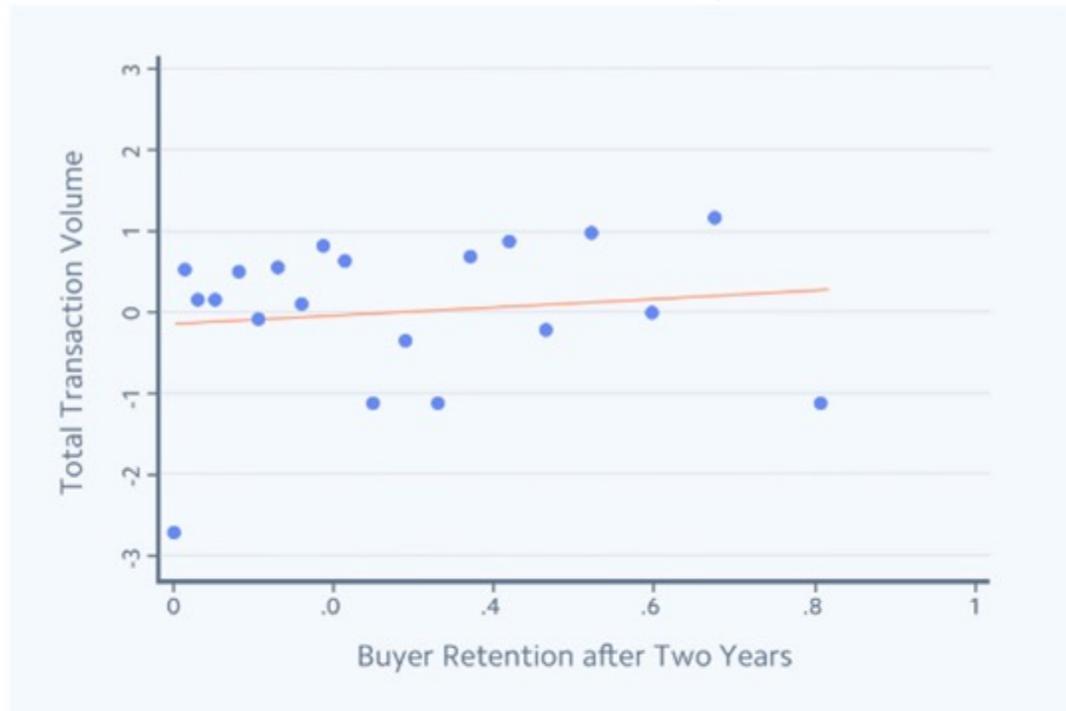
### Billing

Add a markup when sellers or service providers offer consumers subscriptions

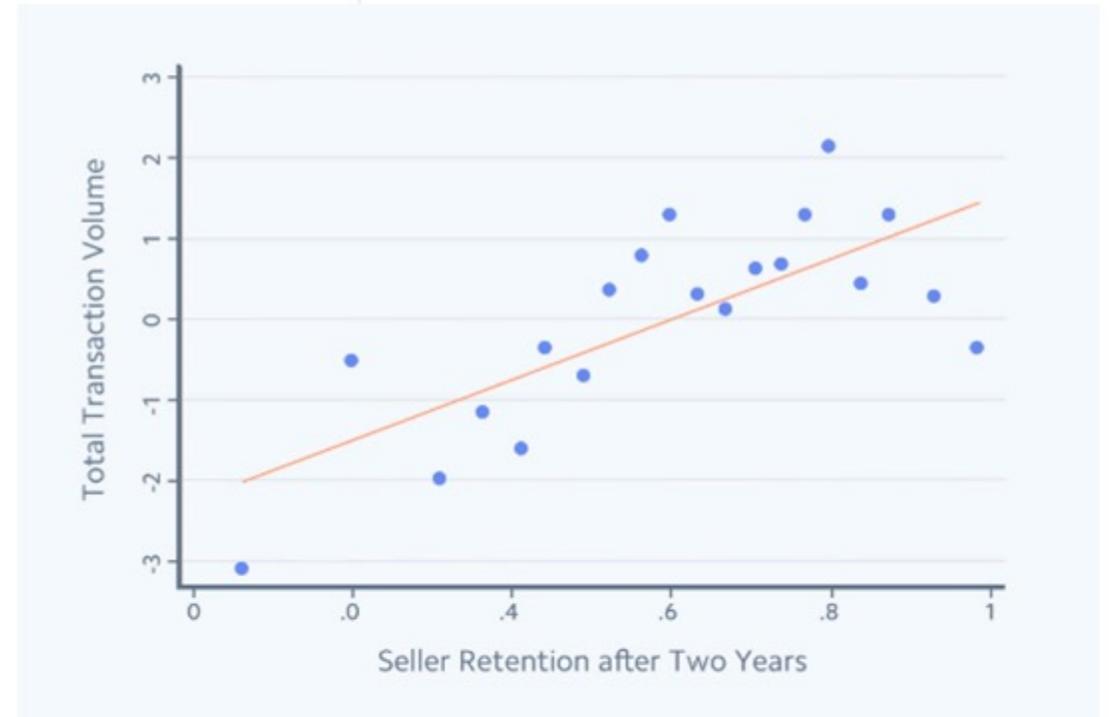
**Attract and retain** more sellers and service providers

# Sellers & service providers make or break a marketplace

10x more revenue through seller retention



Buyer retention



Seller retention

**Meet compliance requirements with ease**

Meet compliance with ease

# Compliance best practices integrated end-to-end



## Get help meeting regulatory requirements

- ✓ Know Your Customer (KYC) checks
- ✓ Risk-based ID checks
- ✓ Card industry blacklist filtering
- ✓ Rely on Stripe's financial and regulatory licenses worldwide including PSD2/SCA
- ✓ MATCH list checks



## Move money and pay out compliantly

- ✓ Securely collect bank information
- ✓ Support multi-party payments
- ✓ Simplify PCI compliance
- ✓ Create, manage, and deliver 1099 filing directly from the Stripe dashboard

**Thank you!**



Rishma Hassanaly  
Responsable Partenariats Digitaux  
Allianz Trade

- Accélération Digitale –  
Avril 2023

# Chiffres clés



**N#1**

France / Monde



**+200 Mds EUR**

transactions  
commerciales  
garanties



**Près de 5000**

demandes de crédit  
traitées par jour en  
moyenne



**54%**

de parts de  
marché français  
(2020)



**200 MEUR**

montant des dossiers  
contentieux recouvrés



**724**

collaborateurs

# 3 services essentiels



**La prévention du risque clients**



**Le recouvrement des impayés**



**L'indemnisation des créances non recouvrées**

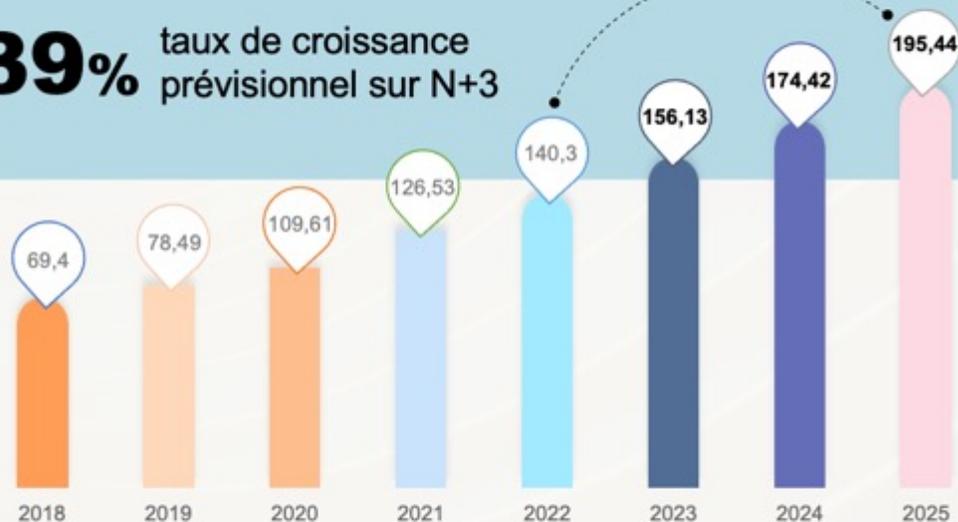
# PRÉSENTATION DU MARCHÉ FRANÇAIS

E-Commerce BtoB: au-delà de l'accélération liée à la crise du COVID19, une vraie tendance de fond, à projeter sur un temps long.



## ESTIMATION DU CHIFFRE D'AFFAIRES DU E-COMMERCE B2B DES BIENS PHYSIQUES EN FRANCE (EN MILLIARDS D'EUROS)

**39%** taux de croissance  
prévisionnel sur N+3

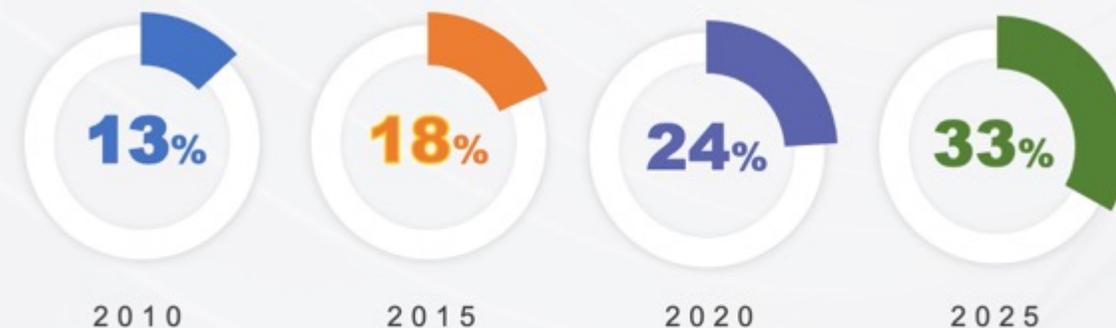


Source : Statista



## EVOLUTION DE LA PART DES ACHATS EN LIGNE DANS LES VENTES B2B EN FRANCE DE 2010 À 2020 (PRÉVISION 2025).

**36%** de croissance en  
moyenne tous les 5 ans



Source : Statista

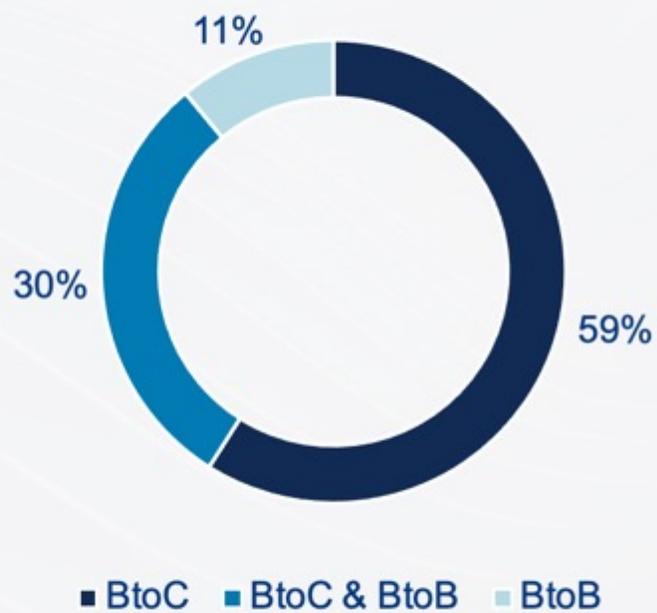
# PRÉSENTATION DU MARCHÉ FRANÇAIS

La vente en ligne en BtoB est en expansion et est déjà plus importante que celle en BtoC.

Estimation du **nombre** de sites **e-commerce BtoB** : 42 000  
Estimation du **nombre** de marketplaces BtoB notables : 100

E-commerce **BtoB** **1,5x** plus important que le  
E-commerce **BtoC**

**41%** ont au moins une partie de leur activité en **BtoB**.



Source : Paris Retail Week

Le **panier moyen** de la vente en ligne en BtoB est **31** fois **supérieur** à celui du **BtoC**.

**1 852,43 €** BtoB

Montant du panier moyen



**31x**

**61,00 €** **BtoC**

Montant du panier moyen

Sources : Fevad, Finexpay

# NOS PRODUITS API E-COMMERCE

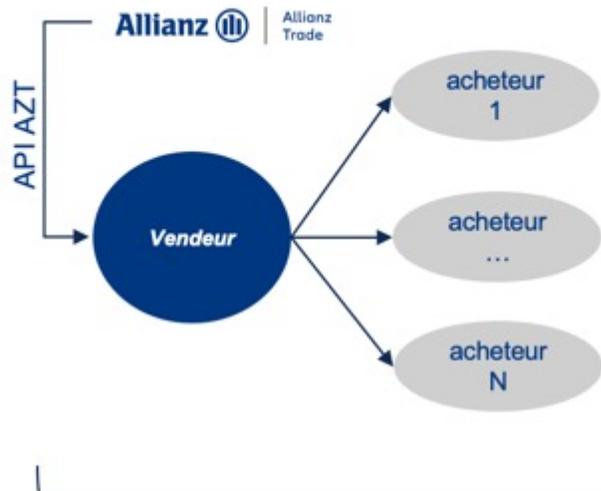
Nous avons construit 3 gammes de produit, pour répondre à différents besoins du marché.

Targets  
(Distribution)

Grands comptes

E-Commerce site marchand

Fonctionnement  
du produit



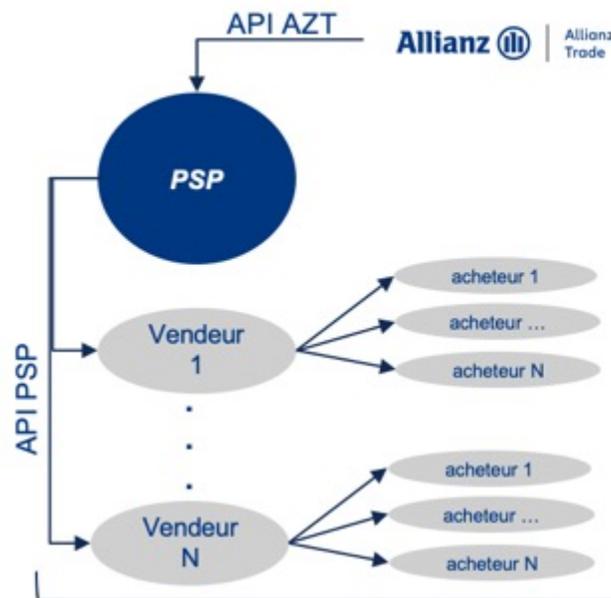
Caractéristiques produit :

- ✓ Assurance crédit
- ✓ Paiement intégré
- ✓ Financement

Notre offre de  
valeur

PME

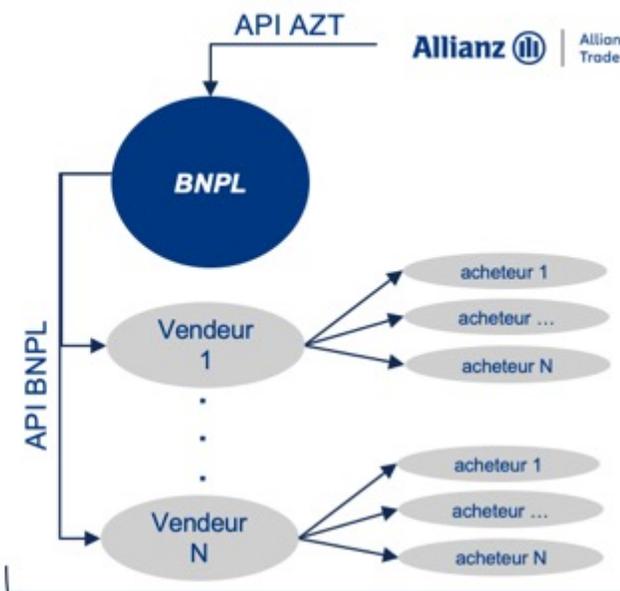
E-Commerce avec PSP\*



Caractéristiques produit :

- ✓ Assurance crédit
- ✓ Paiement intégré
- ✓ Financement

E-Commerce avec BNPL\*\*



Caractéristiques produit :

- ✓ Assurance crédit
- ✓ Paiement intégré
- ✓ Financement

\*PSP : Prestataire de service de paiement

\*\*BNPL : Buy Now Pay Later



## Performance

-  du panier moyen : **+30%**
-  de la conversion : **+ 40%**
-  de la fréquence d'achat : **+ 24%**
-  du taux d'attrition



## Expérience

- Les acheteurs peuvent **étaler ou retarder** leurs achats sans efforts
- La transaction est quasi **instantanée**



## Sécurité

- Les commerçants reçoivent immédiatement **les fonds**
- Le **risque d'impayés** est porté par Pledg et Allianz Trade

Merci de votre  
attention



Merci pour votre attention

Questions ?