

Get ready for what's next

More information and action points for webshops during the transition from AfterPay to Riverty

This document affects you and any webshops currently offering AfterPay.

It includes integration guidelines, and all the information you need to talk about and live the new Riverty story.



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A new name, a new perspective

From 4th October 2022 onwards, Arvato Financial Solutions and AfterPay are changing their name to...

FIVERTY



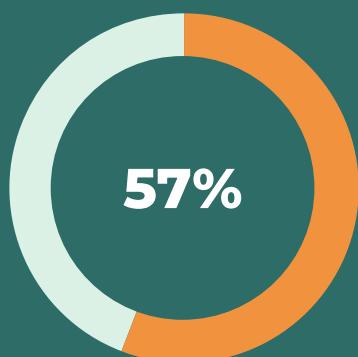
As a result, we'd like you to make changes to your webshop to ensure consumers can continue to enjoy our Buy now, pay later service.

This document gives you more details on the change and explains what needs to be done.

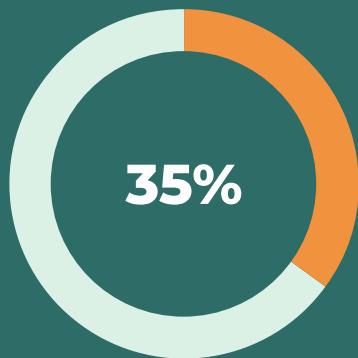
Our new brand

Riverty has been created to enable people to live better financial lives. It will include all our smart and contemporary payment and receivables management solutions so that you and consumers can better face the challenges of the ever-more complex digital world.

Our goal is simple: build on our current strengths and be the company that meets your needs precisely. For this we will create new opportunities for you, our e-commerce clients, and consumers.



of consumers say they intend to use BNPL within the next 12 months



of consumers actively look for webshops that offer BNPL

Be ready for the new e-commerce landscape

The need for Buy now, pay later has never been greater. We see that the demand, with 57% of consumers saying they intend to use BNPL within the next 12 months, and 35% of them actively looking for webshops that offer this service, is still growing.

Source: AfterPay Insights

Riverty – the new name for AfterPay

Riverty is a new brand with strong associations and big ambitions. As such, we will build on our current strengths while looking for new synergies and opportunities for our business clients.

Riverty, a new FinTech leader

AfterPay, a part of Arvato Financial Solutions will become Riverty.

Riverty helps individuals and organizations:

- Grow and succeed with new products & services across the whole value chain.
- Create a more mindful approach to finances through transparency and simplicity.
- Be relevant across multiple touchpoints, where consumers are to be found.
- Write their own financial story.

The idea behind the name Riverty

The name evokes the continuous and organic flow of a river, combined with a natural sense of liberty. It corresponds to the seamless way we offer both our customers and consumers the freedom to follow their own path.

The name change to Riverty expresses the maturity and nature of our organization. We are dynamic, purposeful, and strong, while also being down-to-earth and real.

Consumers love the name Riverty

We've tested it, so we know they will follow us during the brand transition. We do appreciate however that the brand needs to be established and more well-known. For this, and to make the brand come alive and develop preference and trust, we will launch an extensive communication campaign towards the general public. Watch this space!

The essence of Riverty in a few words

A promise to stay close

Riverty is the FinTech that stays close to both you and consumers to best serve your needs. Our plan is to offer integrated services that guide customers in financially challenging times and encourage financial wellness, tailored to the real needs of people.

Products and services that matter

Riverty offers products in BNPL like Split in 3 and Flex, all the way to debt collection and almost everything in between. Not only will this strengthen our entire offer, but create synergies in the world of money and payments for both businesses and consumers.

Big ambitions for the future

October 4th is just the start of our transformation, with many more steps to come. Real needs are at the heart of every step of our journey.

Riverty's 4 guiding principles

Consciousness

We help consumers make transactions that fit their needs with calm and confidence.

Trust

Our brands will be unified under one name, so clients will have an easier time finding and using our many connected services, with ease of mind for every transaction.

Inclusiveness

We stay close to you and your customers with real human needs are at the heart of every step of our journey, with security, flexibility, and simplicity for truly transparent payment solutions.

Sustainability

We will keep developing products and services that matter. Building on our Buy Now, Pay Later offering to create new opportunities for sustainable growth in the constantly evolving e-commerce landscape.

Riverty goes live on October 4th

Riverty will introduce a brand new look and feel for our products and services. All will be revealed on October 4th.

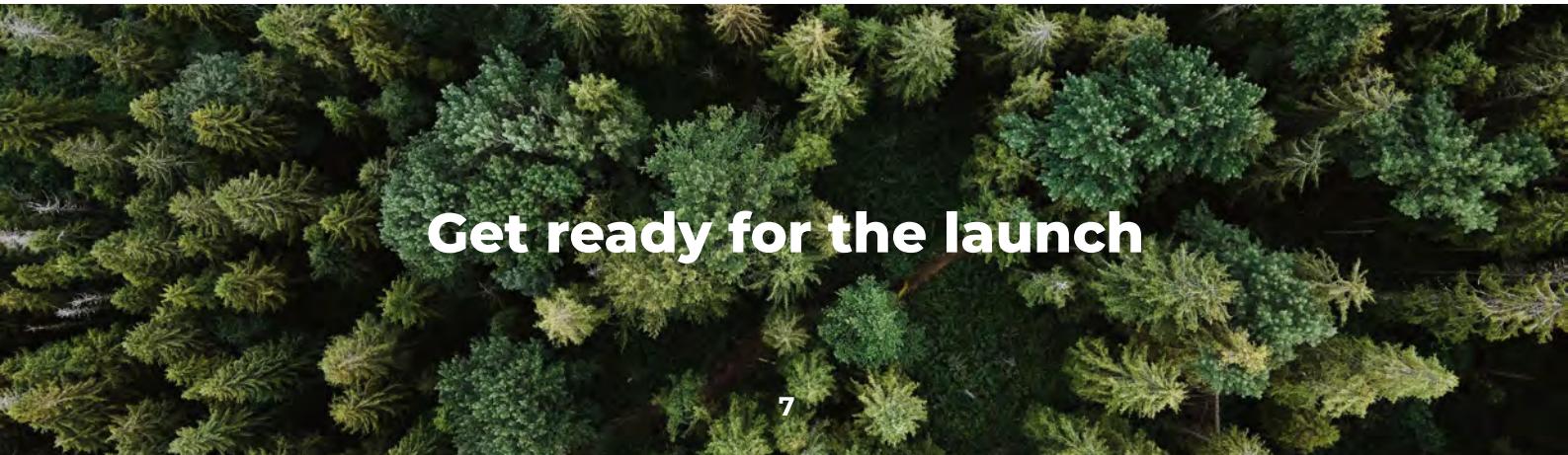
We can already tell you that because people are at the heart of everything Riverty does, we will be taking a personalized and no-nonsense approach to our communication.

One of the first ways consumers will encounter the new brand is when they select Riverty at the checkout. They will still see AfterPay represented, but be further introduced to the world of Riverty, and its new brand universe.

The reveal timing

In the upcoming pages, we will do a deep dive on what this transition will look like, but here's a rough summary.

- From **mid-August**, we will begin to inform our new and active users about the changeover and how Riverty will be launched on **October 4th**.
- Up until the **3rd October**, nothing visibly changes – you'll continue to use the existing AfterPay logo on webshops, apps and elsewhere.
- On **4th October**, we'll all switch to the new name: Riverty. In specific touchpoints we will keep a presence of the AfterPay brand (by including AfterPay in a combined logo and as a descriptive line under the new logo).
- To ensure that AfterPay's active users come along for the ride and transfer their trust and allegiance to the new brand, the transition to Riverty will be a soft one. This means that Riverty and AfterPay will – for a short time – co-exist together.



Get ready for the launch

An orderly transition

As Riverty is launching at the beginning of the peak sales season – a crucial moment for you to activate consumers and gain new ones – we will start with a co-branded approach. This approach has been extensively tested with consumers.

Both the AfterPay brand and the Riverty brand will therefore appear in your checkout so people can still find their preferred BNPL provider. It looks like this:



This co-branded logo will be used for a limited period of time and cover the months before, during and after the peak season.

The optimal scenario

We tested the best way of presenting the co-branded logo and description with more than 2,000 shoppers.

The best performing combination combines 3 variables:

- 01 display the co-branded logo (preferably aligned to the right)
- 02 describing the payment category 'Invoice'
- 03 identify the brand change: Riverty is the new AfterPay

A screenshot of a mobile payment method selection screen. At the top, it says 'Payment method'. Below that, there is a radio button next to the word 'Invoice' with a small 'NEW' badge. To the right of the radio button, it says 'Buy now, pay in 14 days'. In the top right corner of the screen, there is a small 'AfterPay RIVERTY' logo. Below the payment method selection, there is a note: 'The Terms and Conditions for Riverty 14-day invoice apply. The privacy policy of Riverty can be found [here](#)'. There are three other payment method options shown as radio buttons with grey bars indicating progress or loading. At the bottom right of the screen, there is a dark button with the text 'PAY BY INVOICE'.

Example checkout in Dutch speaking market

Tests show a 96% efficiency level

Without any previous brand introduction, this scenario achieved a score of 96% of the current situation (AfterPay logo + description 'Pay Later'). This means only 4 in 100 people who intend to Pay Later / Pay with AfterPay would not immediately select this new co-branded option.

Communication with consumers

Over the coming weeks (from mid-August until 4th October), we will start informing our active – and first-time – users about how their favorite Buy now, pay later brand is evolving for the future.

Consumers everywhere will be informed via e-mail, MyAfterPay, the AfterPay app & other touchpoints, and a new website will reveal the brand story before the launch.

A big launch campaign to put **Riverty** in the hearts and minds of consumers

Once the brand is officially launched, there will be an extensive consumer-directed communication campaign to put Riverty on the map. We will be investing in brand recognition while explaining how Riverty is a trusted payment solution that contributes to easier shopping experiences.

Important note: While our brand name is changing, our service level doesn't. People will still be able to track and manage (pay, pause, notify us of returns) their purchases and invoices via the Riverty app and MyRiverty, in a new look & feel.

Tell your customers all about Riverty

From **October 4th** onwards only

We've prepared different assets to help you communicate the change from **October 4th** onwards:

- What is Riverty?
- Banners for your home page.
- How to pay with Riverty? (shop / experience / pay)

Legal name change

The change of name also implies some legal name changes. To further improve our services and grow our products on an international level, we will use our European financial institute and BaFin-regulated entity Riverty GmbH in Germany.

Your contractual partner will therefore change from **Arvato Finance B.V.** to **Riverty GmbH** in October. Of course, **all contractual rights and obligations will remain the same.**

What will change

From October 2022 onwards you will receive invoices from Riverty GmbH on which we'll apply the reverse-charge of VAT. This means that **no VAT (0%) will be charged on the invoice***.

Want more information?

[Contact us](#)

*If you are not registered for VAT in the Netherlands (i.e. you don't have a VAT identification number, German VAT will be charged on our Riverty invoice (19%).



All the assets you need to go Riverty

Access the assets you need to be ready for the launch on October 4th:

**From 15th
September**

everything you need to
communicate to consumers

**From 4th
October onwards**

co-branded logo

Reminder checklist



Keep on using
the existing
AfterPay logo
in your
checkout until
October 4th



From October
4th, use our
new
co-branded
logo in your
checkout



Make the other
changes you
need to do: see
following
pages



Prepare for the
legal name
change



Use the assets
provided to
communicate
to consumers

What do you have to do?

Depending on how you integrated AfterPay into your webshop – either via our Shop Platform Plugin or via a Payment Service Provider (PSP) or directly yourself, you will need to take action in the run up to the logo change on 4th October.

AfterPay via Plugin

Checkout

If you added our **AfterPay service via a plugin, your checkout will be automatically updated** after clicking ‘update’ in your plugin environment.

Please check after October 4th that all changes have been made to the following:

- The new co-branded logo
- Change of the company name to Riverty, the name of the different products and the corresponding taglines:

| Invoice | | Direct Debit | | | Fixed Installments | | |
|-------------------------|--------------------------------|-------------------------------|--|------------------------|---|------------------------|---------------------|
| 14-day Invoice | Achteraf betalen | Rechnung | Direct Debit | Automatische Incasso | Lastschrift | Ratenzahlung | Fixed Installments |
| Buy now, pay in 14 days | Riverty is het nieuwe AfterPay | Erst probieren, dann bezahlen | One time withdrawal from your bank account | Kies je betaalrekening | Lass den Betrag bequem von deinem Konto einzahlen | From € xx.xx per month | Ab xx.xx€ pro Monat |

The only adjustment you need to do in your checkout yourself is to update the confirmation page. Please make sure you update the company name and description ... below you can find a good example.

Shop first, pay later with Riverty

Thank you for your purchase at <your webshop name> and for choosing Riverty as your payment method. An email with the order confirmation, details and tracking info is on its way to you. Discover what else Riverty can do for you. Download our Riverty app on your smartphone to find out the easiest way to keep track of outstanding payments, pause payments for returns or keep track plus many more options.

The following elements will have to be updated on your webshop by you:

- **Homepage incl. footer logo & company name**

Update the company name to Riverty and update the logo on the footer by updating the URL: <https://cdn.riverty.design/logo/riverty-logo-dark.svg>.

- **Your Terms & Conditions**

Update the company name to Riverty in your general T&Cs and Data Privacy Statement.

- **Your data privacy policy**

Update the company name to Riverty.

- **Any subsites you may have**

if you have a dedicated subsite about your payment options, please make sure to update the company name to Riverty.

Additional touchpoints including:

- **FAQs**

- Update the FAQs
- Update the company name to Riverty and adjust the contact e-mail address to:
 - customercare@riverty.nl
 - customercare@riverty.de

- **Emails / communication not directly related to a specific order**

- Update the company name to Riverty and adjust the contact e-mail address to:
 - customercare@riverty.nl
 - customercare@riverty.de

- **Service sites**

- Update the company name to Riverty and adjust the contact e-mail address to:
 - customercare@riverty.nl
 - customercare@riverty.de

- **Your own emails and communication mentioning Riverty**

- Update the company name to Riverty, use the correct description as mentioned above and refer to the correct contact e-mail address:
 - customercare@riverty.nl
 - customercare@riverty.de

You can find all the input you need to make the changes here:

[Go to input](#)

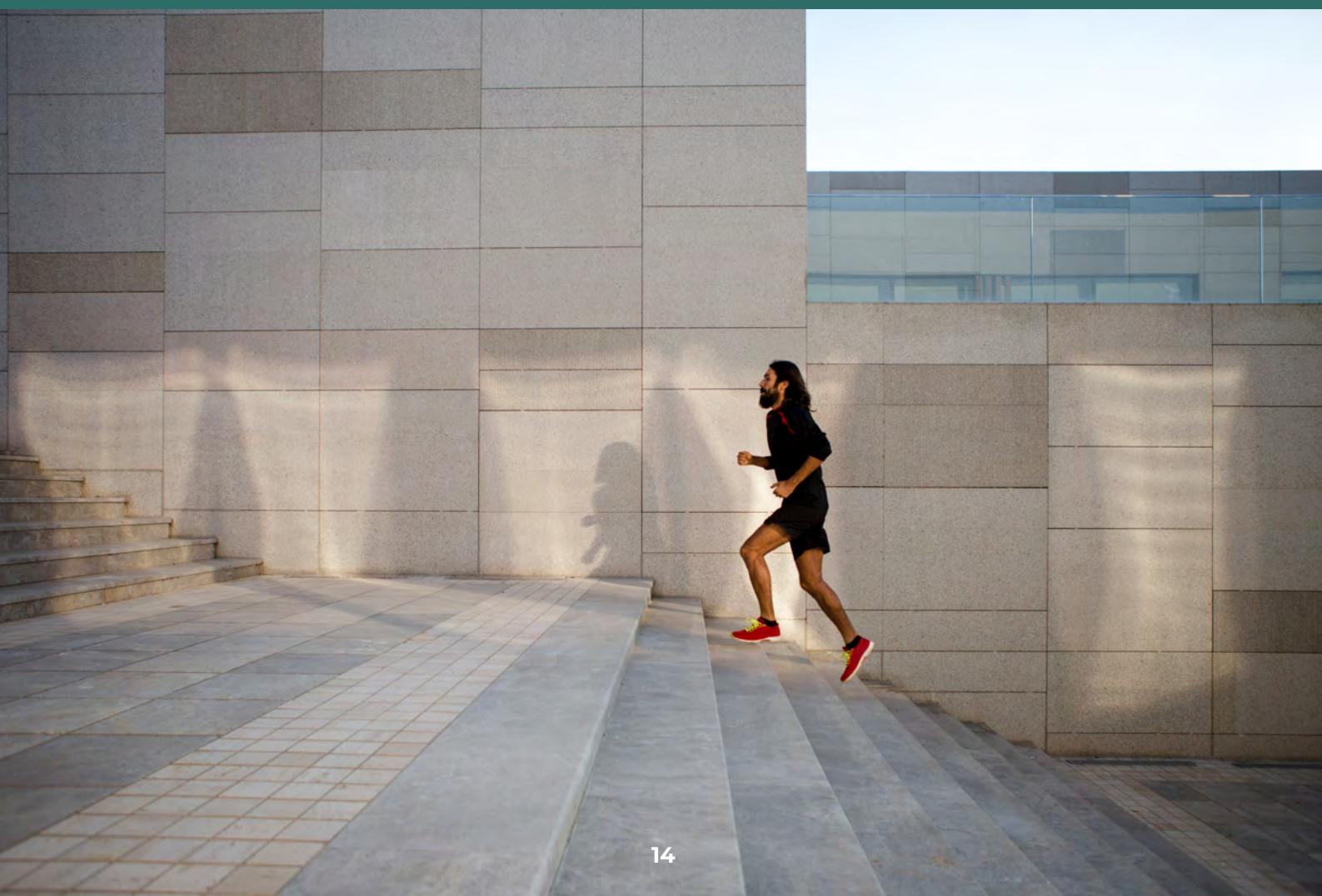
Important: depending on the payment methods you offer on your webshop (14 day Invoice, Installment, Direct Debit, ...) different new assets have been made available. Make sure you use the ones corresponding to your products.

Product availability per market

| | Invoice | | | Part payment | | Direct debit |
|-------------|---------|----------|--------------|--------------|------|--------------|
| | 14 day | Campaign | Consolidated | Fixed | Flex | |
| Germany | • | • | • | • | • | • |
| Austria | • | • | • | • | | • |
| Switzerland | • | • | • | | | |
| Netherlands | • | • | • | | • | • |
| Belgium | • | • | | | | |
| Sweden | • | • | • | • | • | |
| Norway | • | • | • | • | • | |
| Finland | • | • | • | • | • | |
| Denmark | • | • | • | • | • | |

Would you like to offer other payment options with us?

[Get in touch with our support team](#)



AfterPay via a partner – series 1

Checkout

If you added the **AfterPay service via one of the following partners* (series 1)**, your checkout will be **automatically updated** by your partner in the back-end.

However, please check after October 4th that all changes have been made to the following:

- The new co-branded logo
- Change of the company name to Riverty, the name of the different products and the corresponding taglines:

| Invoice | | Direct Debit | | | Fixed Installments | |
|-------------------------|--------------------------------|-------------------------------|--|------------------------|---|------------------------|
| 14-day Invoice | Achteraf betalen | Rechnung | Direct Debit | Automatische Incasso | Lastschrift | Ratenzahlung |
| Buy now, pay in 14 days | Riverty is het nieuwe AfterPay | Erst probieren, dann bezahlen | One time withdrawal from your bank account | Kies je betaalrekening | Lass den Betrag bequem von deinem Konto einzahlen | From € xx.xx per month |

The only adjustment you need to do in your checkout yourself is to update the confirmation page. Please make sure you update the company name and description ... below you can find a good example.

Shop first, pay later with Riverty

Thank you for your purchase at <your webshop name> and for choosing Riverty as your payment method. An email with the order confirmation, details and tracking info is on its way to you. Discover what else Riverty can do for you. Download our Riverty app on your smartphone to find out the easiest way to keep track of outstanding payments, pause payments for returns or keep track plus many more options.

The following elements will have to be updated on your webshop by you:

- Homepage incl. footer logo & company name

Update the company name to Riverty and update the logo on the footer by updating the URL: <https://cdn.riverty.design/logo/riverty-logo-dark.svg>.

- Your data privacy policy

Update the company name to Riverty.

*050 Media, ACI/PayOn, Buckaroo, Docdata Payments, Ingenico, Lightspeed, Logic4, MijnWebwinkel, Multisafepay, MyShop, NextChapter, Pay.nl, Payvision, Rabobank, Shoppagina, Shoptrader, Sisow, TargetPay, Worldline

• Your Terms & Conditions

Update the company name to Riverty in your general T&Cs and Data Privacy Statement.

• Any subsites you may have

If you have a dedicated subsite about your payment options, please make sure to update the company name to Riverty.

Additional touchpoints including:

• FAQs

- Update the FAQs
- Update the company name to Riverty and adjust the contact e-mail address to:
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 - customercare@riverty.de

• Emails / communication not directly related to a specific order

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• Service sites

- Update the company name to Riverty and adjust the contact e-mail address to:
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• Your own emails and communication mentioning Riverty

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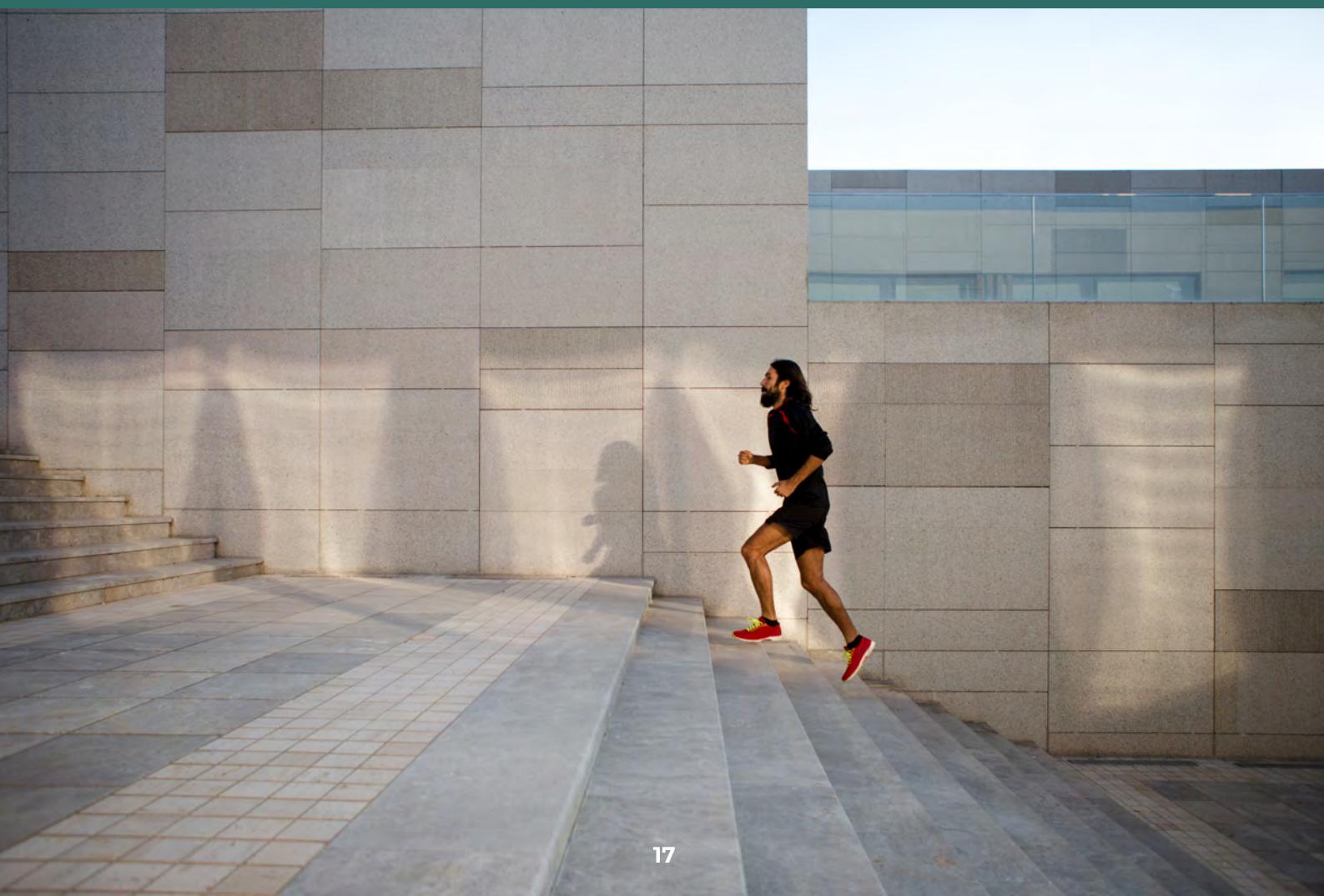
Important: depending on the payment methods you offer on your webshop (14 day Invoice, Installment, Direct Debit, ...) different new assets have been made available. Make sure you use the ones corresponding to your products.

Product availability per market

| | Invoice | | | Part payment | | Direct debit |
|-------------|---------|----------|--------------|--------------|------|--------------|
| | 14 day | Campaign | Consolidated | Fixed | Flex | |
| Germany | • | • | • | • | • | • |
| Austria | • | • | • | • | | • |
| Switzerland | • | • | • | | | |
| Netherlands | • | • | • | | • | • |
| Belgium | • | • | | | | |
| Sweden | • | • | • | • | • | |
| Norway | • | • | • | • | • | |
| Finland | • | • | • | • | • | |
| Denmark | • | • | • | • | • | |

Would you like to offer other payment options with us?

[Get in touch with our support team](#)



AfterPay via a partner – series 2

If you added the via one of the following partners* (series 2), you will need to change the following on the 4th October:

Checkout

In the check-out area, you'll need to change payment method details, incl.:

- **The payment method logo**

update the logo using this URL as the source of the image:

<https://cdn.riverty.design/logo/riverty-checkout-logo.svg>

- **Checkout T&Cs & Data Protection**

update the legal formulation

- **Update links to provided T&Cs, SECCI and Data Security Policies, according to legal documents**

please ensure you update all products and touchpoints:

https://developer.afterpay.io/documentation/compliance-requirements-*new/

- **Confirmation page**

please make sure to update the company name and description ... below you can find a good example:

Shop first, pay later with Riverty

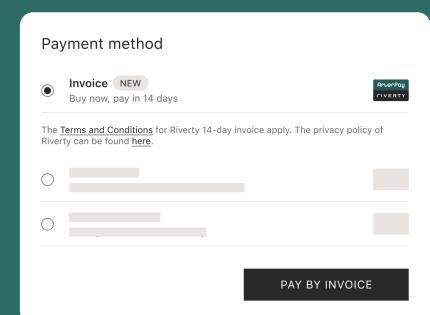
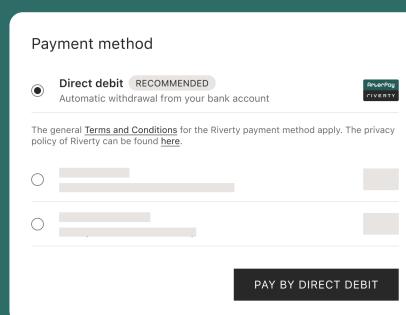
Thank you for your purchase at <your webshop name> and for choosing Riverty as your payment method. An email with the order confirmation, details and tracking info is on its way to you. Discover what else Riverty can do for you. Download our Riverty app on your smartphone to find out the easiest way to keep track of outstanding payments, pause payments for returns or keep track plus many more options.

- **Name and tagline**

these are the different names and taglines for the different products:

| Invoice | | Direct Debit | | | Fixed Installments | |
|-------------------------|--------------------------------|-------------------------------|--|------------------------|---|------------------------|
| 14-day Invoice | Achteraf betalen | Rechnung | Direct Debit | Automatische Incasso | Lastschrift | Ratenzahlung |
| Buy now, pay in 14 days | Riverty is het nieuwe AfterPay | Erst probieren, dann bezahlen | One time withdrawal from your bank account | Kies je betaalrekening | Lass den Betrag bequem von deinem Konto einziehen | From € xx.xx per month |

On the right you can find the best practices of how it comes together:



*Adyen, Apexx, Cardgate, CloudCommerce, Divide, Icipay, One Stop Webshop

The following elements will have to be updated on your webshop by you:

- **Homepage incl. footer logo & company name**

Update the company name to Riverty and update the logo on the footer by updating the URL: <https://cdn.riverty.design/logo/riverty-logo-dark.svg>.

- **Your Terms & Conditions**

Update the company name to Riverty in your general T&Cs and Data Privacy Statement.

- **Your data privacy policy**

Update the company name to Riverty.

- **Any subsites you may have**

If you have a dedicated subsite about your payment options, please make sure to update the company name to Riverty.

Additional touchpoints including:

- **FAQs**

- Update the FAQs
- Update the company name to Riverty and adjust the contact e-mail address to:
 - customercare@riverty.nl
 - customercare@riverty.de

- **Emails / communication not directly related to a specific order**

- Update the company name to Riverty and adjust the contact e-mail address to:
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- **Service sites**

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- **Your own emails and communication mentioning Riverty**

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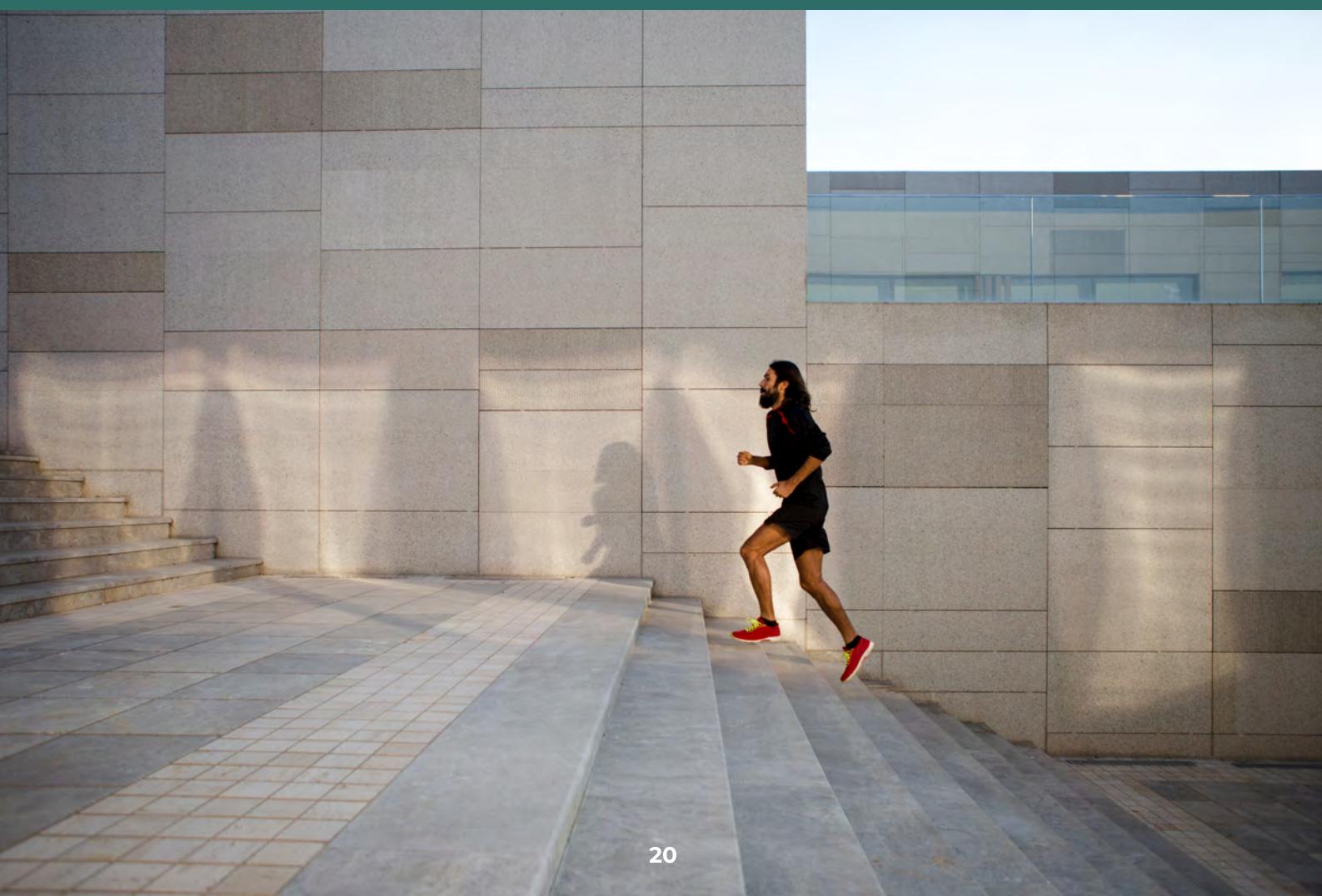
Important: depending on the payment methods you offer on your webshop (14 day Invoice, Installment, Direct Debit, ...) different new assets have been made available. Make sure you use the ones corresponding to your products.

Product availability per market

| | Invoice | | | Part payment | | Direct debit |
|-------------|---------|----------|--------------|--------------|------|--------------|
| | 14 day | Campaign | Consolidated | Fixed | Flex | |
| Germany | • | • | • | • | • | • |
| Austria | • | • | • | • | | • |
| Switzerland | • | • | • | | | |
| Netherlands | • | • | • | | • | • |
| Belgium | • | • | | | | |
| Sweden | • | • | • | • | • | |
| Norway | • | • | • | • | • | |
| Finland | • | • | • | • | • | |
| Denmark | • | • | • | • | • | |

Would you like to offer other payment options with us?

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Added AfterPay directly yourself

If you added the via one of the following partners (series 2), you will need to change the following on the 4th October:

Checkout

In the check-out area, you'll need to change payment method details, incl.:

- **The payment method logo**

update the logo using this URL as the source of the image:

<https://cdn.riverty.design/logo/riverty-checkout-logo.svg>

- **Checkout T&Cs & Data Protection**

update the legal formulation

- **Update links to provided T&Cs, SECCI and Data Security Policies, according to legal documents**

please ensure you update all products and touchpoints:

https://developer.afterpay.io/documentation/compliance-requirements-*new/

- **Confirmation page**

please make sure to update the company name and description ... below you can find a good example:

Shop first, pay later with Riverty

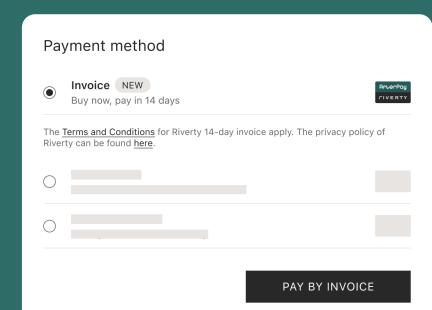
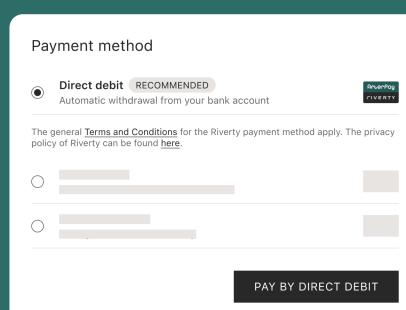
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- **Name and tagline**

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|-------------------------|--------------------------------|-------------------------------|--|------------------------|---|------------------------|
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| Buy now, pay in 14 days | Riverty is het nieuwe AfterPay | Erst probieren, dann bezahlen | One time withdrawal from your bank account | Kies je betaalrekening | Lass den Betrag bequem von deinem Konto einziehen | From € xx.xx per month |

On the right you can find the best practices of how it comes together:



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- **Emails / communication not directly related to a specific order**

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- **Service sites**

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 - customercare@riverty.de

- **Your own emails and communication mentioning Riverty**

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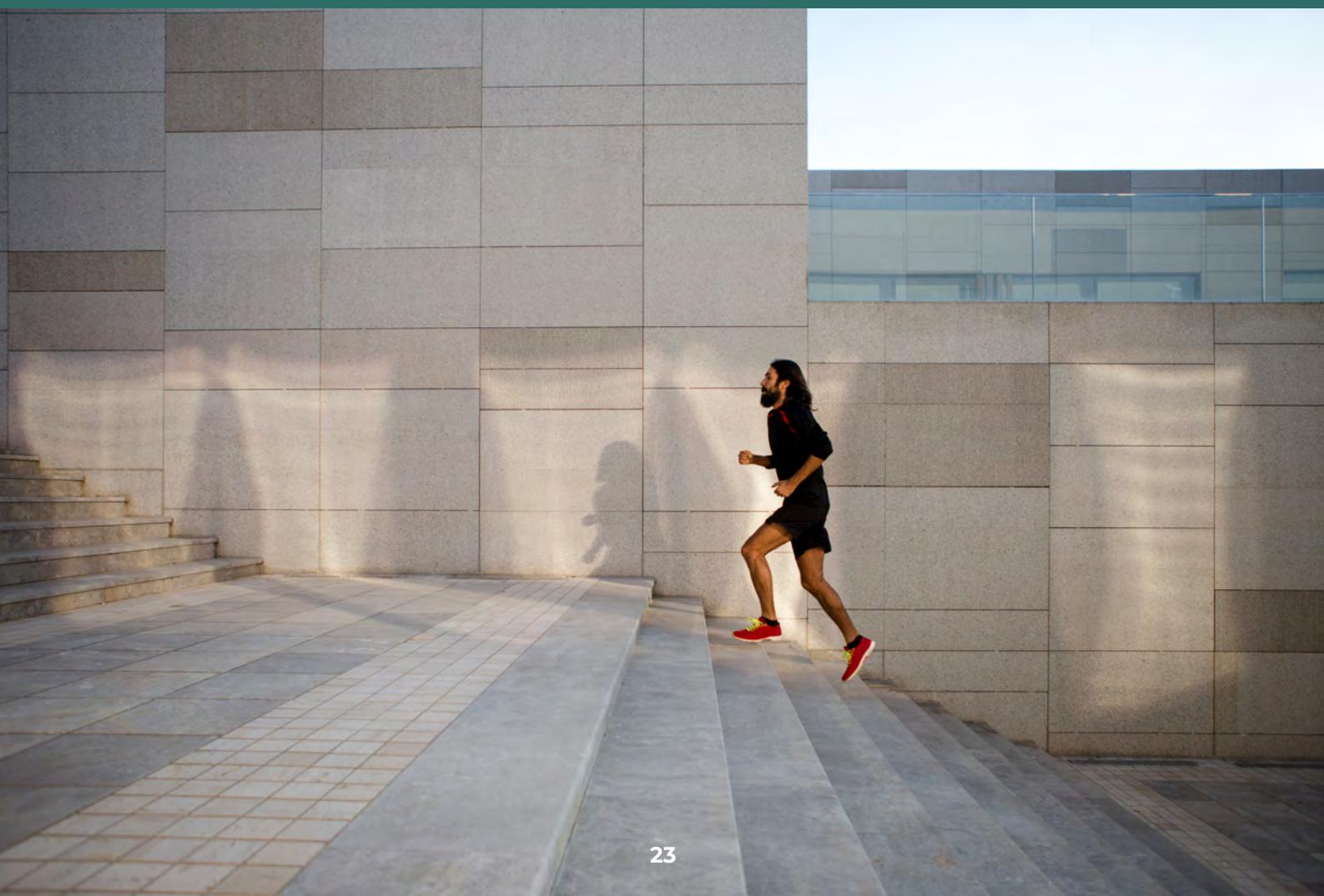
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|-------------|---------|----------|--------------|--------------|------|--------------|
| | 14 day | Campaign | Consolidated | Fixed | Flex | |
| Germany | • | • | • | • | • | • |
| Austria | • | • | • | • | | • |
| Switzerland | • | • | • | | | |
| Netherlands | • | • | • | | • | • |
| Belgium | • | • | | | | |
| Sweden | • | • | • | • | • | |
| Norway | • | • | • | • | • | |
| Finland | • | • | • | • | • | |
| Denmark | • | • | • | • | • | |

Would you like to offer other payment options with us?

[Get in touch with our support team](#)



Frequently Asked Questions?

How do I know if my webshop is connected via a partner, plugin or direct integration?

Go to our landing page and take the short test. Depending on your answers, you will be taken to the precise instructions as to what you need to change on your website.

[Take the test](#)

How do I change things in my webshop?

In some cases, a good deal of the changes required will happen automatically, or after you've updated a plugin. However, where this is not an automatic process, you will have to make the changes via your Content Management System (CMS). Alternatively, you should ask the administrator of your webshop to update the necessary information.

How do I change things in the checkout?

In some cases, the changes will be made automatically, or after you've updated a plugin. If this is not the case, you will need to make the changes via your Content Management System (CMS).

What happens if I don't change the logo after 4 October?

It is possible you will confuse consumers who have been lead to expect a change from October 4th onwards.

Find more FAQs about Riverty and the transition to Riverty on our landing page.

[Go to landing page](#)

Have other questions? Contact your account manager or reach out to support@afterpay.nl.