



esto

Buy now.
Pay as you like.

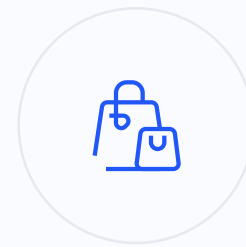
MAKING PEOPLE HAPPY

With hundreds of thousands of people and businesses internationally ESTO is committed to provide a fast and easy way to shop for things that make people happy.



Commerce platform

ESTO is a commerce platform which is creating and maintaining a network between businesses and people for executing commerce transactions.



Product verticals

ESTO is offering variety of product verticals for both sides of the network without deteriorating from the core mission of helping people to buy and businesses to sell.

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ESTO for business



ESTO has an unique and strong value offer for the merchants



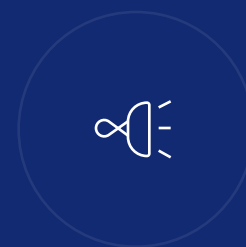
Payments

Merchants can implement checkout payment buttons (account to account and card payments), payment links and QR codes to accept payments real time from any device.



Buy now, pay later

Merchants can offer flexible payment options so that their customers can buy now and pay later. ESTO enables BNPL payment plans up to 60 months and merchants get the full amount immediately, regardless of the payment plan.



Marketing

Merchants can get access to hundreds of thousands new users, launch marketing campaigns, list their product offers on ESTO market page and share special offers.

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ESTO for people





Network

Users can find the best deals from ESTO network and pay using ESTO payment options (debit, BNPL, credit).



Withdraw

Users transfer their ESTO credit to their personal bank account instantly to buy outside of ESTO network.



Switch

Users can go back in time and revert their past debit transactions inside or outside ESTO network to credit.

FOR PEOPLE

ESTO account is
the all-in-one shopping
account for people.

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ESTO's strength lies in the ability to provide valuable services for both sides of the network



ESTO checkout for businesses x ESTO account for users

ESTO acquires users from its integrated partner merchant network via offering state of the art payment solutions (ESTO checkout) and incentivises them to stay inside ESTO ecosystem via offering central credit line and exposure to merchant network offered special deals (ESTO account).



ESTO network self-reinforcing cycle

Growing amount of merchants in turn increase the amount of users inside the ecosystem which in turn will make the platform more attractive for new merchants to join.

Organisation is built for scaling

ESTO Holdings

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ESTO Holdings provides group level services for its current and future operating entities. Group level functions such as HR, credit risk, marketing, GDPR, finance, product, data, engineering, legal, security and compliance.

 ESTO Estonia

 ESTO Latvia

 ESTO Lithuania

 ESTO ...

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Operating entities are lean and responsible of the local sales, support and collection activities for their respective countries.

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Building the strongest fintech team in Europe

- 1 Talent from the best companies in the world.
- 2 Team of 65 people across 10 countries.





ESTO Group

HOMEPAGE:



www.esto.eu/global



www.esto.eu/lv



www.esto.eu/ee



www.esto.eu/lt

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