

ESTO and Perfi Collaborate to Provide Flexible Payment Solutions

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Tallinn, Estonia – [ESTO](#), a leading non-bank financial institution in the Baltics, is pleased to announce its collaboration with Perfi, an innovative platform simplifying digital invoice management. This partnership, which commenced in September 2023, marks a significant milestone in offering customers a seamless solution to manage and pay digital invoices effortlessly.

Perfi, in tandem with ESTO, introduces an unprecedented opportunity for individuals to pay unexpected bills in installments, presenting a strategic move to enhance financial flexibility. This collaboration embodies a commitment to providing users with the time and flexibility needed to regain control over their finances.

“At ESTO, our vision has always been to empower our partners to transact more seamlessly with their clients. Our latest partnership with Perfi, a leading digital invoices platform in the Baltics, is a significant step in realizing this vision outside of e-commerce.” states Mikk Metsa, CEO of ESTO Group.

“We are delighted about our collaboration with ESTO. Together, our utmost priority is to ensure that our clients experience financial security precisely when they need it most.” - Karin Lõhmuste, CEO of Perfi OÜ.

Key Features of ESTO and Perfi Collaboration

Since September 2023, Perfi users can opt to pay bills with ESTO installment plans, providing the flexibility to repay the borrowed amount over a period of up to 60 months. To avail of this service, individuals need to create a personal Perfi account, add their monthly bills – such as internet, gas, or electricity – and select ESTO installment plans for bill payments. This empowers users to spread the payment over multiple months, integrating it into their monthly expenses for a clearer overview.

Perfi and ESTO both prioritize responsible lending practices. Perfi ensures transparency with an overview of all recurring costs, helping users avoid surprises from unpaid bills. ESTO's installment plans provide financial flexibility, time, and the opportunity to regain control over finances in unexpected situations.

How to Get Started

To benefit from this collaborative initiative, individuals can create a personal Perfi account and enjoy the advantages of managing their bills with ESTO installment plans. The process is simple, user-friendly, and designed to empower individuals to take control of their financial well-being.

ESTO and Perfi remain steadfast in their commitment to providing individuals with innovative and responsible financial solutions, enabling them to navigate their financial journey with confidence and ease.

About ESTO

[ESTO](#) is a financial services company with Estonian roots, which started in 2017. The brand was born from the need for a new generation of payment solutions that would suit both the end consumer and the seller. With a strong emphasis on technology and customer loyalty, ESTO is positioned to reshape the e-commerce landscape in the Baltics and beyond. The company achieved a record-breaking transactional turnover (GMV) of over 118 million euros during the first nine months of 2023, signifying a remarkable 66 percent increase compared to the same period in 2022. The company's journey from 2017 to 2023 includes in the Baltics an impressive 4,500 unique points of sale and 550,000 users.

About Perfi

[Perfi](#) is an invoice payment platform that makes it easiest for you to manage your personal invoices. Perfi belongs to Aktiva Finance Group. Aktiva Finance Group companies are united by the mission to make customers' lives better by creating innovative, convenient and easy-to-use financial services. The group's companies in Estonia, Latvia, Lithuania and Poland employ nearly 200 people who are dedicated to developing the financial infrastructure from making payments to debt collection.

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