

# Vroom Delivery and Trustly Partner to Enable Open Banking Payments to Online Convenience Store Customers

*Allowing customers to pay directly with their bank dramatically lowers retailer processing fees and reduces chargebacks, while providing consumers more security*



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convenience industry e-commerce

provider, [Vroom Delivery](#) has partnered with Trustly, the global leader in online banking

payments, to allow consumers to pay directly with their bank accounts when ordering online.

Doing so will cut the average processing fees typically paid to credit card networks by more than half.

When customers check out on the Vroom platform, they will now have the option to pay directly with their bank account rather than entering in credit or debit card numbers, downloading an app or creating a new account. No bank account or routing numbers are required. Rather, consumers simply log in to their online bank account via Trustly's secure interface—not sharing any bank credentials directly with Vroom—making the process extremely safe and much faster than the traditional online checkout experience.

With over 6,300 banks in Trustly's network, over 99% of US consumers are able to pay with Trustly today. Furthermore, in addition to dramatically lowering transaction fees typically paid by stores when utilizing credit card networks, Trustly also reduces chargebacks due to their sophisticated fraud prevention technology, dramatically lowering the risk for both retailers and consumers.

"We are always looking for ways to provide value to stores on the Vroom platform" noted John Nelson, CEO of Vroom Delivery. "We believe this partnership will benefit retailers utilizing Vroom not only by lowering transaction costs, but also reducing risk of fraud. We are looking forward to rolling this feature out across our entire network of stores."

"As a leader in the e-commerce space, Vroom knows the importance of constantly innovating in its customer journey. Trustly is proud to contribute to this by delivering a convenient payment

experience that also helps Vroom retailers to significantly reduce their own costs and fraud risk,” says Craig McDonald, Chief Business Officer at Trustly.

For a limited time, Trustly will also be co-funding a campaign offering stores’ customers on Vroom up to \$5 cash back on their orders to use Trustly when checking out in order to speed up adoption. Retailers can contact Vroom Delivery for more information on this offer.

#### About Trustly

Founded in 2008, Trustly is a global leader in Online Banking Payments. Our digital account-to-account platform redefines the speed, simplicity and security of payments, linking some of the world’s most prominent merchants with consumers directly from their online banking accounts. Trustly can handle the entire payment journey, setting us apart from the competition and enabling us to offer an attractive alternative to the traditional card networks at a lower cost. Today we serve 8,100 merchants, connecting them with 525 million consumers and 6,300 banks in over 30 countries; and in 2020 we processed over \$21 billion in transaction volume in our global network.

Trustly has more than 600 employees across Europe, North America and Latin America. We are a licensed Payment Institution under the second payment services directive (PSD2) and operate under the supervision of the Swedish Financial Supervisory Authority in Europe. In the US, we are state regulated as required to serve our target markets. Read more at [www.trustly.com](http://www.trustly.com).

#### About Vroom Delivery

Founded in 2016 and headquartered in Chicago, IL, Vroom Delivery is a full-stack e-commerce solution for convenience stores, providing every technical aspect required for chains of convenience stores to operate and manage their own e-commerce and delivery services. Vroom is partnered with thousands of stores around the US. For more information, visit [www.vroomdelivery.com/prospective](http://www.vroomdelivery.com/prospective).

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