

Balancing Between C2C and B2C: Mitigating Risks, Unlocking Opportunities

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Head of Osta.ee





Estonia's leading re-commerce marketplace

Founded in 1999

Transaction-based model (seller pays commission, listing fee, VAS)

300,000+ active verified users (out of 1.3M Estonians)

2 million monthly visits

120,000 monthly transactions

15,000 bids per day

A tight-knit team of 10 committed professionals



Estonia

Estonia is a small but highly digital nation in the Baltics.

With a population of just 1.3 million — we are known for e-government, world-class cybersecurity and one of the highest startup densities in the world.

Estonia is the birthplace of global tech successes like Skype, Wise, Bolt, Pipedrive and our own Baltic Classifieds Group.

With a tech-savvy population and a fully digital public sector, Estonia is a perfect environment for innovation.



BCG BALTIC
CLASSIFIEDS
GROUP

 **KV.EE**

 **OSTA.EE**

auto24.ee

kuldne
BÖRS

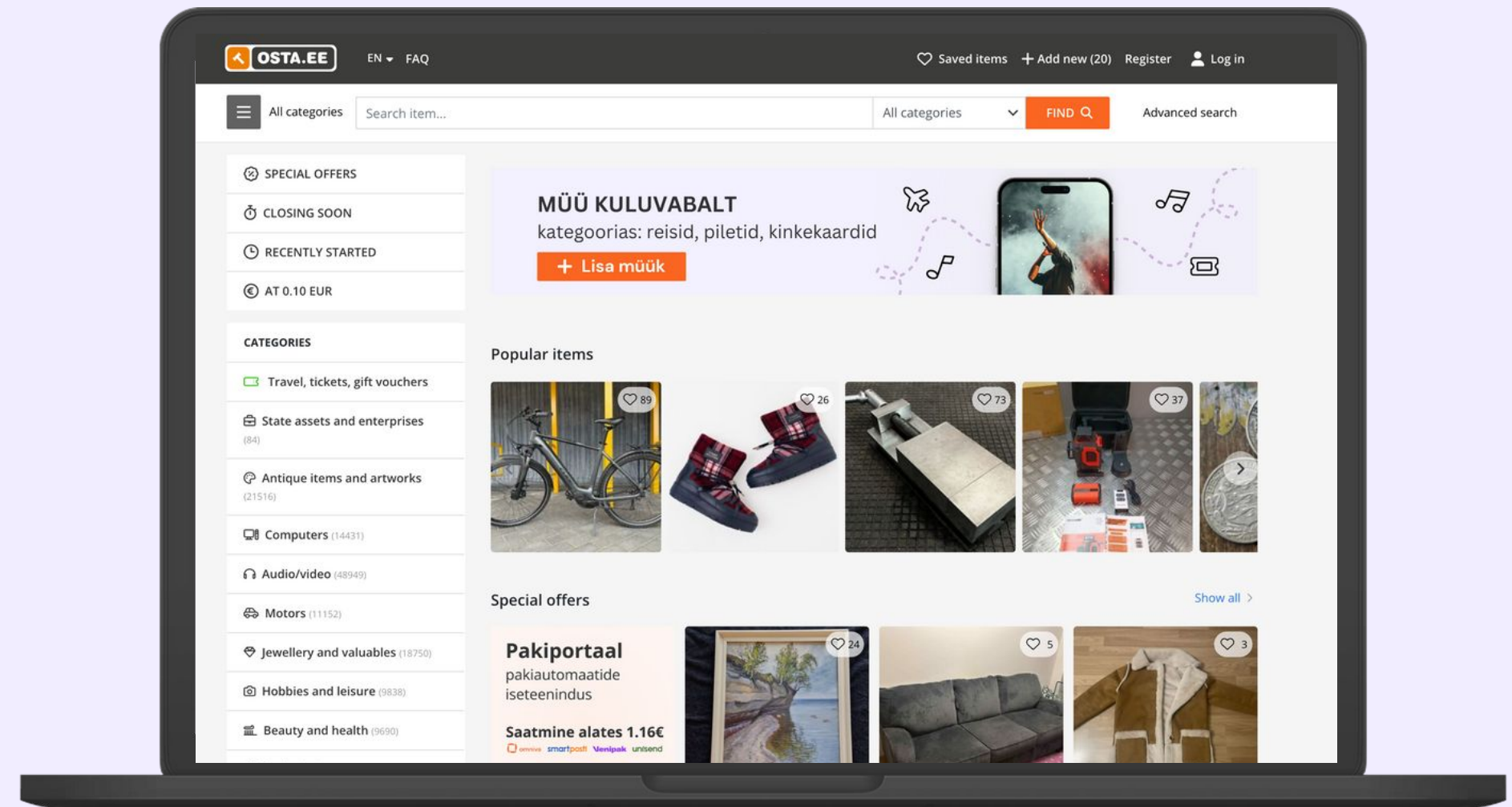
GetePro

City24.ee

Our features and competitive advantage

Selling features:

- Buy now
 - Traditional auctions
 - Auction with Buy Now
 - Make an Offer
 - e-shop solution for businesses
- Osta's inhouse e-wallet / escrow**



Authentication via ID-solutions - 300,000+ active ID-verified users + guest accounts

Username and reviews - digital value on the platform

Our features and competitive advantage

Integrations:

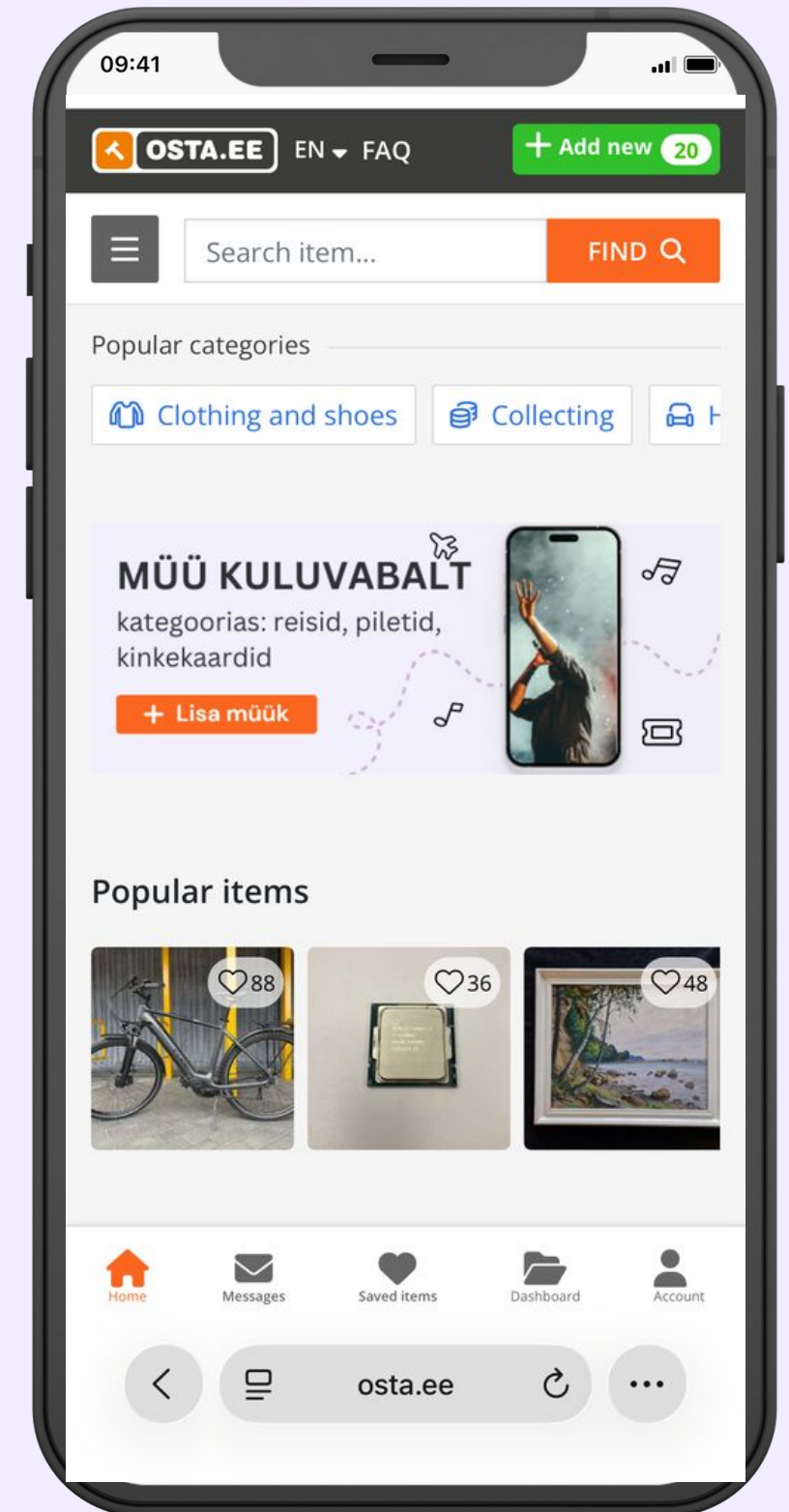
- Logistics (parcel lockers), 5 service providers (best price)
- Payments on open banking - cheaper, more secure payments
- Automatic registration and background check for business users

(Business Register /e-government).

Auctions- differs us from regular classifieds portals or “Buy Now” platforms — but adds complexity for users.

Claim management - automation + 1 person input.

In-house IT expertise and advanced automation— full control (also from the cost side), rapid development.



The balance: Market Evolution

New goods are more accessible than ever, competition is tighter and commission models are shifting to buyer protection (Vinted, Yaga). Osta needed to understand how to maintain its #1 market position and attract new users. Amid new market competitors and unique items get buried by professional sellers' ad volume and stock photos—**threatening our C2C relationships and customer loyalty, who bring unique content to the platform.**

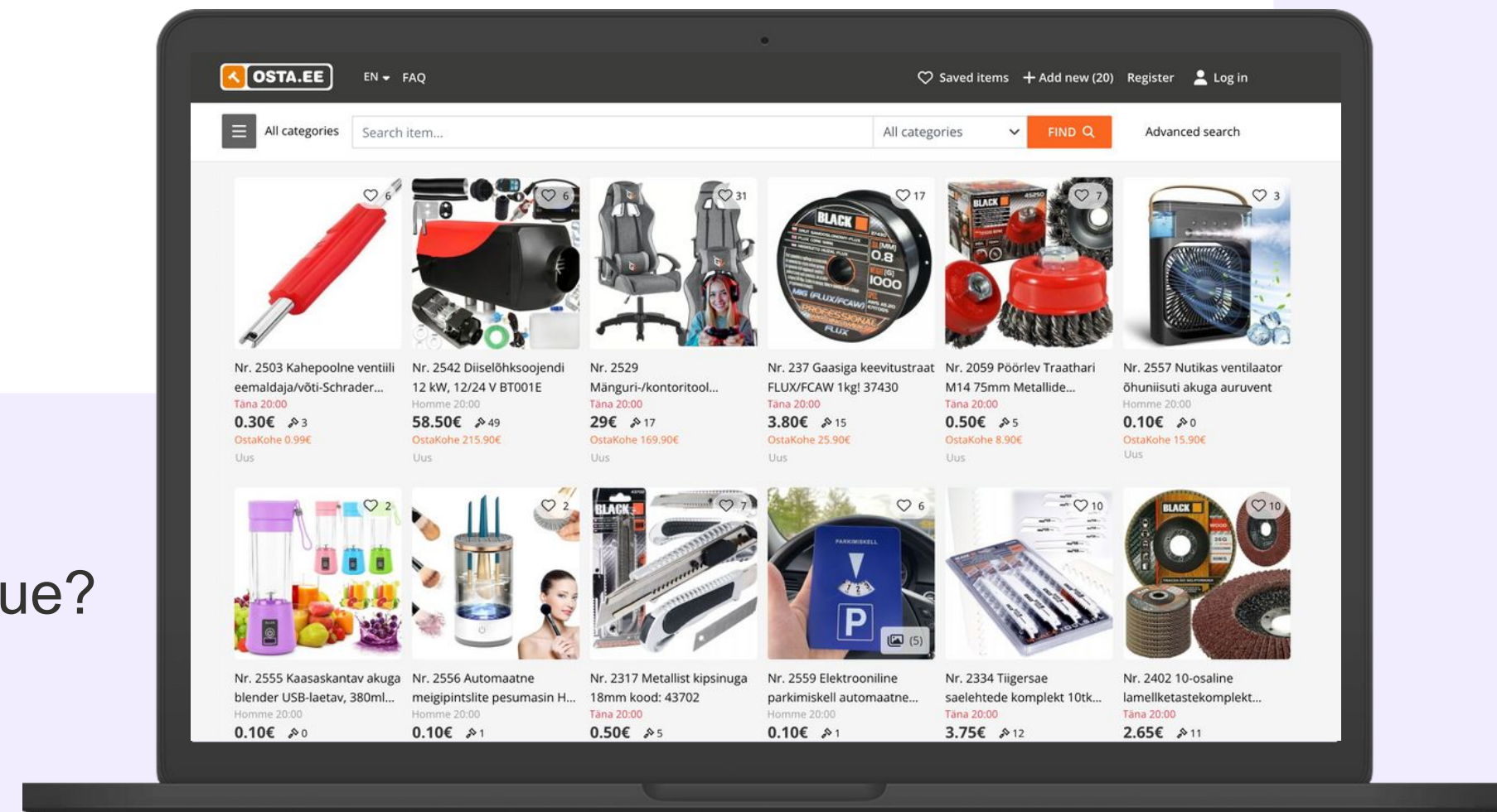
C2C renaissance - keep the position as THE place for unique, local, sustainable shopping.



Risks to mitigate: Over-focus on B2C

- Too many free ads and uncontrolled volumes. No dedicated packages for businesses, yet better terms than for C2C users.
- Discovery problem - **too much generic B2C inventory**, hard to find unique content.
- Stock photos feel like any other e-shop or Aliexpress — **risk of losing your market differentiation and C2C's engagement.**

How to maintain C2C focus while keeping (B2C) revenue?



Risks to midigate: B2C Focus

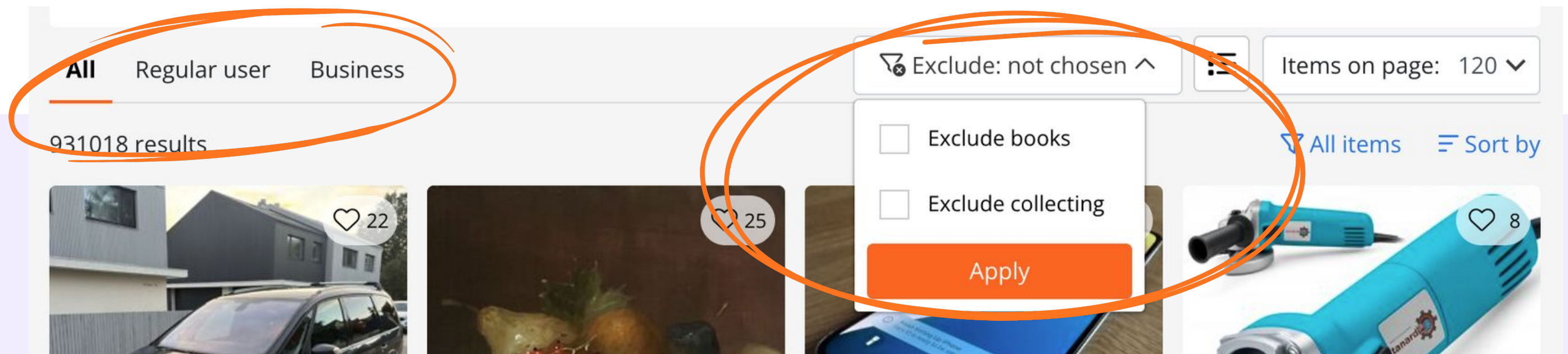
- Too many free ads and uncontrolled volumes. No dedicated packages or restrictions for businesses.
- Discovery problem. 1.4 million ads. Stock photos, dropshippers - feels like any other e-shop.

1. New Business packages to reduce volumes.

Additional revenue from B2C packages and **reduced ads volume 30%**.

2. B2C higher commission %. Limited free listings. Higher and dynamic pricing for VAS (front page and category stars).

3. New filters (regular vs business user) and possible to exclude high volume categories (collectible and books).

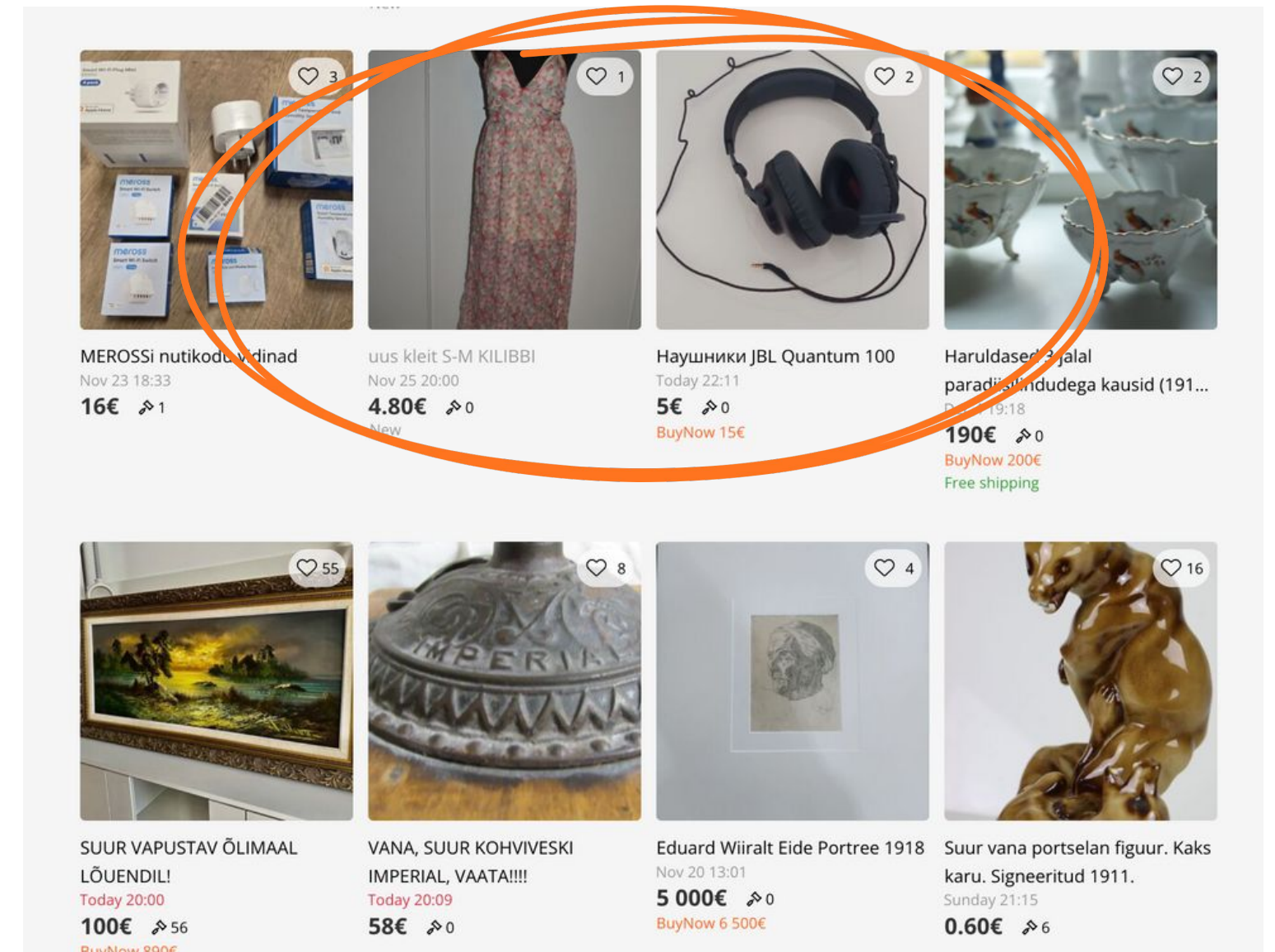


Risks to mitigate: C2C engagement

- Risk of losing your market differentiation and C2C's engagement, hard to find unique content and compete with new, cheap stuff.

Project “Newbie” - C2C focused project on making the **first-time seller experience smoother** and more confidence-building and bring **unique content forward**.

- **Onboarding.** Simplified ad insertion and user registration (authentication) process.
- Dedicated placements (front page and in categories) to **boost visibility on newbie sales**.
- **A/B testing** to optimize our actions to help new sellers convert faster.



Unlocking opportunities

“Newbie” key take-aways

- Promoted items are **25% more likely to sell** compared to non-promoted items.
- Promoted listings **attract significantly more engagement**, including more bids, more “favorites,” and stronger interaction across all key metrics.
- Promoted items achieve a **slightly higher average selling price** than non-promoted items.

B2C revenue boost:

- **Higher commission rates** than C2C, with value-added services priced dynamically.
- **Listing fee + commission model for cars and real estate.** Monetized traffic in the cars category through credit and loan advertising placements.
- More automated controls to reduce debt risk and improve payment reliability.
- **Dedicated landing pages** tailored for corporate clients and governmental institutions.



Unlocking opportunities



Unique content from G2C:

State-owned assets in Estonia must be sold through public auctions, it offers unique, high-value content on the platform. **Public auctions offer businesses credibility and transparency.**

Mercedes-Benz AMG GLE 53 4MATIC+COUPE (602TYT, W1N1673611A149696)

ESEME ID: 241550237 JAGA



Oksjon on lõppenud

Lõpphind: 64 152.00 EUR
Pikenev lõpp: 5 minutit
Algusaeg: N 30.10.2025 18:00:00
Lõpuaeg: N 13.11.2025 18:00:00
Vaadatud: 3859
Viimati pakkus: *Privaatne oksjon*

PPA Varahaldus 2 ID

Ettevõtte | Autentitud kasutaja

106 edukat müüki aasta jooksul

100% usaldusväärne müüja

204 tagasisidet

Kasutaja alates 13.09.2017

Politsei- ja Piirivalveamet Reg. kood: 70008747

Jälgi müüjat (685)

Vaata müüja esemeid

Our clients include:

The Police and Border Guard, Estonian Tax and Customs Board, various ministries, the City of Tallinn and other local municipalities, the U.S. Embassy, as well as major energy, railway and aviation companies.



Sõrve mnt 3 kinnisasja võõrandamine

ALGHIND	LÕPPHIND	PAKKUMISTE ARV
108 000	185 700 (+72%)	251



Väikeveoauto Toyota Hilux (628BPG), 2015.a

ALGHIND	LÕPPHIND	PAKKUMISTE ARV
6 000	11 600 (+93%)	31



5 Roubles - Alexander III, 1889

ALGHIND	LÕPPHIND	PAKKUMISTE ARV
900	1 650 (+83%)	40

New opportunities to unlock

We have a broad audience, integrated payments, reliable logistics and a trusted Osta.ee brand.

And there is a **problem that we can solve** which goes beyond our platform and **brings additional revenue.**

smartposti

PrivateBusinesses

Sending

Receiving

Self-service

Latest news

Customer service

Your parcels, your way

Send, receive and return parcels the way that works for you. Choose from parcel lockers and flexible delivery options, SmartPosti sell and share.

Receiving a parcel

Send a parcel

Track your item

Tracking ID

Plan delivery

FAQ

Customer service

unisend

Self service

For private individuals

For business

or

Login

Don't have an account? Register

Parcel tracking

Track your parcel quickly and easily

Parcel no. (CC123456789LT)

Find a parcel

dpd

Sending

Receiving

myDPD

Returns

Information and help

Sustainability

Europe is — within reach

Fast and convenient deliveries to 27 countries.

Read more

When will my parcel arrive?

Parcel number (14 digits)

Send a parcel: price from 2.63

Register your parcel online and take it to a parcel locker or call a courier to collect it.

Become our business customer

Convenient solutions for online stores and B2B. In Estonia, the Baltic countries and Europe.

Sign a contract

myDPD for business

Track your shipments, see delivery confirmations and reports, make changes.

Find out more

How can we help you?

Find the answer to your question.

Help and FAQs

myDPD for private customer

Track your parcels, change the time or place of delivery.

Parcel number (14 digits)

EN

Login

al

reduces our CO₂

Total price 0.00 €

Do you have a discount code? Apply

omniva

2 Contact details

3 Overview and Payment

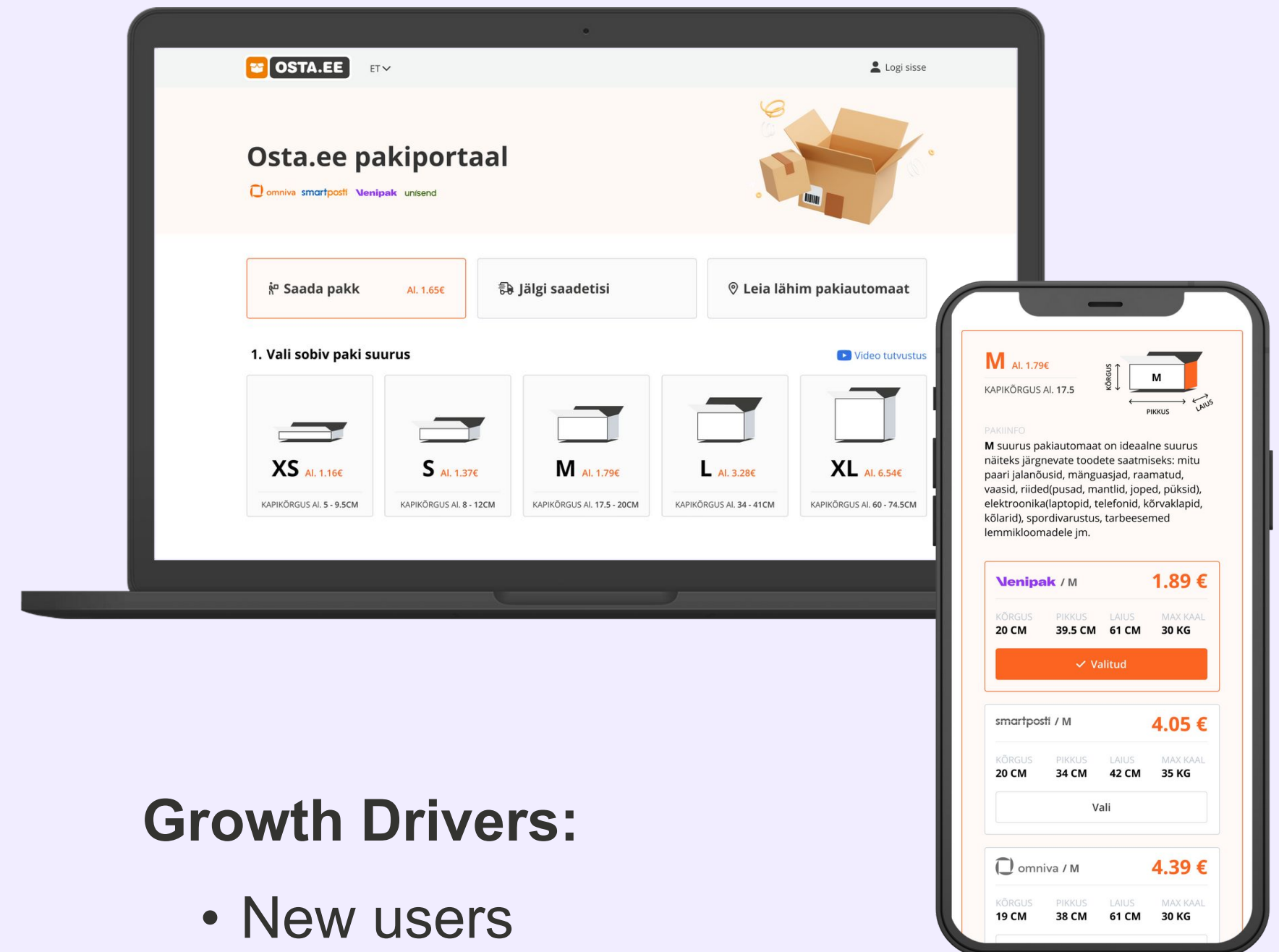
New opportunities to unlock

Self-service parcel locker platform

Pakiportaal.ee

locker sizes, prices, and shipment setup — all in one place.

- **Pay-on-delivery for shipping** — previously available only for B2C.
- **Works beyond Osta.ee:** on Facebook Marketplace and competing platforms.
- Significantly **reduces fraud:** eliminates suspicious prepayment links.
- **Strong market impact:** logistics partners have even started calling us their competitor.



Growth Drivers:

- New users
- New revenue stream
- Solution for item returns
- Opportunities ahead

Other Risks to mitigate and Opportunities to unlock

- **Payment solutions & verification process** – existing workflows need optimization. These processes can be handled more cost-effectively.
- **No mobile app** – lack of push notifications limits user engagement and retention. Rethinking app strategy.
- **Commission model challenges** – market is shifting toward a buyer-pays model with buyer protection (Vinted, Yaga).
- **Regulatory burden** – compliance with EU regulations such as Omnibus, DAC7, AI Act and Anti-Money Laundering (AML).
- **Fraud risk** – platform's popularity makes it a target for fraudsters.
- **AI-pilots** – opportunities and challenges in using AI to improve operations and enhance user experience



Balancing Between C2C and B2C: Mitigating Risks, Unlocking

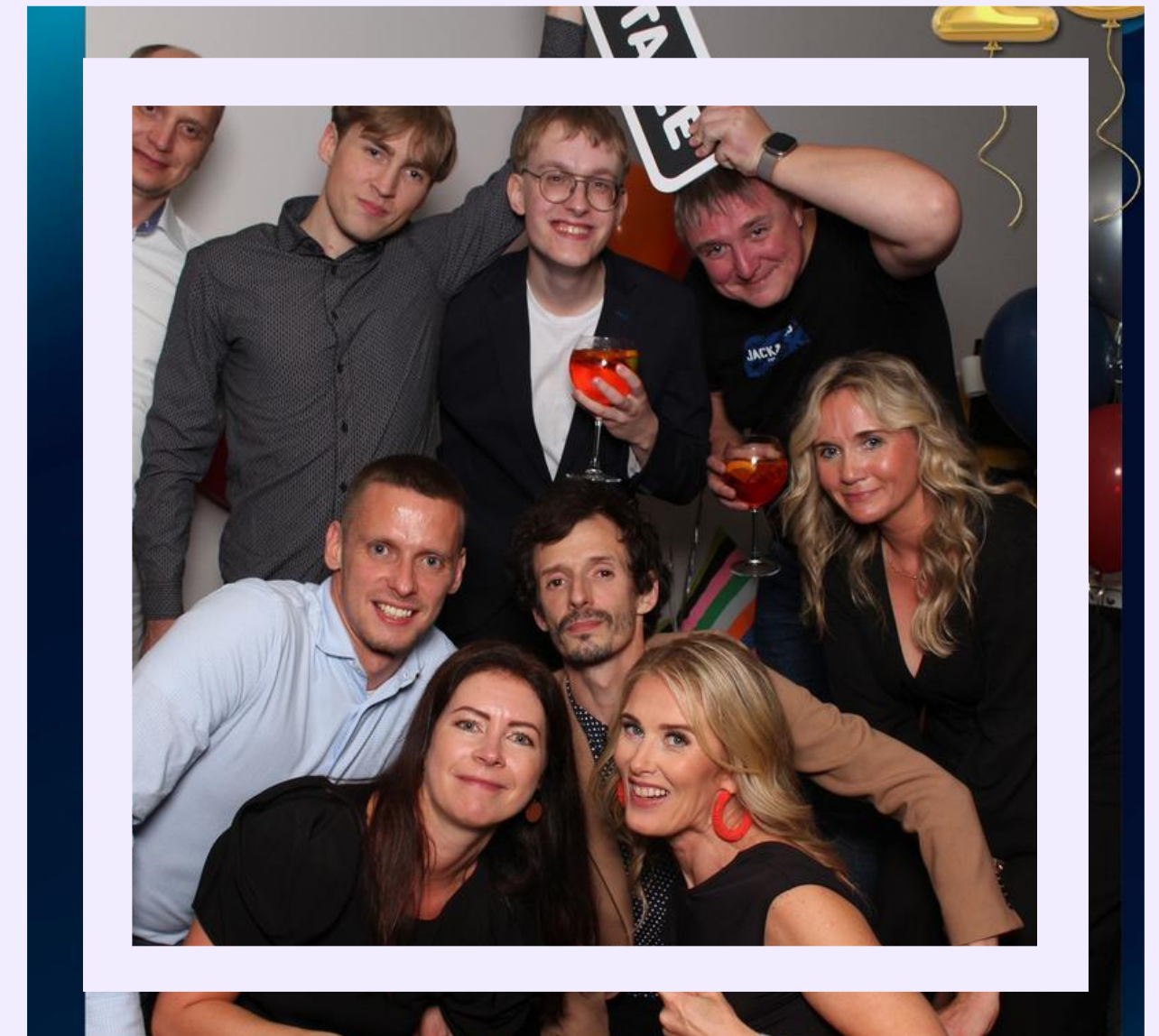
Opportunities
In developing a e-commerce marketplace **(local) unique content**—the items you can't order from China's platforms or from an e-shop —**remains the platform's core asset.**

A/B testing and AI pilots can **unlock new services or monetization opportunities** across verticals.

And last but certainly not least
Steve Jobs once said the product he was most proud of making was "THE TEAM" and couldn't agree more.

Nothing affects your results more than the people you choose to surround yourself.

Teamwork makes the dream work.



Thank
~~you!~~
Questions
?



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