

Presentation PayEx

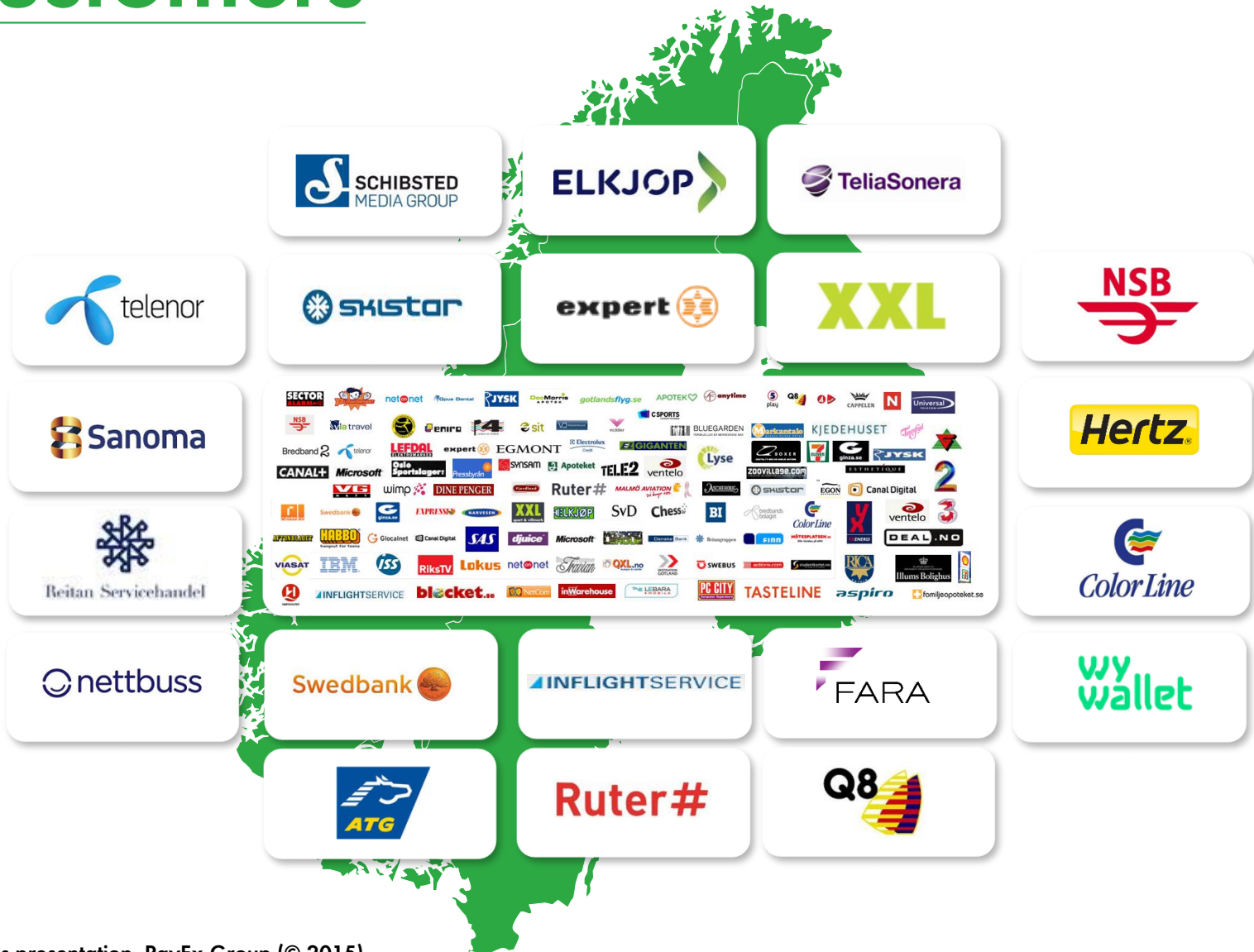
Ruter# Dialogue conference in Oslo – 24th of March

43 years of payment experience

- We have helped Nordic companies with their payment processes with one of Scandinavia's widest portfolio of payment services since 1972.
- We provide payments in all channels, with focus on quality, flexibility, unique functionality and optimization of business models for our merchants.
- We have AAA rating and is an approved credit company by Swedish Financial Supervisory Authority.

- Established in 1972, re-named to PayEx in 2006.
- More than 10,000 merchants in the Nordic market
- 500 employees
- Revenue 2014 729 MSEK
- Processes annually more than 250 billion SEK for our merchants
- Offices in Sweden, Norway, Denmark and Finland

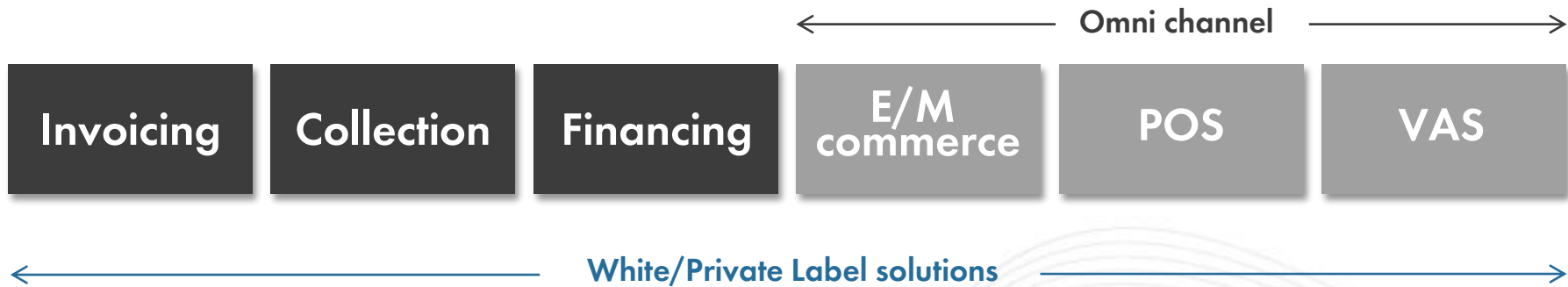
Customers



Omni channel services



Product areas



Invoicing: Managing the entire invoicing process from dispatch to payment

Collection: Successful and carefully balanced collection for each debtor and each claim

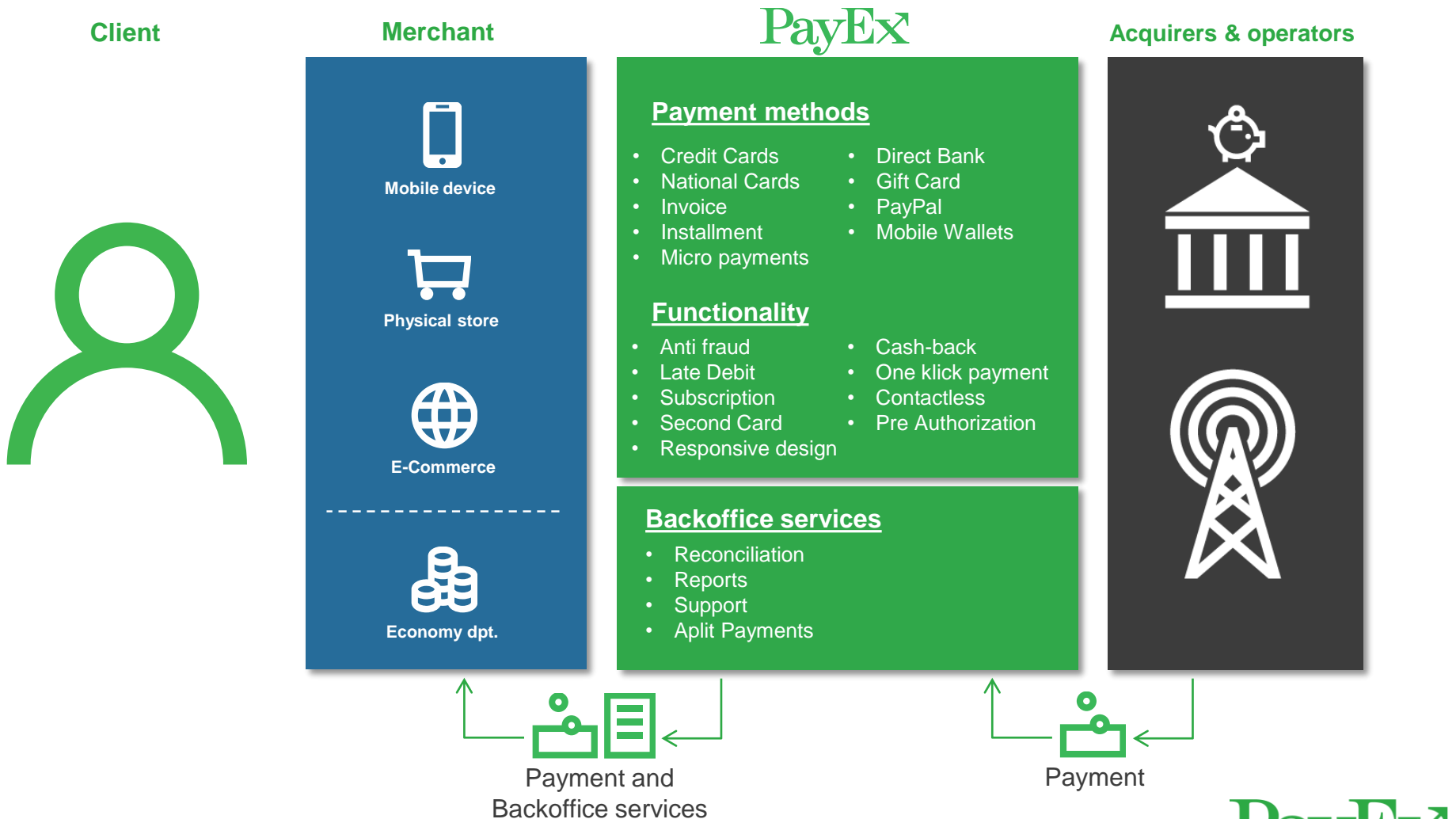
Financing: Financing as an add-on, based upon your needs

E/M Commerce: Complete payment solution for purchases via computers, mobile phones and tablets

POS: Flexible payment solution for integrated, wireless and mobile businesses in the physical environment

VAS: Complete framework of digital and physical complements for value added services

Increased options - Better business



White label solutions

wy
wallet





Increased options - Better business



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