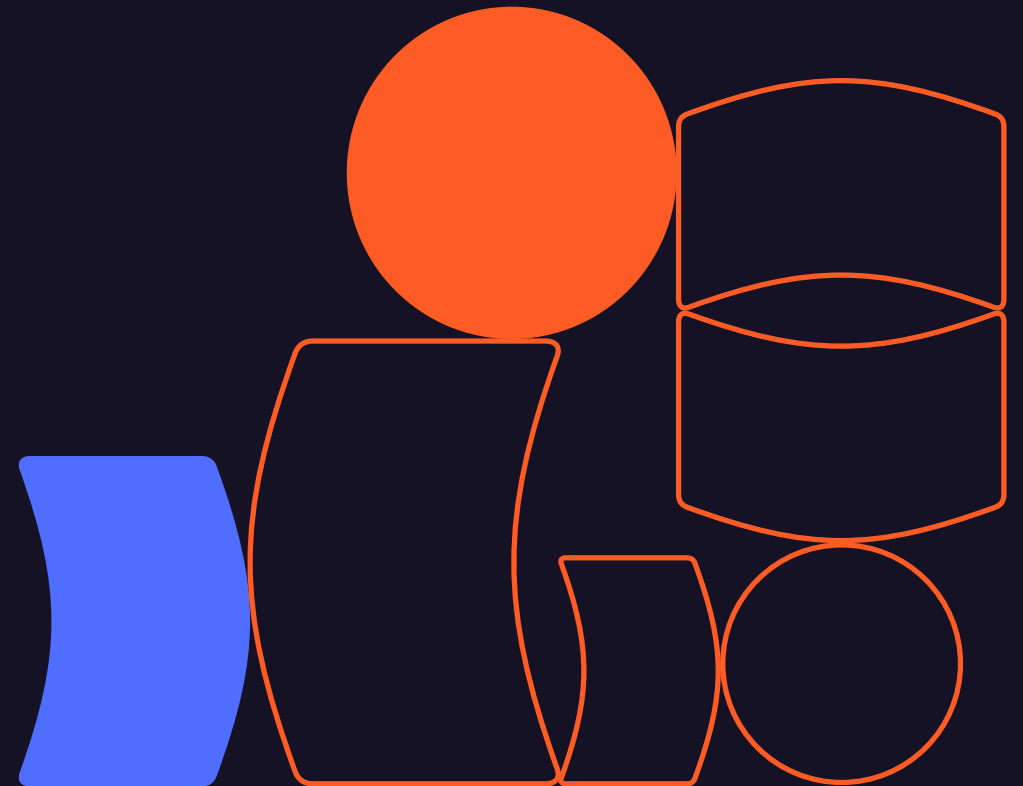


VALA TEKOJEN TIISTAI- WEBINAR 3.10.2023

Vipps MobilePay

A very, very easy intro to
the new Nordic platform



This is MobilePay Finland – YTD Aug 2023 numbers



2.5 million

registered users in Finland



232k

new users

&

1.400

new merchants



49%



51%

96 million transactions

40 % business transactions



53 000

payment points in Finland

3,5 billion € transferred in 2023

Increase compared to 2022 **+83 %**

In 2023,

2.2 million Finns

actively used MobilePay

+20 % compared to 2022

MobilePay Key figures

- The biggest mobile wallet in Finland and Denmark
- Free for the user
- Available to customers of all banks
- Available for download from IOS and Android app stores
- Person-to-person and business solutions



October 2022

In 2024: Simplifying everyday life and commerce across the Nordics



+11 mill users
+400K shops
1 bill annual trx.



YouGov

Best Brand 2022

Top 10 Ranked: Denmark

Rank	Brand name	Score
1	MobilePay	43.7
2	Rema 1000	43.0
3	DR	39.7
4	DRTV	38.1
5	Lurpak	38.0
6	Matas	37.5
7	Lego	35.9
8	Netflix	35.9
9	Samsung	33.4
10	Arla	32.4

Source: yougov.com



YouGov Best Brands 2022 Top 10 Ranked: Norway

Rank	Brand name	Score
1	Vipps	48.9
2	NRK TV	40.8
3	Kiwi	38.6
4	FINN.no	37.7*
5	Tine	37.5
6	Clas Ohlson	35.7
7	Samsung	35.3
8	IKEA	34.9
9	Freia	34.5
10	Glide	33.1



Source: yougov.com



YouGov

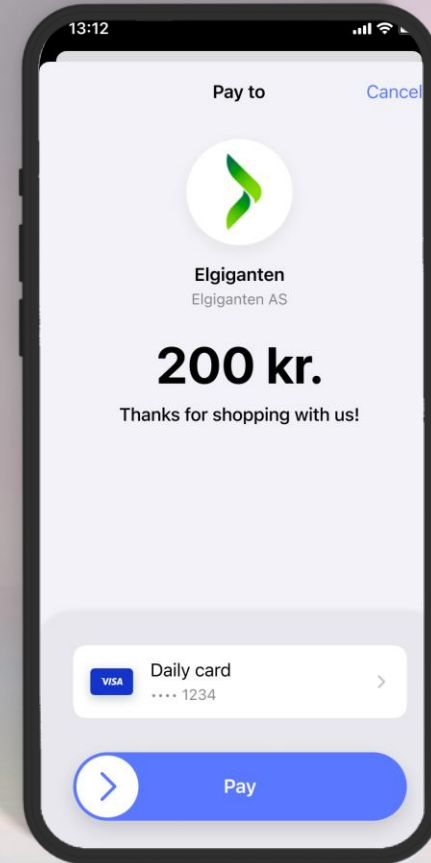
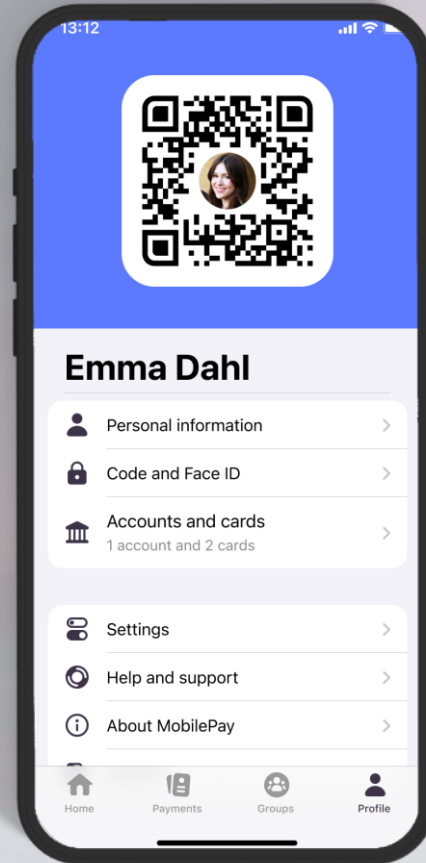
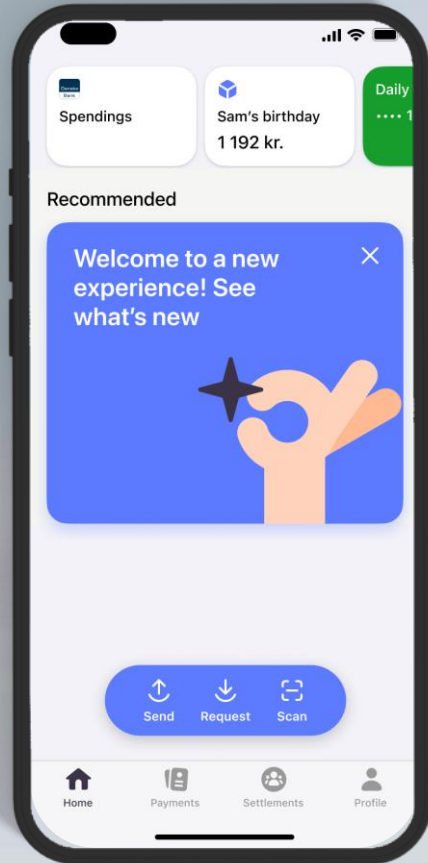
Best Brand 2022

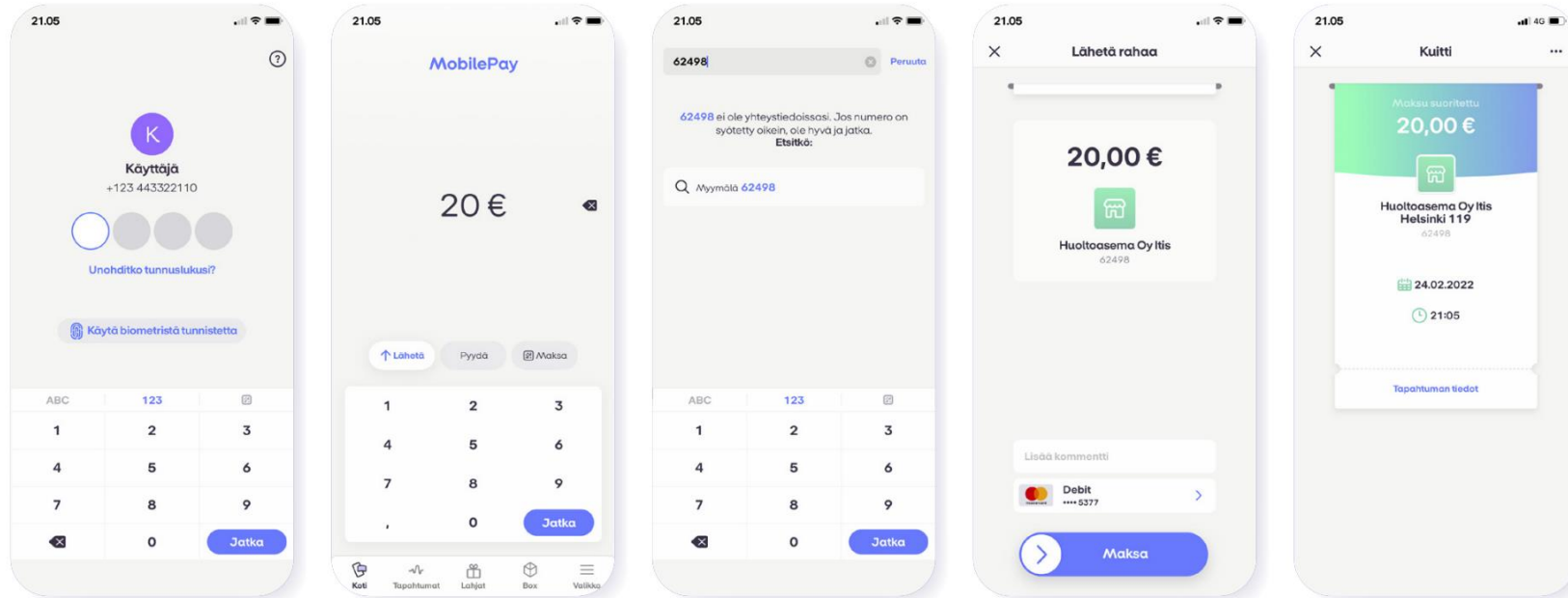
Top 10 Improvers: Finland

Rank	Brand name	Score	Previous Score	Change in Score
1	MobilePay	23.8	19.3	4.5
2	Norwegian	15.0	12.6	2.5
3	Polestar	4.2	1.9	2.3
4	TUI	13.2	10.9	2.3
5	Disney+	13.9	12.0	1.9
6	Samsung	39.1	37.3	1.8
7	MTV Katsomo	13.0	11.2	1.8
8	Kokkikartano	39.3	37.5	1.8
9	Kia	8.5	6.7	1.8
10	Aito Iskelmä	8.7	6.9	1.8



New MobilePay in 2024





Avaa MobilePay

Kirjaudu sisään
sovellukseen.

Syötä summa

Syötä summa ja
paina jatka.

Syötä lyhytnumero

Syötä kauppiaan
MyShop-numero
tai MobilePay-
lyhytnumero.

Maksa

Näet sovellukses-
sa maksunsaai-
jatiedot ja sum-
man. Pyyhkäise
maksaksesi.

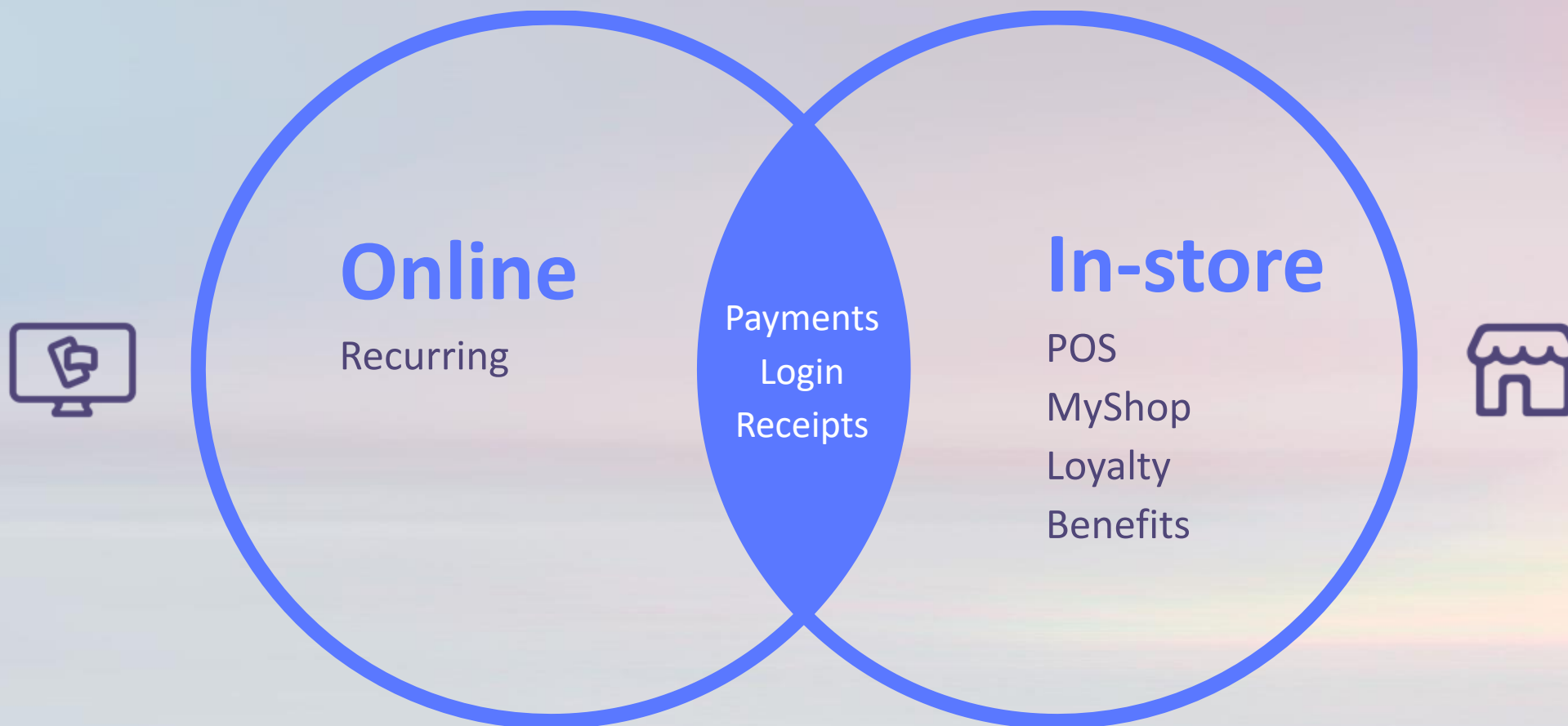
Vahvistus maksusta

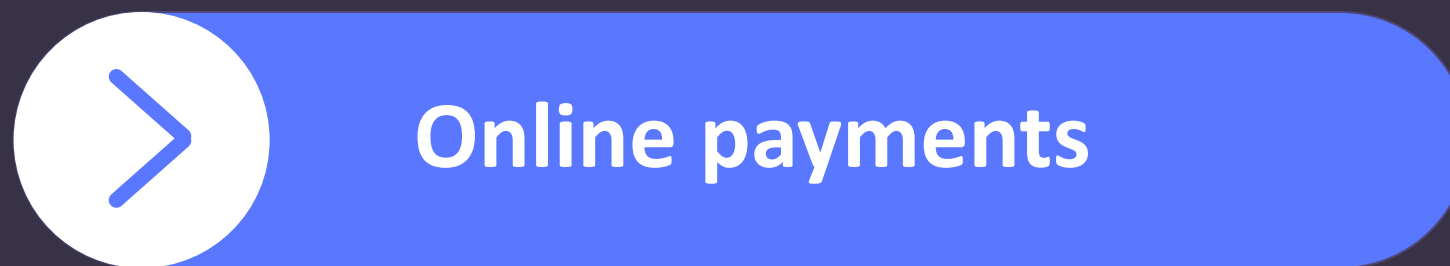
Näet vahvis-
tuksen mak-
susta. Näytä se
myyjälle maksun
varmistamiseksi.

MobilePay
MyShop



A fully flexible Payments and ID API





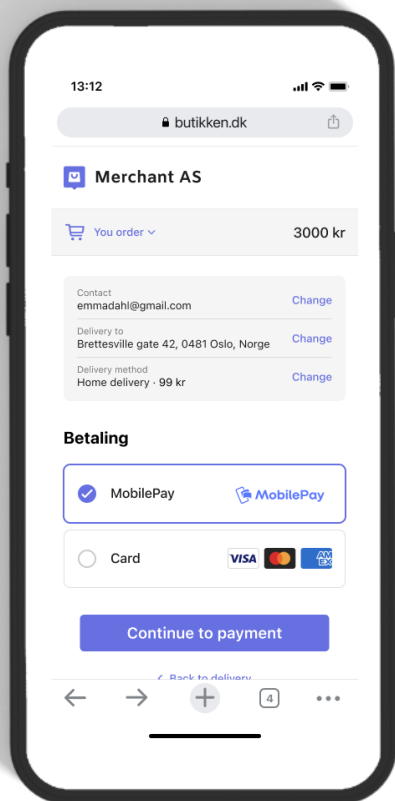
Online payments



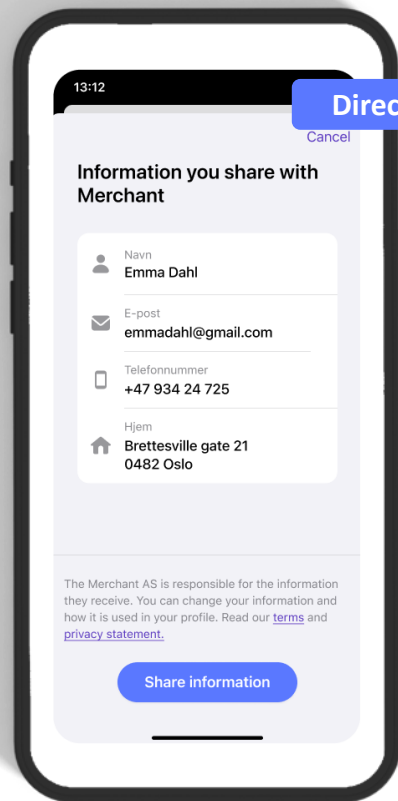
Increase conversions

- From card numbers, expiry date and CVC to phone number
- FaceID and Swipe to pay – no "strong customer authentication"
- Direct integration enhances the payment experience:
 - Extremely high completion rate
 - Retry functionality
 - Customize the user experience
 - More features (profile sharing, BNPL, digital receipts)

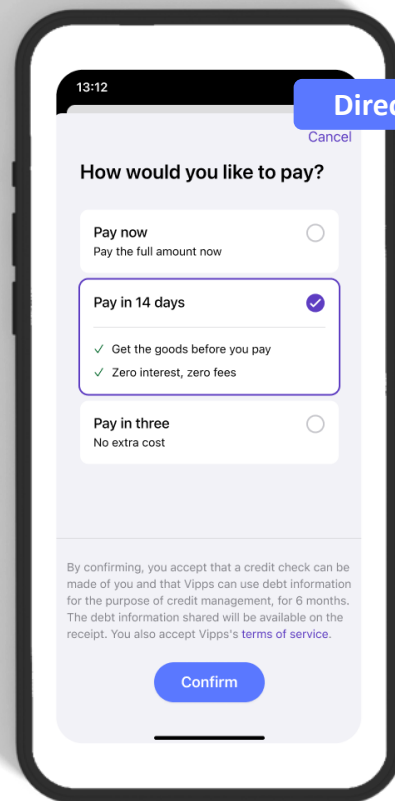
Create your perfect payment flow for Online Payments



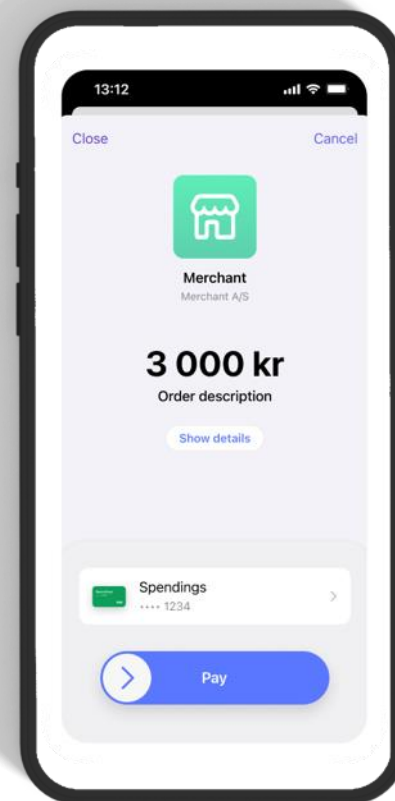
Buy button



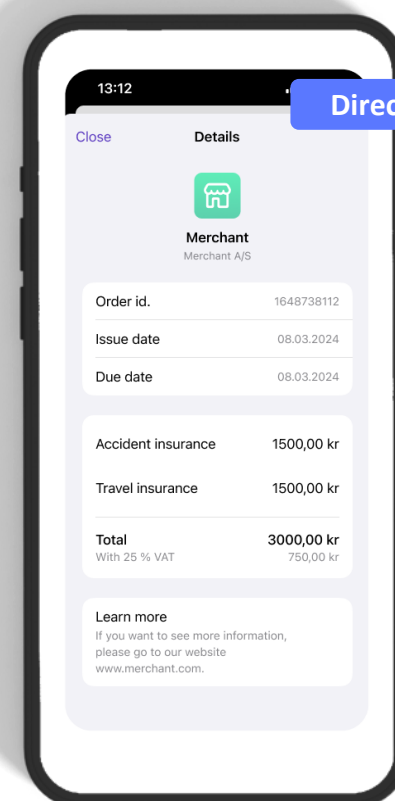
Share profile



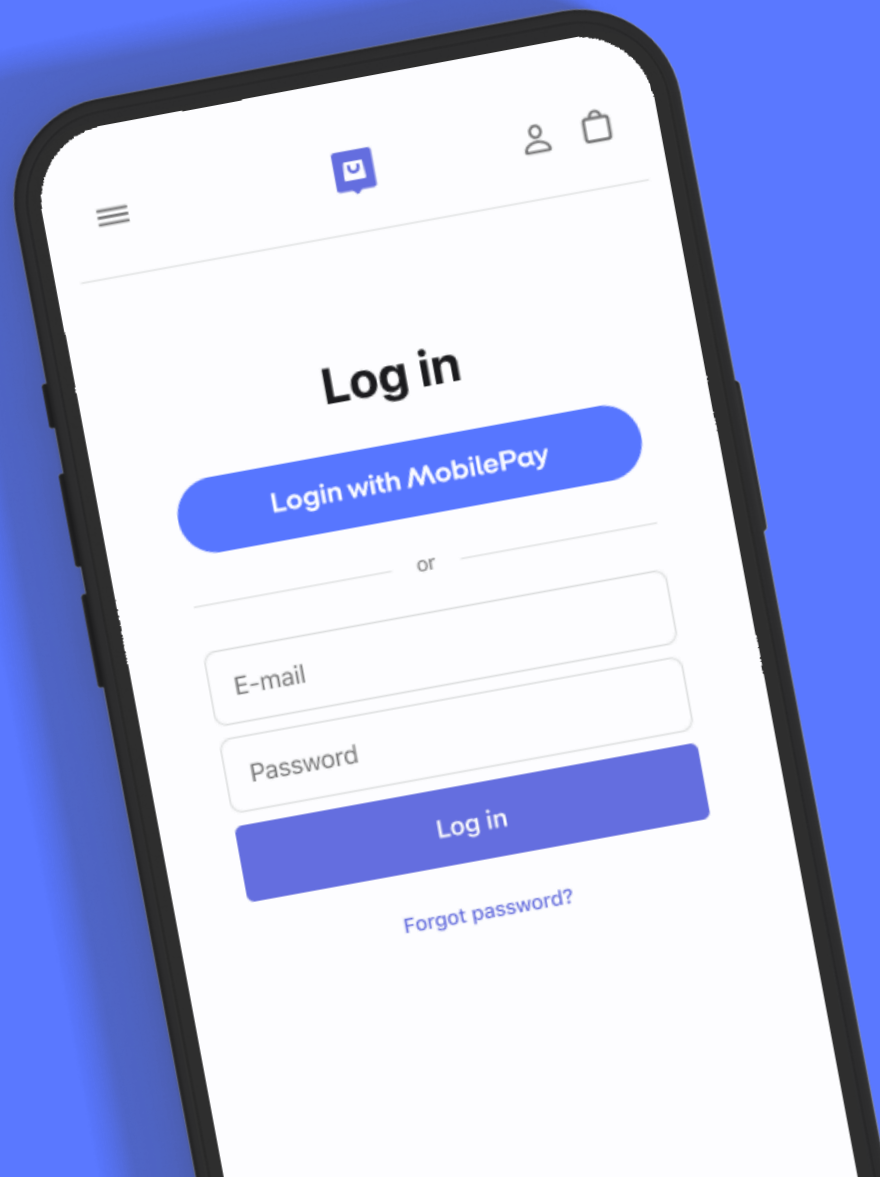
Buy now, pay later




Swipe to pay



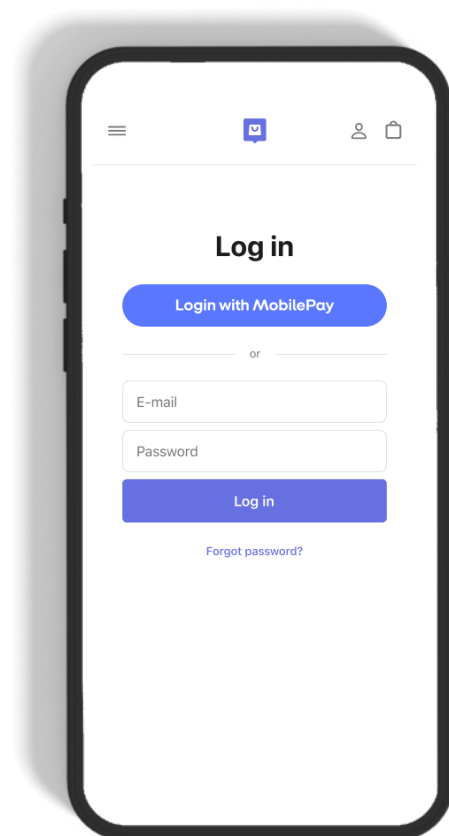
Digital receipt



More registered users, faster with MobilePay login

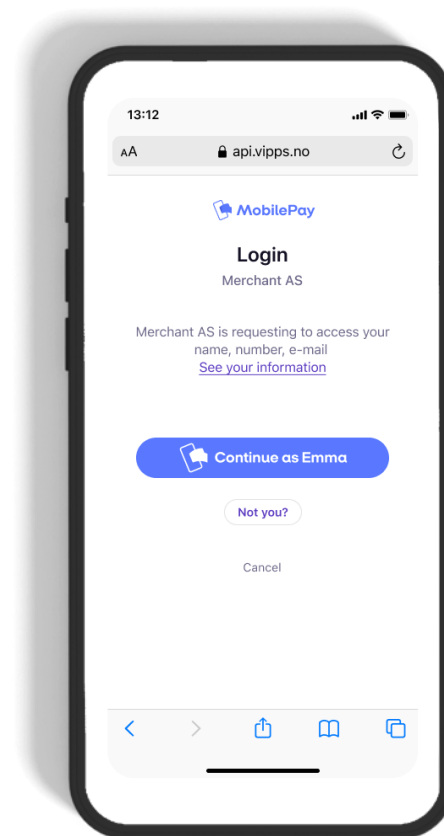
- From Full name, email, address, birthdate and SSN to phone number
- App switch and simply share profile info from the MobilePay app
- High data quality: Verified data from national ID
-  **KOMPLETT** increased conversions by 13% with MobilePay Login

Register new users in few clicks



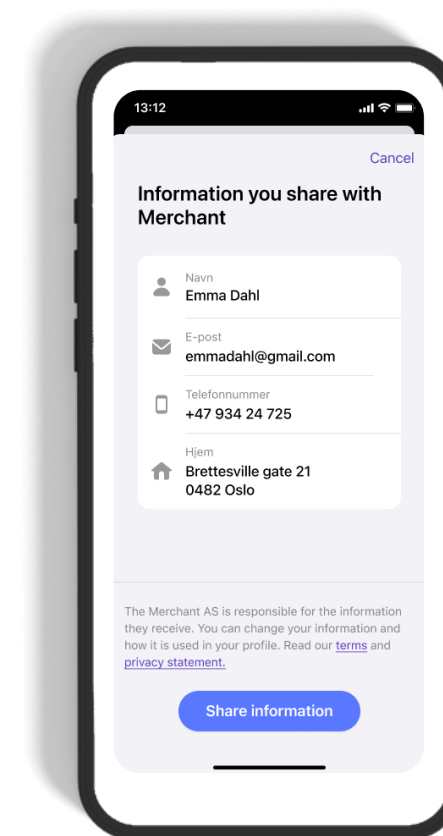
MobilePay Login

Implement **MobilePay Login** anywhere your users need to sign in



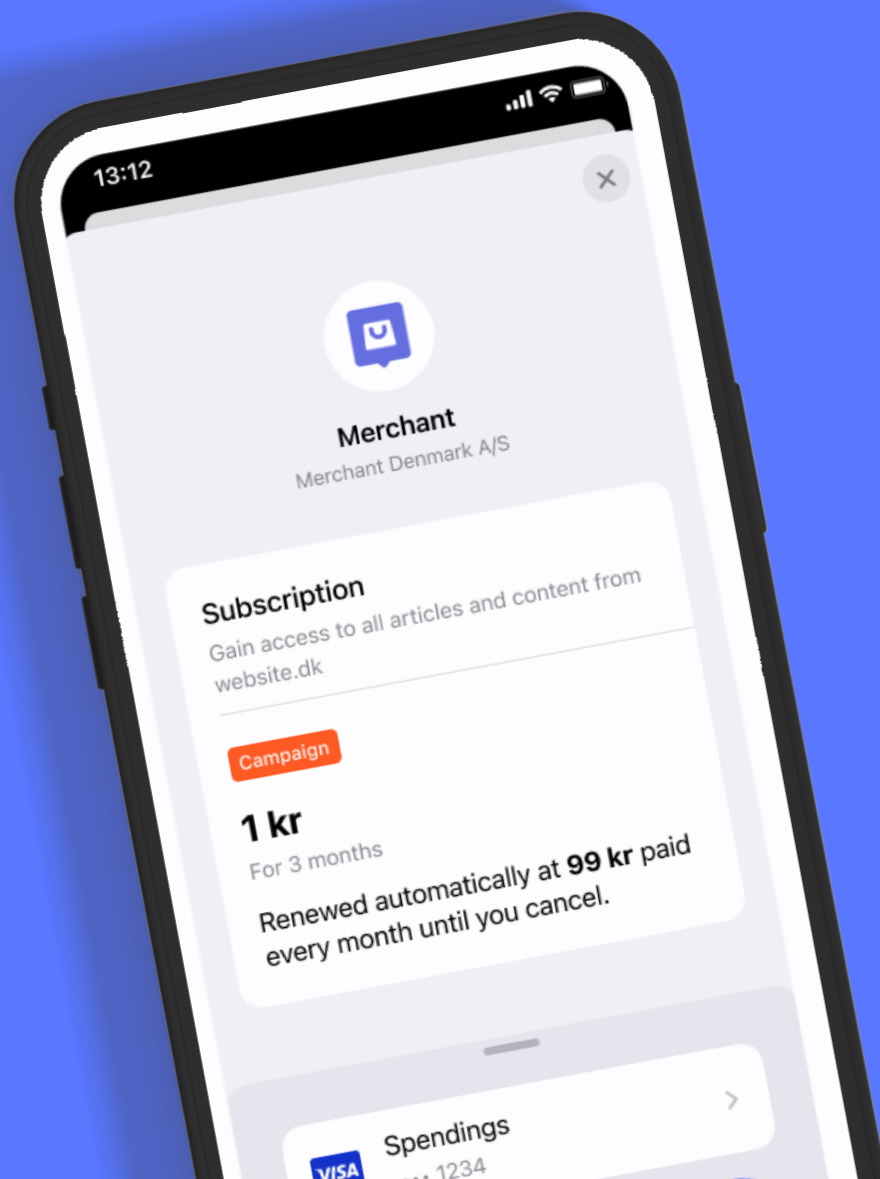
User Consent

The user consent to sharing data with you



Profile Sharing

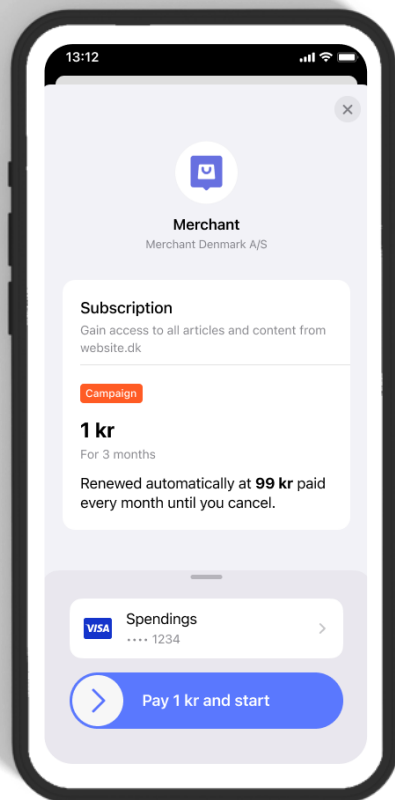
First name, surname, email, number, address, SSN



Increase conversions with MobilePay payment agreements

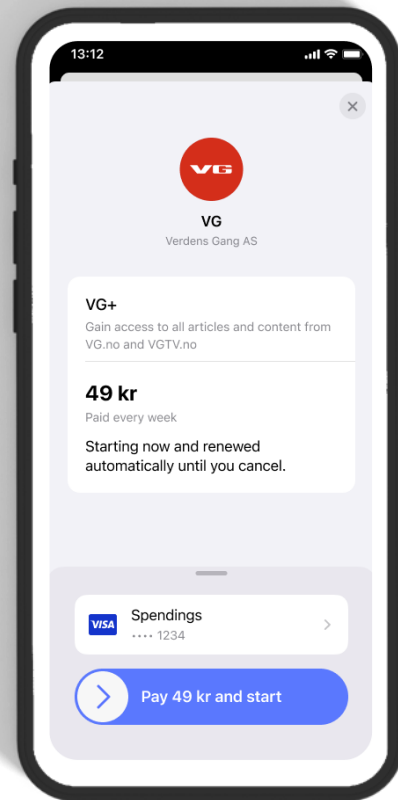
- From card numbers, expiry date and CVC to phone number
- Face-ID and Swipe to setup agreement – no "strong customer authentication"
- Full flexibility with variable amounts
- **VG** increased conversions by 27% with Vipps MobilePay payment agreements

Fully flexible for most types of payment agreements



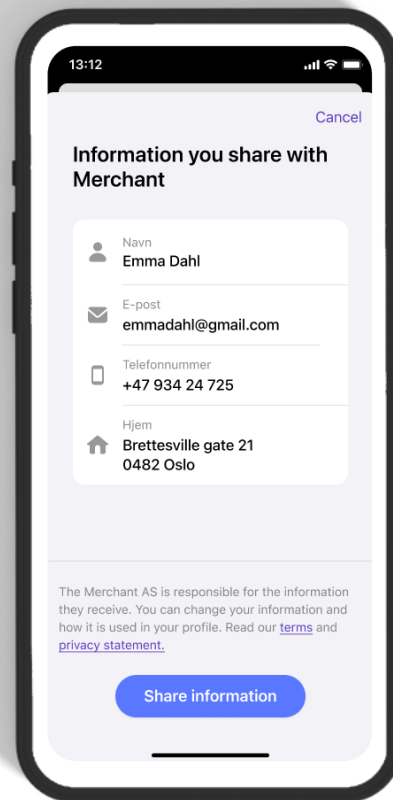
Campaigns

Intro offer for a service with a lower price for a limited period



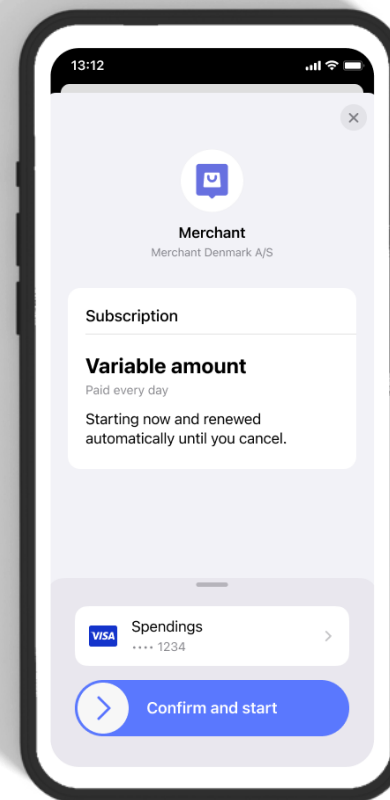
Initial charge

First transaction can be a lump sum with the payment agreement



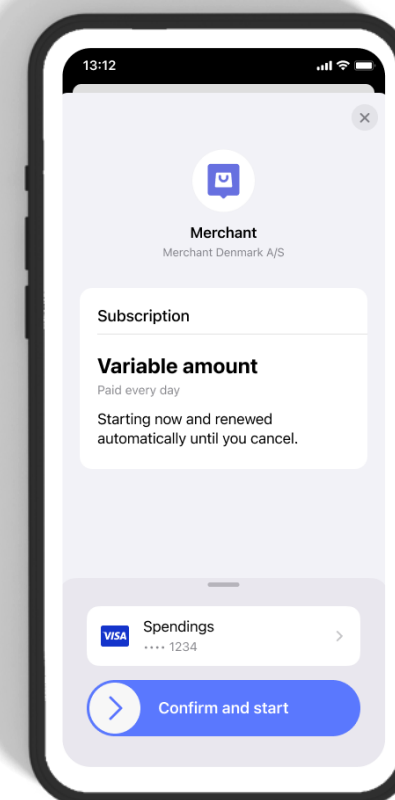
Profile sharing

Drop forms. Users can share their profile directly with a new payment agreement



Variable amount

Support for variable amount. Set a maximum amount equal to direct debit



Pay as you go

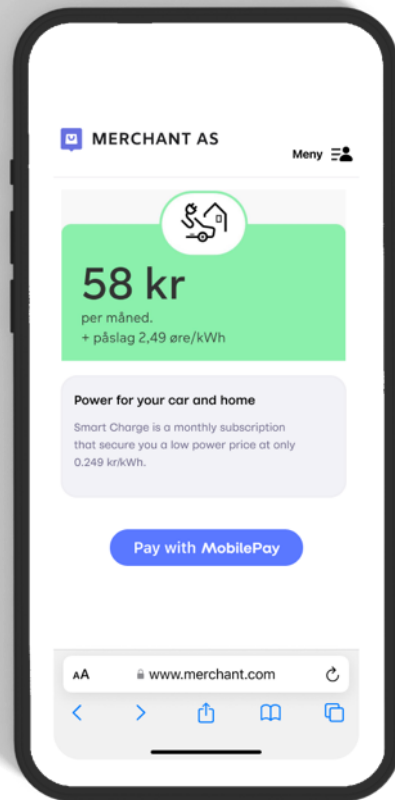
Charge whenever you want with variable amount and daily charge

Create the perfect onboarding for new subscribers



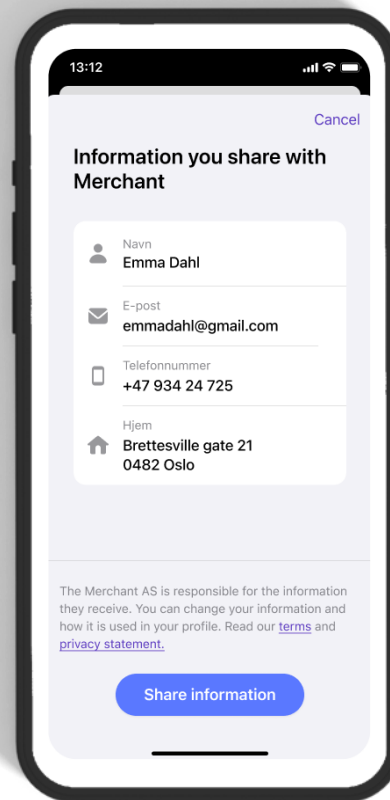
Scan QR-code

Initiate the payment agreement from a QR-code



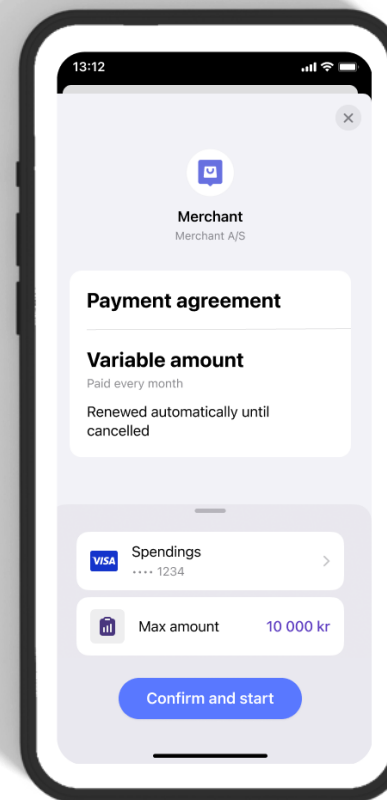
Merchant app

Send your customers to your website / app



Profile sharing

Skip input fields, share your profile from MobilePay



Payment agreement

Set up a new payment agreement with one Swipe

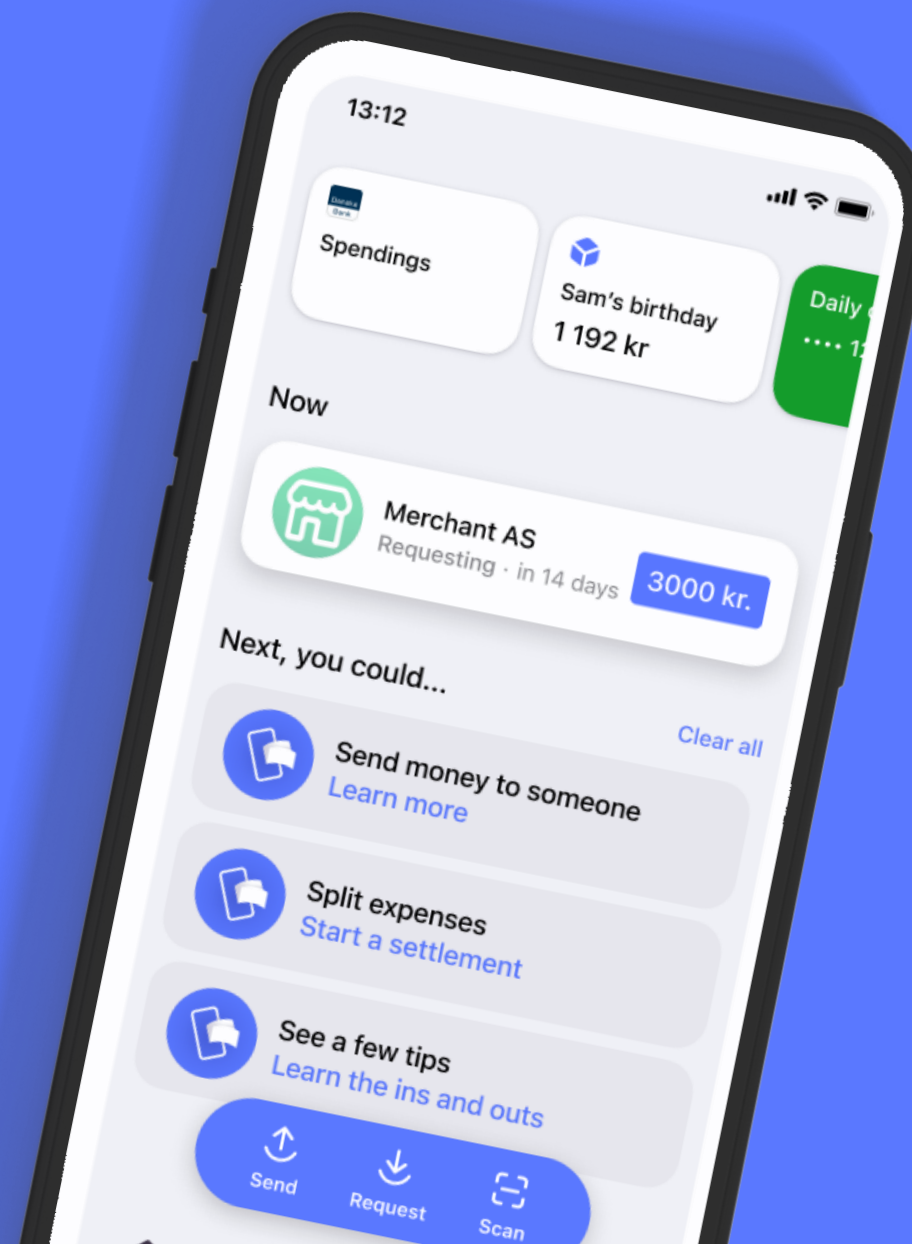


Daily Charge

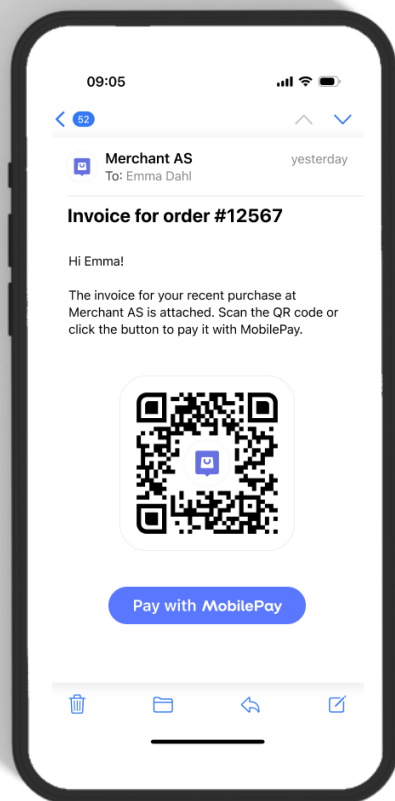
You can charge up to one time each day

Skip paper invoices, send payment requests straight to MobilePay

- With consent from the customer, you can send payment requests directly to MobilePay
- Perfect for "Pay for use"-subscriptions
- Made for remote-sales

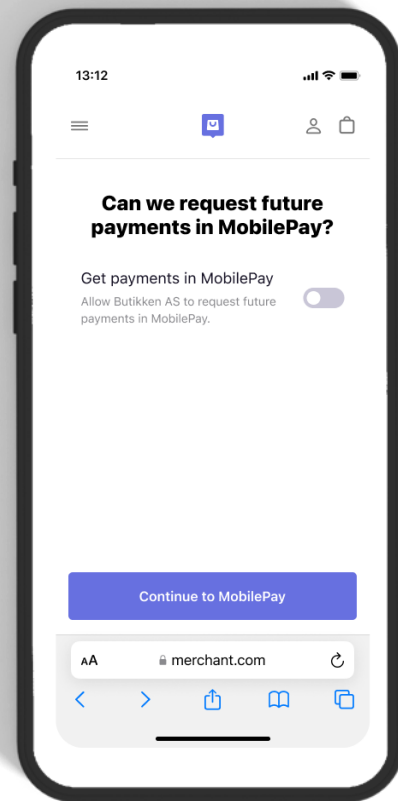


Create the perfect onboarding for new subscribers



Enrol customer

Enrol your customer via SMS, Email, QR-code, or button



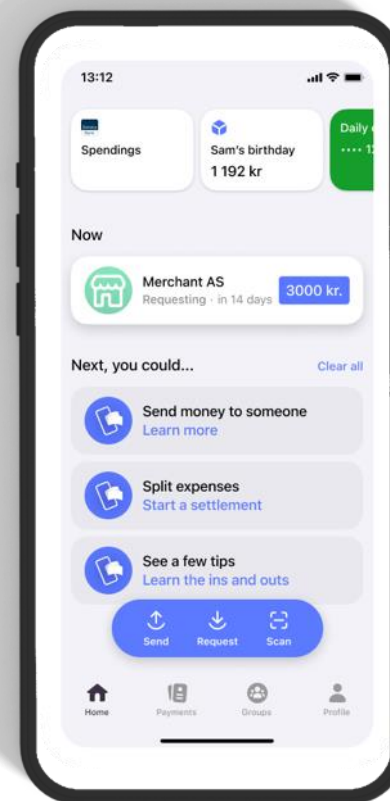
Customer

Create your own consent to allow for payment requests



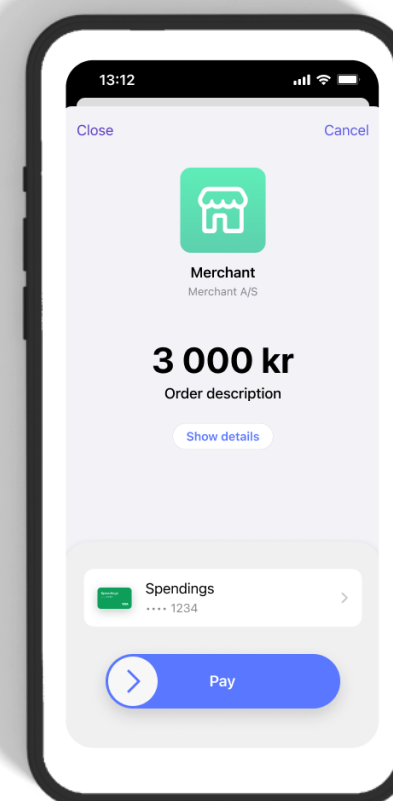
Payment request

Trigger payment requests as agreed with the customer



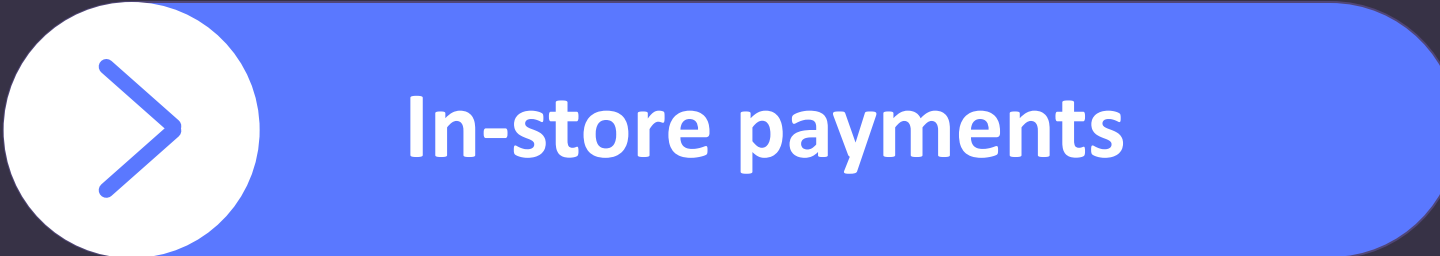
Wait until due date

You can pay the request within the set limits



Swipe to pay

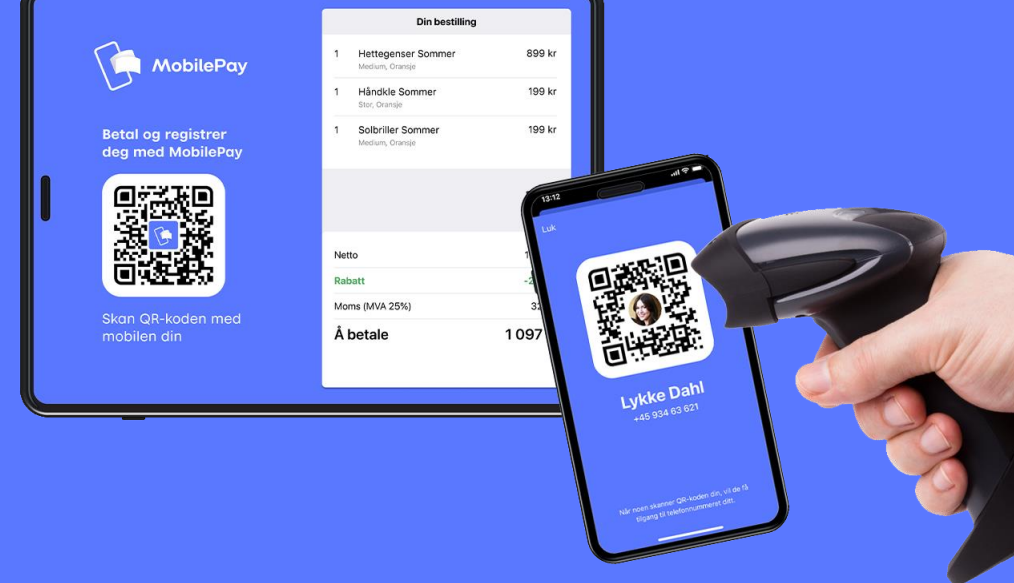
Pay as normal with MobilePay



In-store payments

Forget your wallet, pay with MobilePay in POS

- Offer multiple payment options and let your customers pay with their phone
- Directly integrated to your POS
- Trigger the payment in different ways;
 - Scan the customers QR-code
 - The customer scans a QR-code



Thank you!



MobilePay

Very, very easy



Risto Hassinen

Product Manager

Vipps MobilePay A/S

+358 50 357 2943

risto.hassinen@vippsmobilepay.com