

MAKSU- FOORUMI 2022



#maksufoorumi

MAKSU- FOORUMI 2022



#maksufoorumi

Mobile payments

Panel discussion

- Kim Fuglsang Kristoffersen, MobilePay
- Marie Nordgren, Swish
- Christian Pirkner, Bluecode & EMPSA
- Ville Sointu, Nordea

Simplifying everyday life since 2012

Presentation about Swish

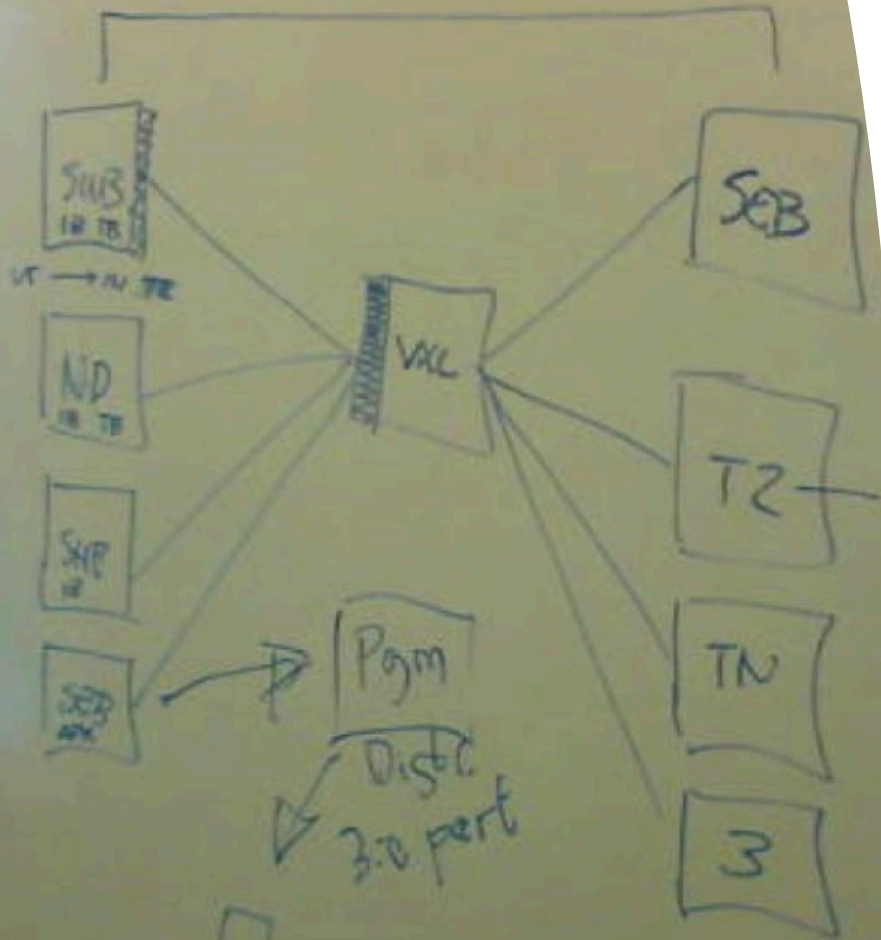
Bank of Finland
2022-05-25



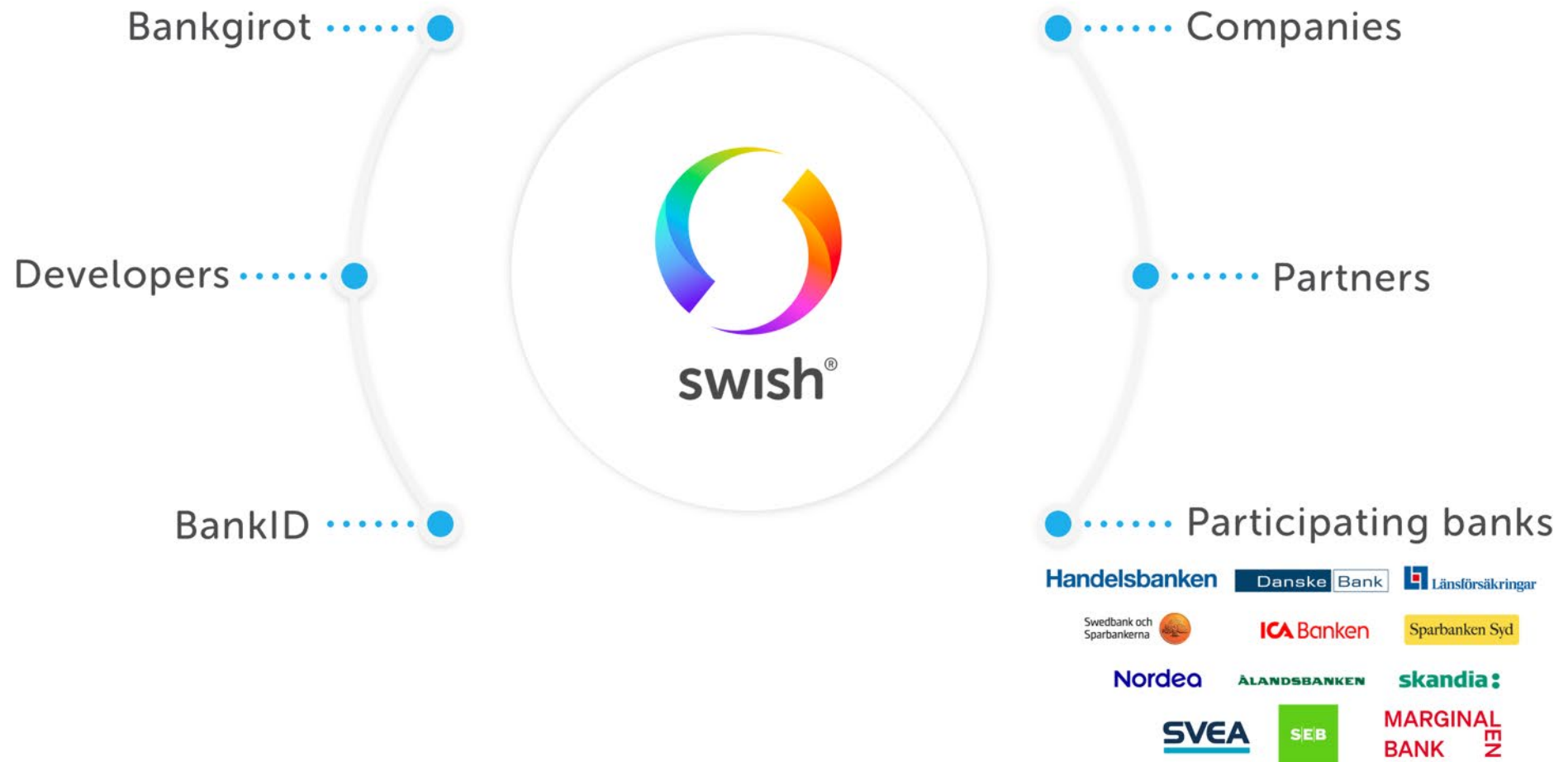
Swish - a 13 year old idea

Thirteen years ago, nine people gathered in front of a whiteboard in one of the Swedish Bank Association's rooms in Stockholm.

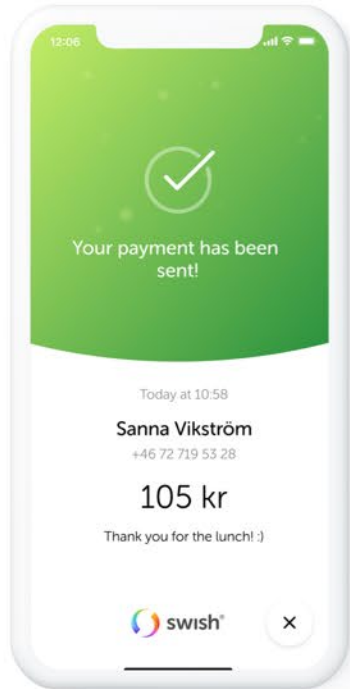
The agenda was clear "Business image: Credit Transfer Remote Person to Person" - a sentence that later became what people know as Swish.



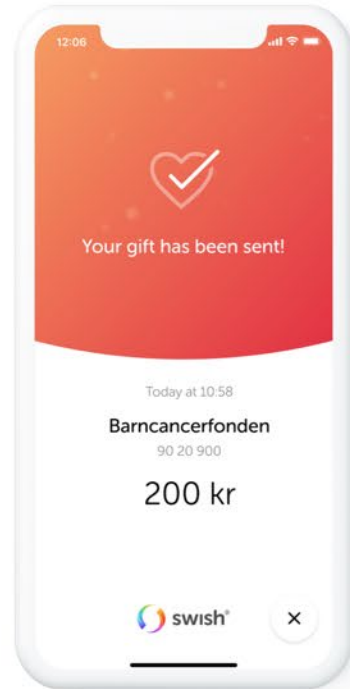
An open ecosystem



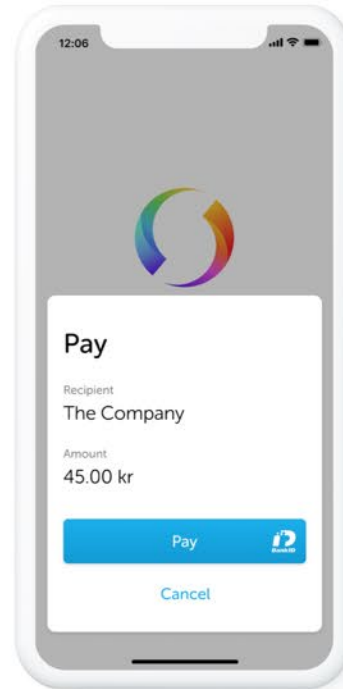
Swish different services



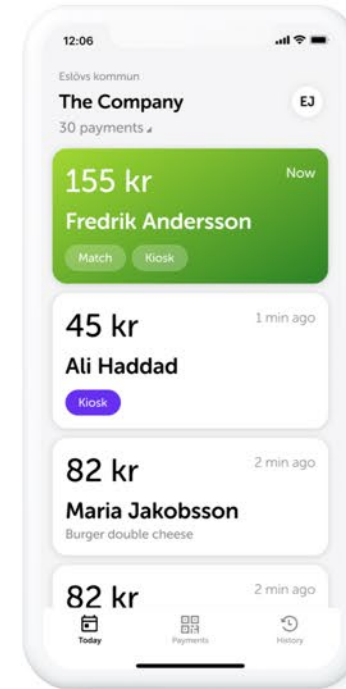
1. Swish private



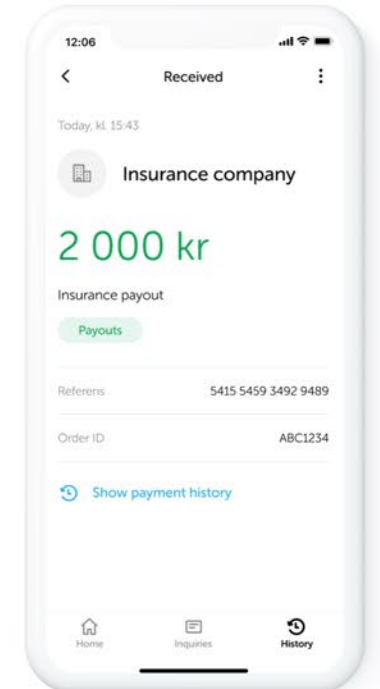
2. Swish company



3. Swish commerce



4. Swish company app



5. Swish payouts



8 million
private users

~95 % of Swedish adults



76 %
would recommend Swish

Exceptional customer satisfaction



9
payments on average
/month /user

Indicates a change in how Swedes pay



2.5 million
payments daily

Approx 50 % to companies



#1
preferred payment method
online

In age group 16-45



77 %
growth for payments in the
commerce service

Between Q2 2020 and Q2 2021

Strongest brand in Sweden



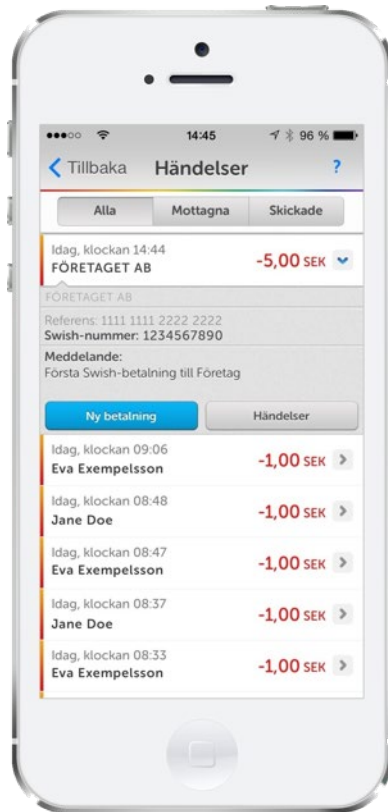
How did Swish became this successful – in less than 10 years?

Three success factors

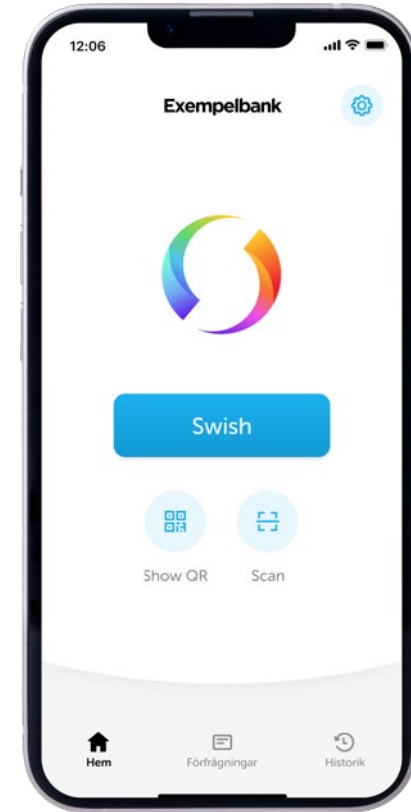
Simplicity



Timing



Start



Today

Network effect



Sustainability



What's next for Swish?

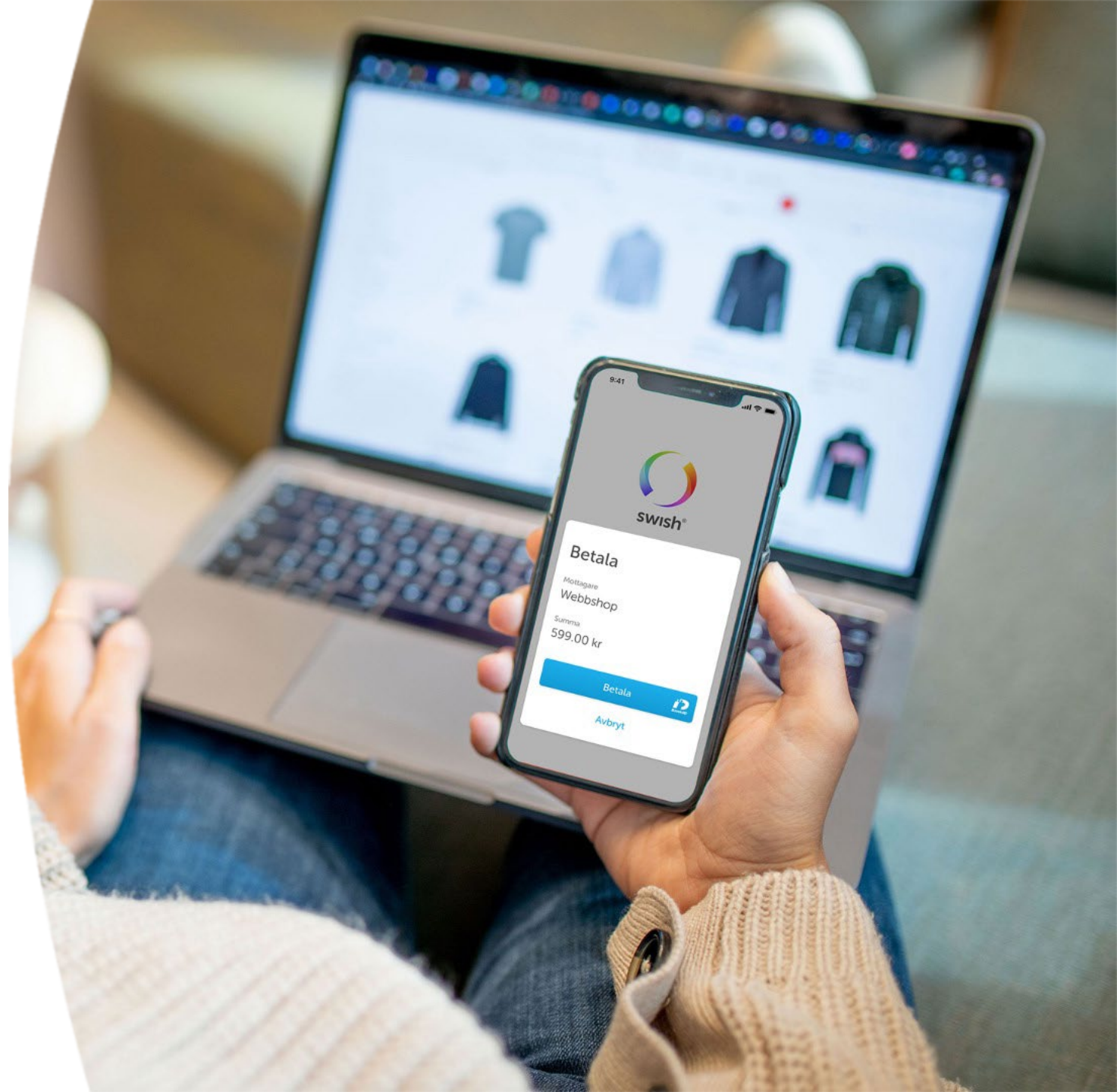
**Never
without my
phone!**



**Self-service
becomes
increasingly
popular**



Strong growth in e-commerce



Thank you!

Contact me via LinkedIn or at marie.nordgren@getswish.se

MAKSU- FOORUMI 2022



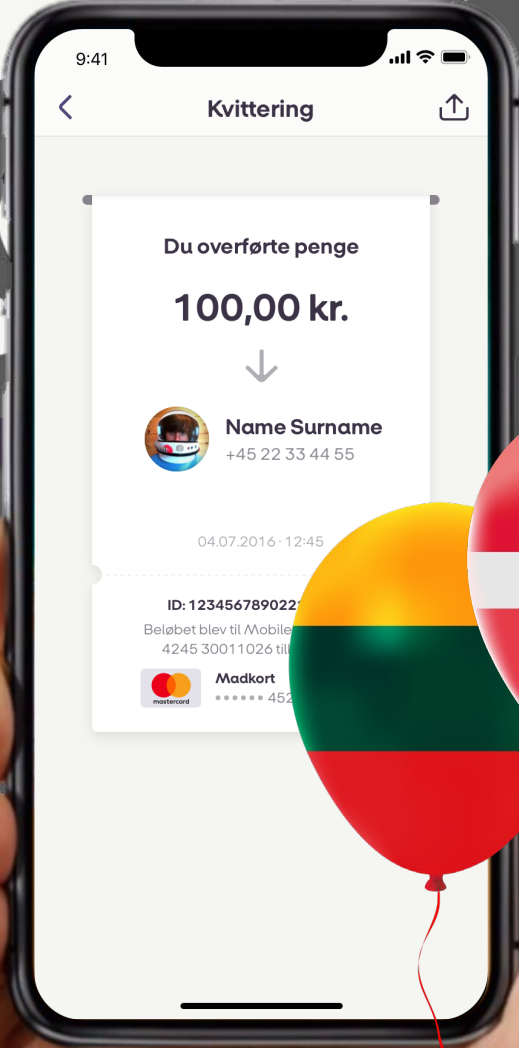
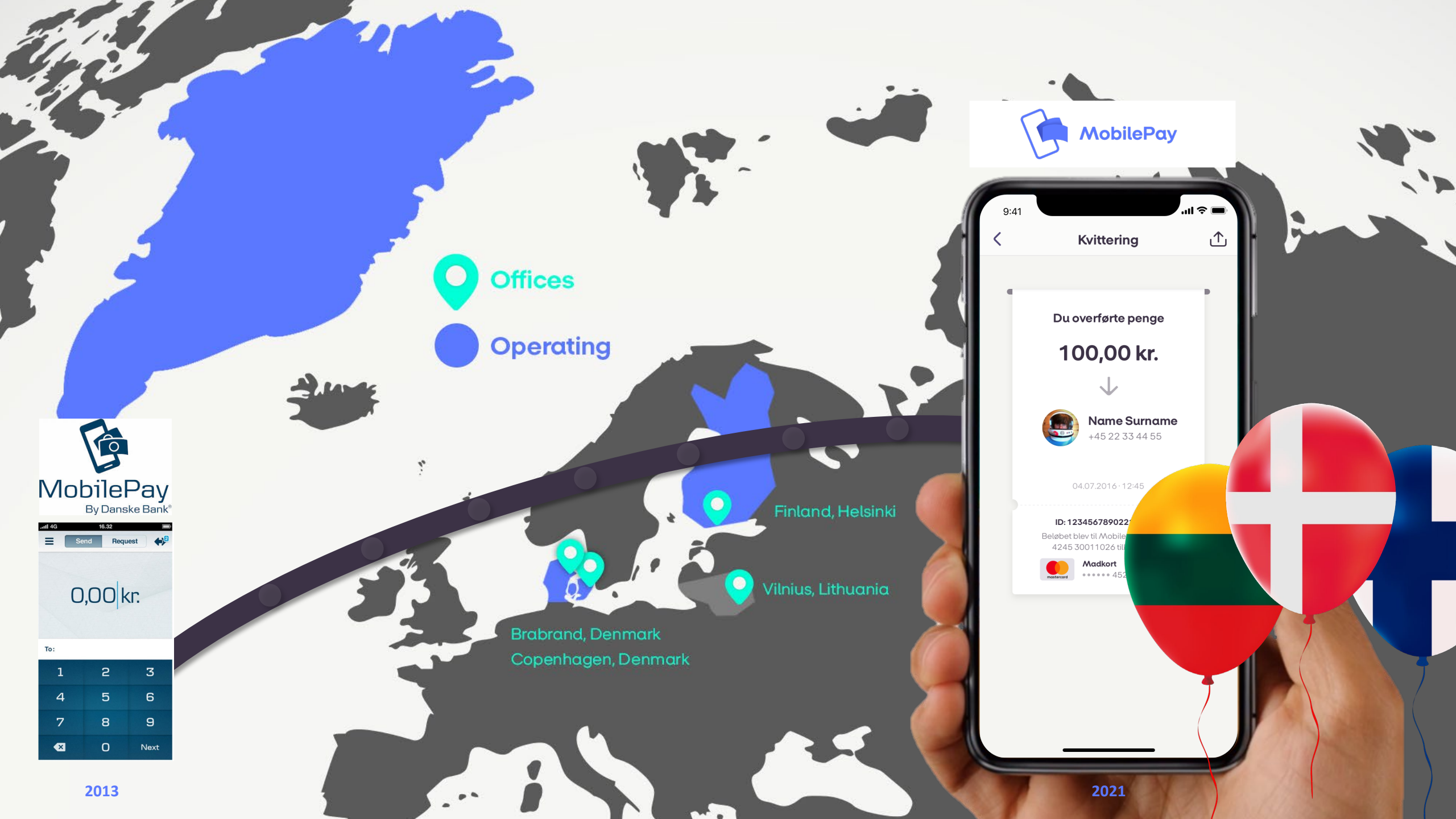
#maksufoorumi



MobilePay – Bank of Finland Payments Forum

25 May 2022

Kim F. Kristoffersen, Head of Strategic Partnerships



2021



Offices

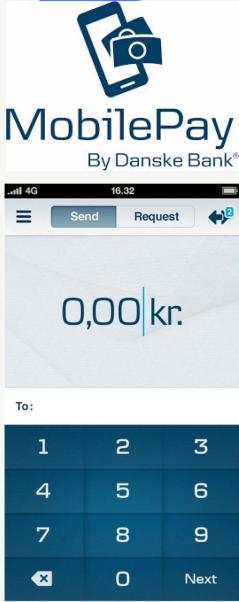


Operating

Finland, Helsinki

Vilnius, Lithuania

Brabrand, Denmark
Copenhagen, Denmark



2013

About MobilePay

MobilePay is today a platform for everyday exchanges



4.3+ m. users
200,000 shops & webshops



2.0+ m. users
30,000 shops & webshops



100% owned by Danske Bank but distribution partnerships with most banks in DK and some in FI



Invoice and Subscriptions through direct sales and integrators. Online through PSPs



All other products through direct sales

A joint Nordic wallet which secures a strong presence in ecommerce and can enable significant growth



Combining some of the strongest brands and wallets in the Nordic region



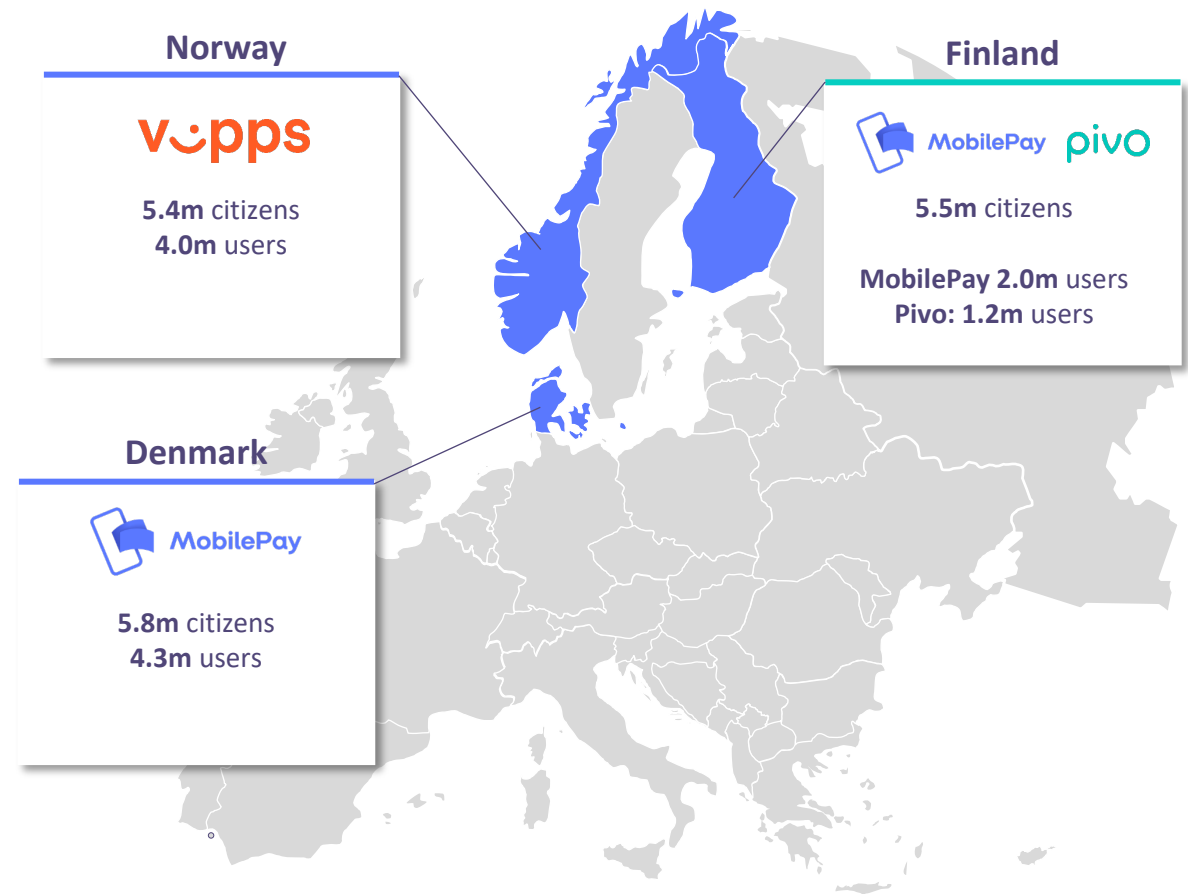
Secure increased growth by gathering 11 million users, +330 000 merchants and +700m annual transactions on one platform



eCom and cross border features will be a major focus area on top of combining the best of existing functionality



The new company will have 600 employees and empower internal development





Thank you for your attention

MAKSU- FOORUMI 2022



#maksufoorumi



Payment Interoperability

Christian Pirkner
Chairman

European Mobile Payment Systems Association



Europeas domestic QR Code payment providers formed EMPSA (European Mobile Payment System Association) representing 15 countries and 70 Million active users growing fast!





Roaming



The analogy: Europe solved its mobile telephony use cases (voice, data, SMS) very well by establishing SIM roaming across the EU (and beyond). Technical, legal and commercial interoperability enable all of us to leverage domestic carriers and their networks to seamlessly use our mobile phone across Europe.

Fast Go-To-Market

Cost-Effective

Build on domestic champions

Users don't need to change their app / habits

Merchants don't need to change their acceptance

Deliver on locally unique value add use cases

Leverage the diversity of Europe



Include merchants in the solution

Leverage momentum

Leverage the fast growing QR code infrastructure

Don't force change in domestic solutions

Agile Development

EMPSAs guiding principles are geared to leverage the brands and domestic traction of Europe's most successful mobile payment solutions. The goal is to span a dense optical payment network across Europe in an efficient, effective and pragmatic way. Time is of the essence and go live of first member corridors are imminent.



MAKSU- FOORUMI 2022



#maksufoorumi