

Qliro @ Carnegie
Digitalisation Seminar

January 2020



Why Qliro was founded



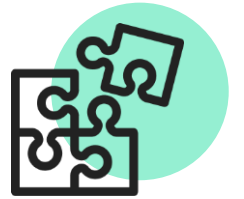
Payment **partner** – not provider



Develop payment solutions based on **actual** merchant needs



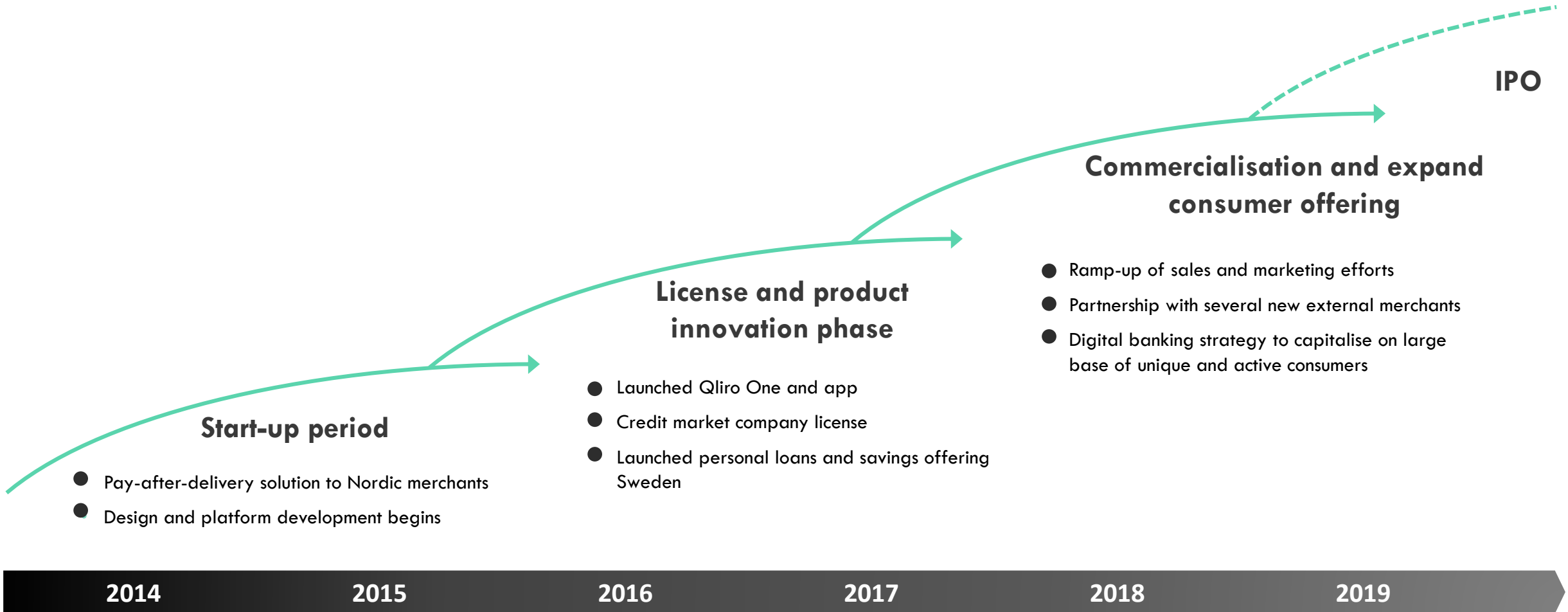
Generate **revenue** for merchants – not costs



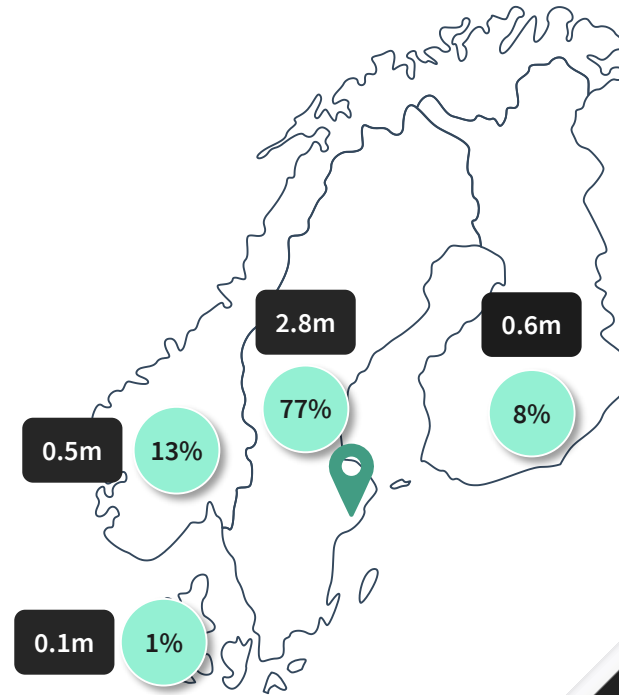
Ability to **customise** product between merchants

For e-retailers by e-retailers

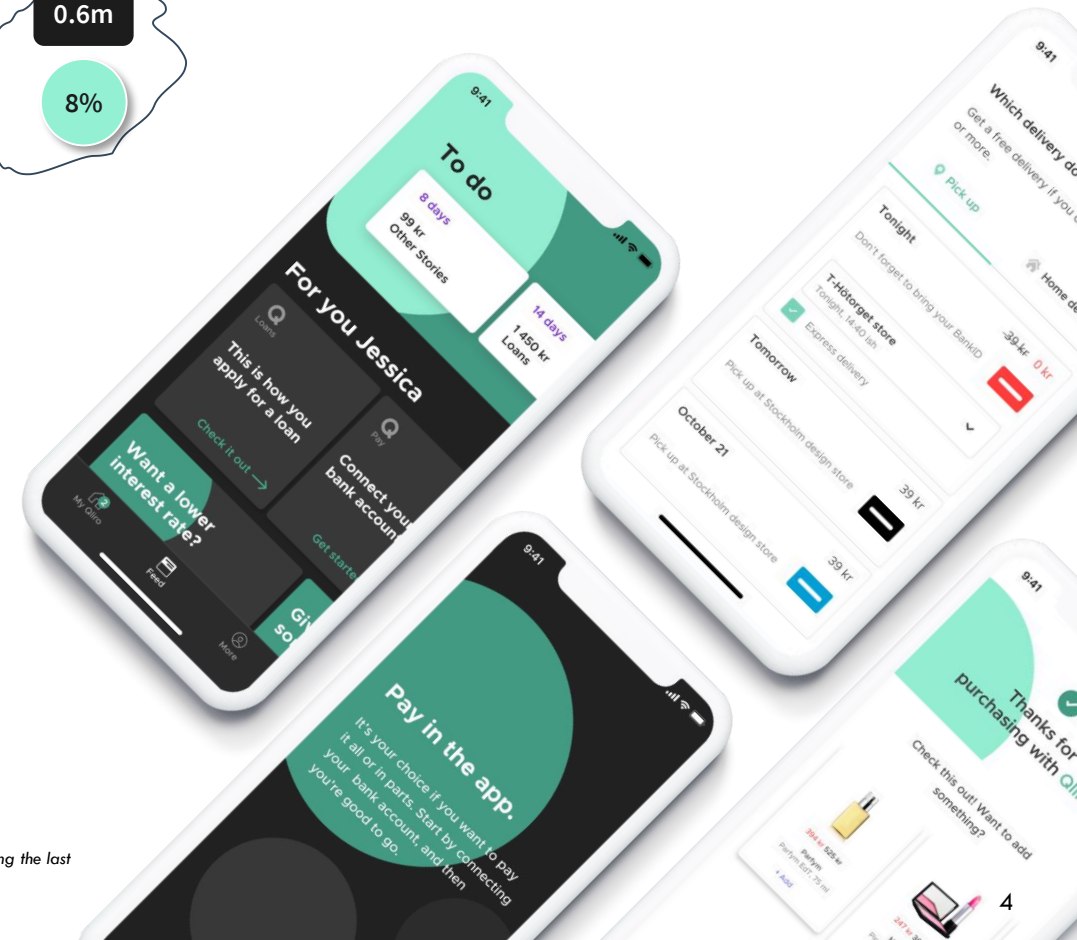
Scalable foundation built to support future growth




This is Qliro – a tech company within payments and financial services



- Headquarters
- Payment volume split⁴⁾
- Unique consumers all time



1) As of Q3 2019, including ongoing onboarding of 14 signed merchants. 2) LTM Q3 2019. Defined as unique customers who have used at least one of Qliro's services during the last 12 months. 3) LTM Q3 2019. Total operating income. 4) LTM Q3 2019. Only referring to pay-after-delivery volume. 5) LTM Q3 2019, pay-after-delivery orders. 6) CAGR: 2015 – LTM Q3 2019. Total operating income.



**Qliro offers payment solutions with strong
merchant and consumer value on a truly
modern platform**

Qliro One – A fully integrated checkout








Qliro's pay-after-delivery offering

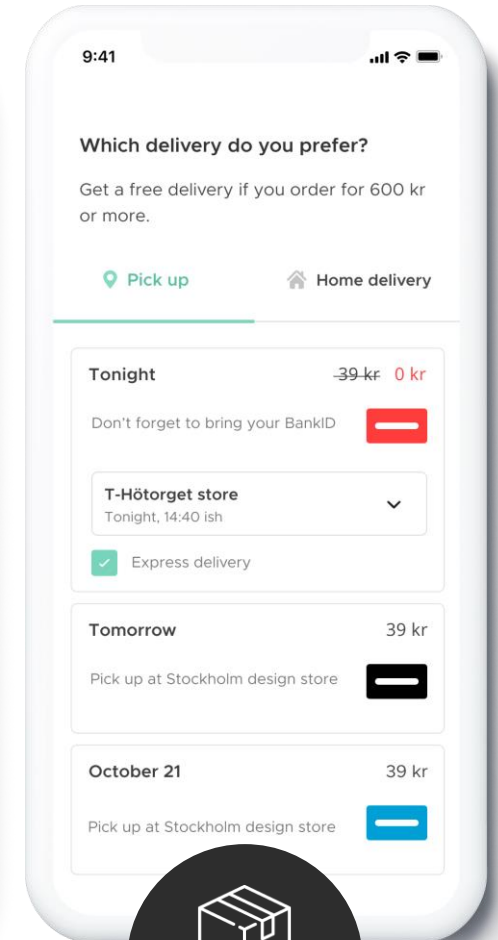
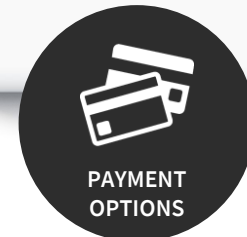
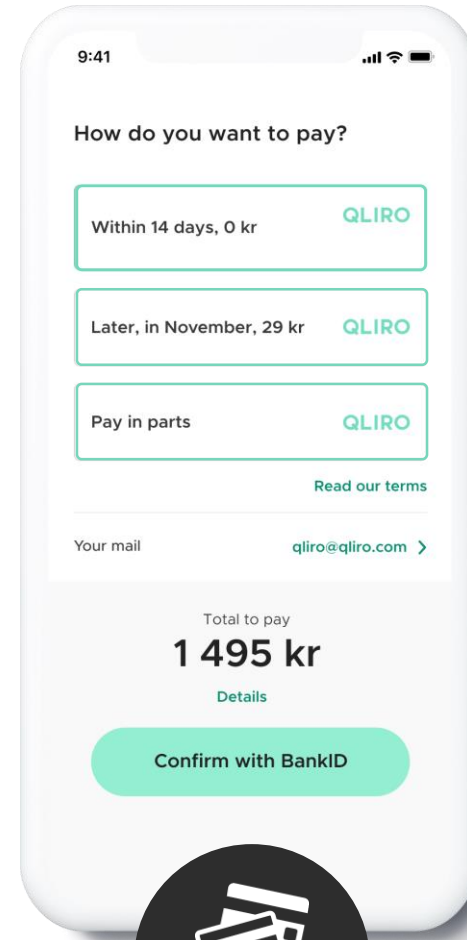
Invoice	14 days from purchase to payment
Campaigns "Buy Now Pay Later"	Payment due date up to 90 days
Part Payment	Fixed and Flexible part payment

~60%
of checkout
volume¹⁾

Direct payment offered through partnerships

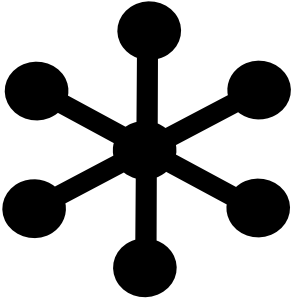
Card	  
Direct from bank	 Trustly
PayPal	

~40%
of checkout
volume¹⁾



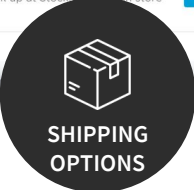
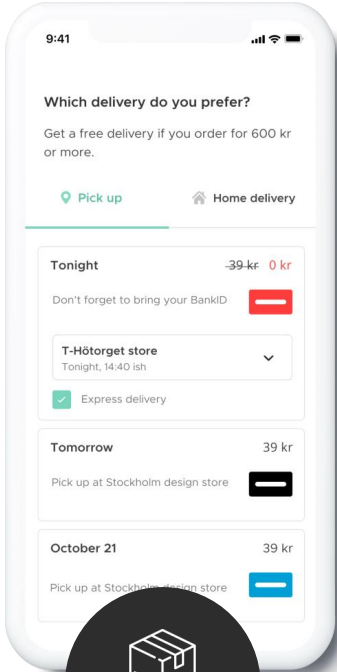
Qliro One helps merchants boost user experience, sales and revenue to drive business success

Customized integration based on merchants' specific needs



ONE INTEGRATION

Modern technical features and expertise to reduce friction in the purchasing journey



Integrated payment options

STANDARD OFFERING



ADDITIONAL PAYMENT OPTIONS



Complete control over interface design and user experience



HIGHLY MODULAR PRODUCT

Adapting our products to support attractive new segments of the market

Overview of ongoing initiatives to unlock new market segments

In-store solutions

Ongoing development of product where consumers can pay using Qliro's payment solutions in physical stores

Signed merchant:
In-store solution

itsperfect

*Illustrative example of merchants
(signed but currently only using Qliro for online sales)*

folkhemmet

BARESSO.SE

eLeven

GYMGRÖSSISTEN.com

LYKO

tretti®

DOLLAR\$TORE
Mighty fine prices Every Day

Parfym.se

Sängvaruhuset
ELGÉN

Subscription

Subscription feature for recurring purchases already developed and first merchant added

Signed merchant:
Subscription of physical goods

inkClub

Dammsugarpåsar.NU

112INK

nordicink

*Illustrative example of merchants
(not signed)*

MIDDAGS
FRID

LINAS
MATKASSE
- en skönare vardag

Subscription of digital goods

Digital Goods

Ongoing development of features like direct capture to unlock attractive high volume verticals within services and transportation

Signed merchant:
Digital goods

DRAMATEN

acast. C MORE

storytel viaplay

Example of merchants
(Not signed)

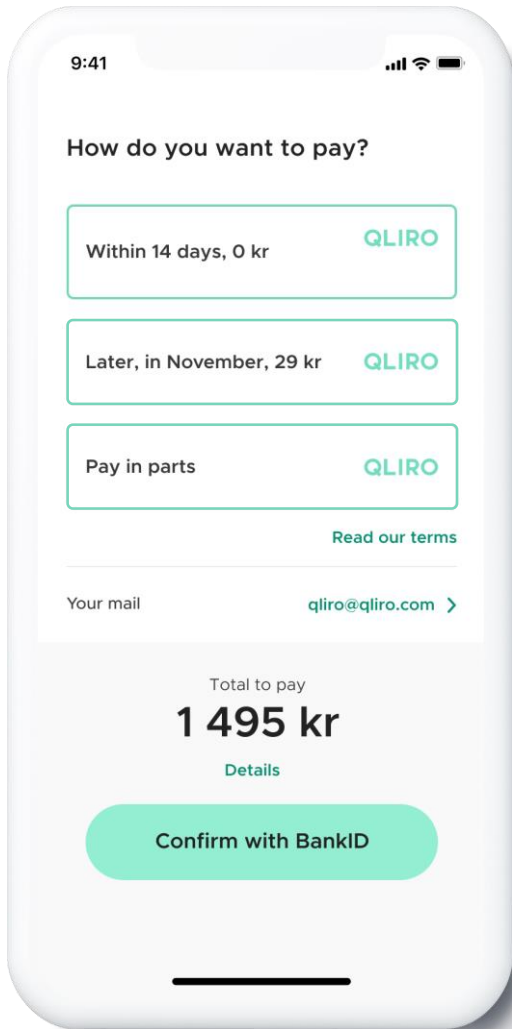
SL

västtrafik



**Building relationships with millions of
consumers at low cost**

Entry to the digital platform



2.1 million
active customers

5.5 million
transactions

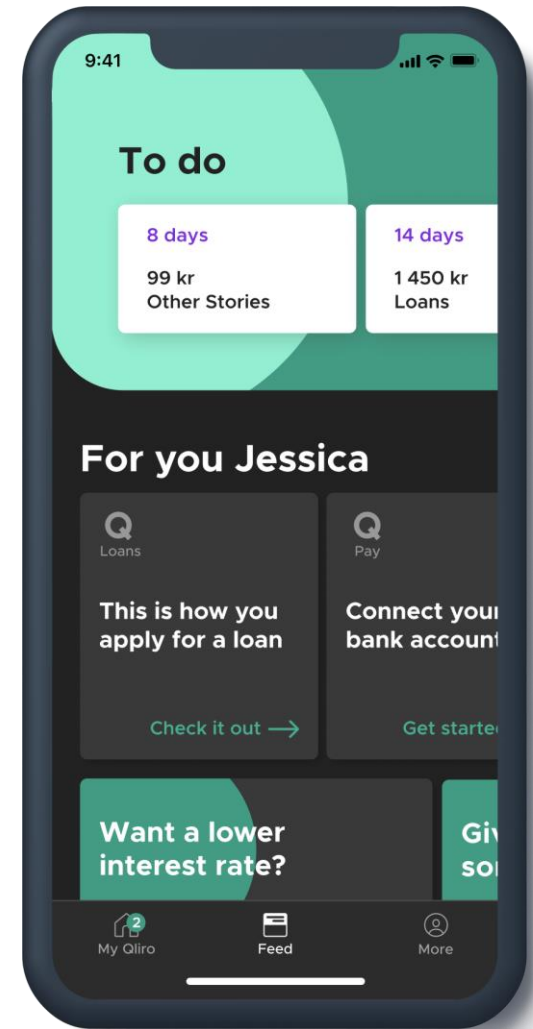
Acquiring consumers through
the checkout



Increase Qliro engagement to become
preferred payment option in checkout

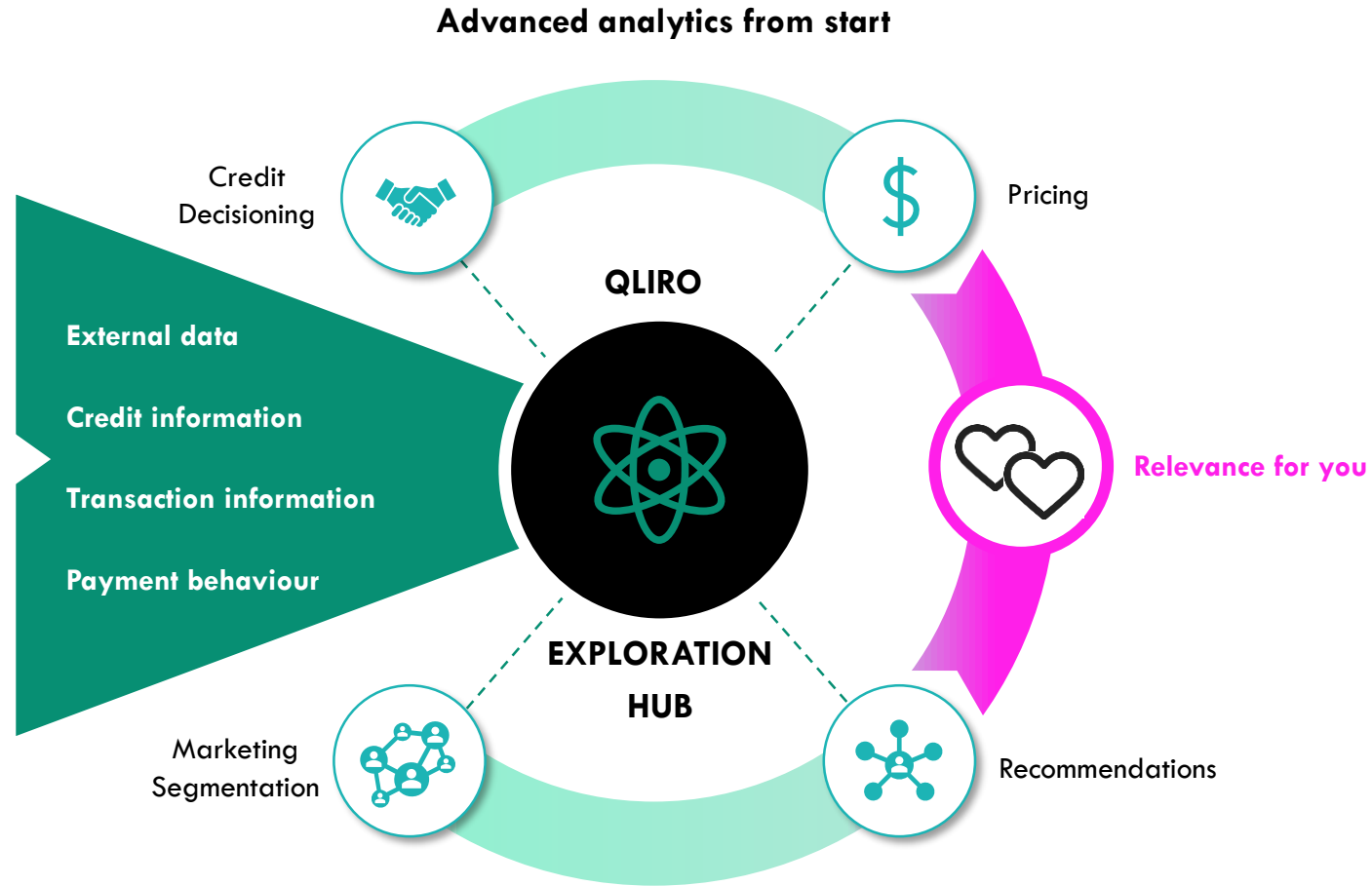
Data Captured

2 million
platform logins Q3



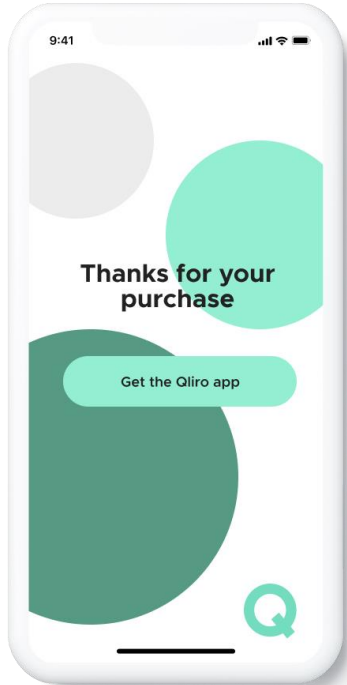
Relevance for consumers - fuelled by the power of data

Platform powered by advanced analytics in credit decisioning, pricing and marketing acquisition

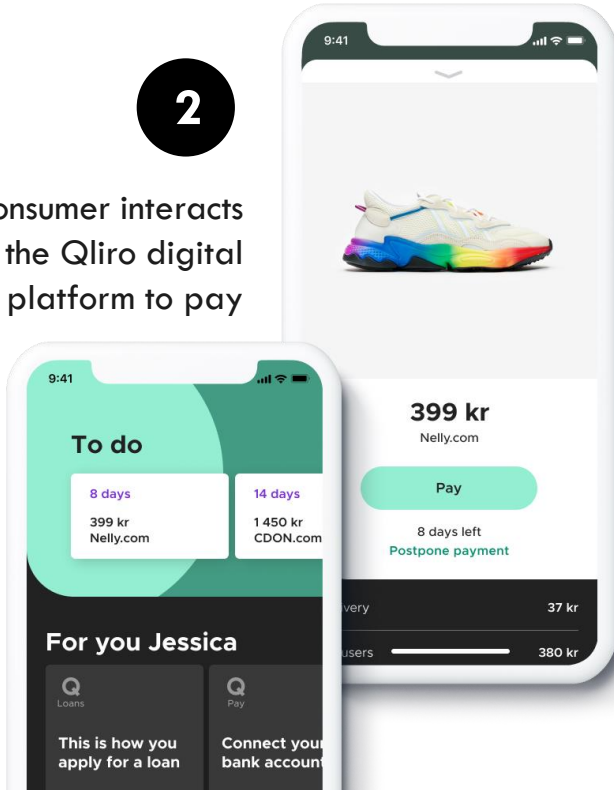


Qliro's platform enables interactions and cross-selling opportunities

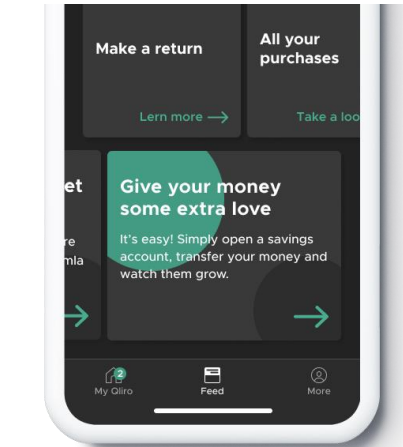
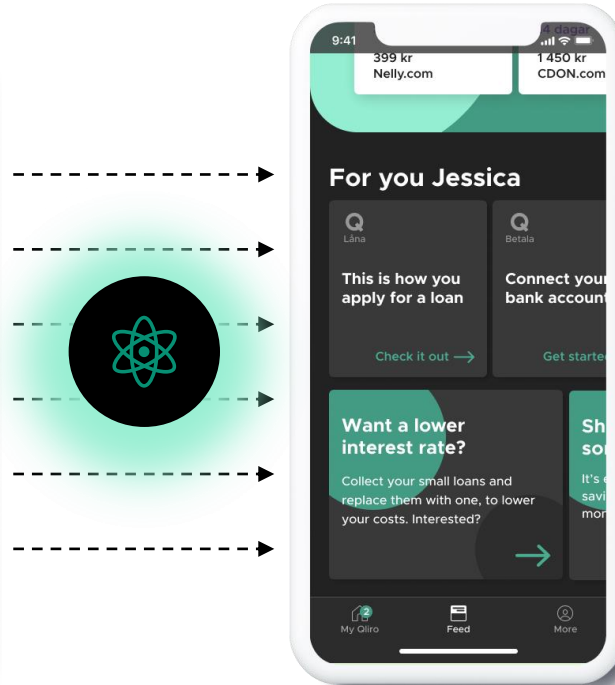
1 The customer complete a purchase in Qliro One



2 The consumer interacts with the Qliro digital platform to pay



3 The consumer picks up a relevant loan offering



4 The consumer opens a savings account with interest



Digital banking platform provides additional attractive opportunities

Opportunity in partnerships with third party providers of services with strong product utility to create consumer relevance

124%
New loan sales growth
Y-o-Y Q3 2019

21%
PAD volume growth
CAGR 2015-2019 LTM Q3

14 000
Accounts and 11k
customers



Appendix

Some of our merchant partnerships

NELLY.COM

CDON.COM

ginza.se

beautystore

eleven

NORDICFEEL

whiteaway.

folkhemmet

Bangerhead.

BEST of BRANDS

tretti®

LYKO

Campus-
bokhandeln

lensnow

DRAMATEN

Parfym.se

itsperfect

VUXEN.SE

doggie.se

inkClub

Sängvaruhuset
ELGEN

CAMPADRE®

ski
start.com

bella

eNemo.se
Billiga vitvaror Snabb leverans

SoffaDirekt

LampGallerian®

112INK

NLY MAN

BARESSO.SE

MEMBERS.COM

DOLLAR\$TORE
Mighty fine prices Every Day

MultiTriathlon
Multisport & Triathlon

GYM GROSSISTEN.com
For Athletes. By Athletes

CLIMBING247
We're climbing 24/7, are you?

OUTDOOR
Experts

BODYSTORE.COM

+watt.
NUTRITION SPORT, WELLNESS & YOU

Dammsugarpåsar.NU

nordicink

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