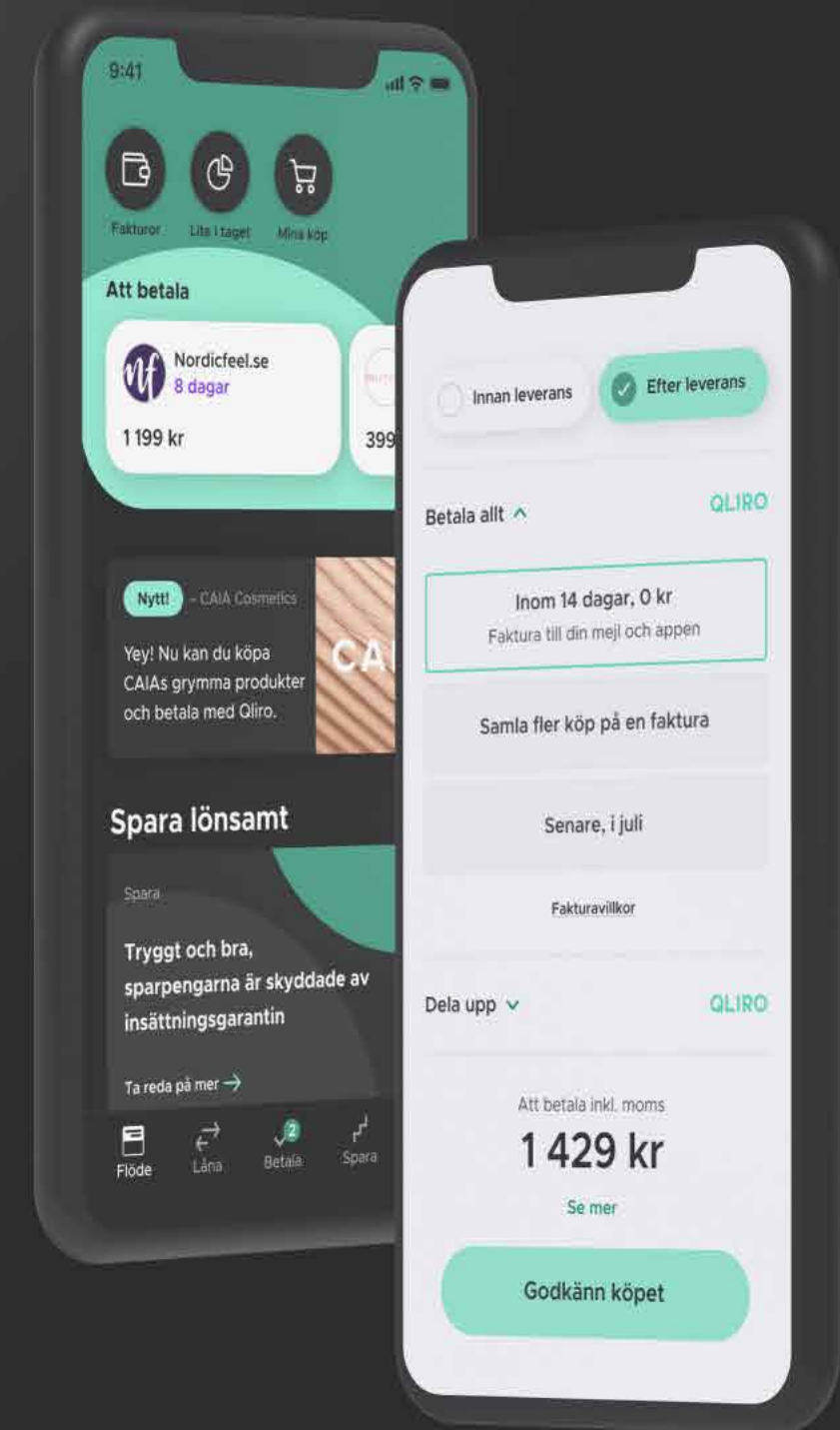


Become great with Qliro

Get to know us and our products



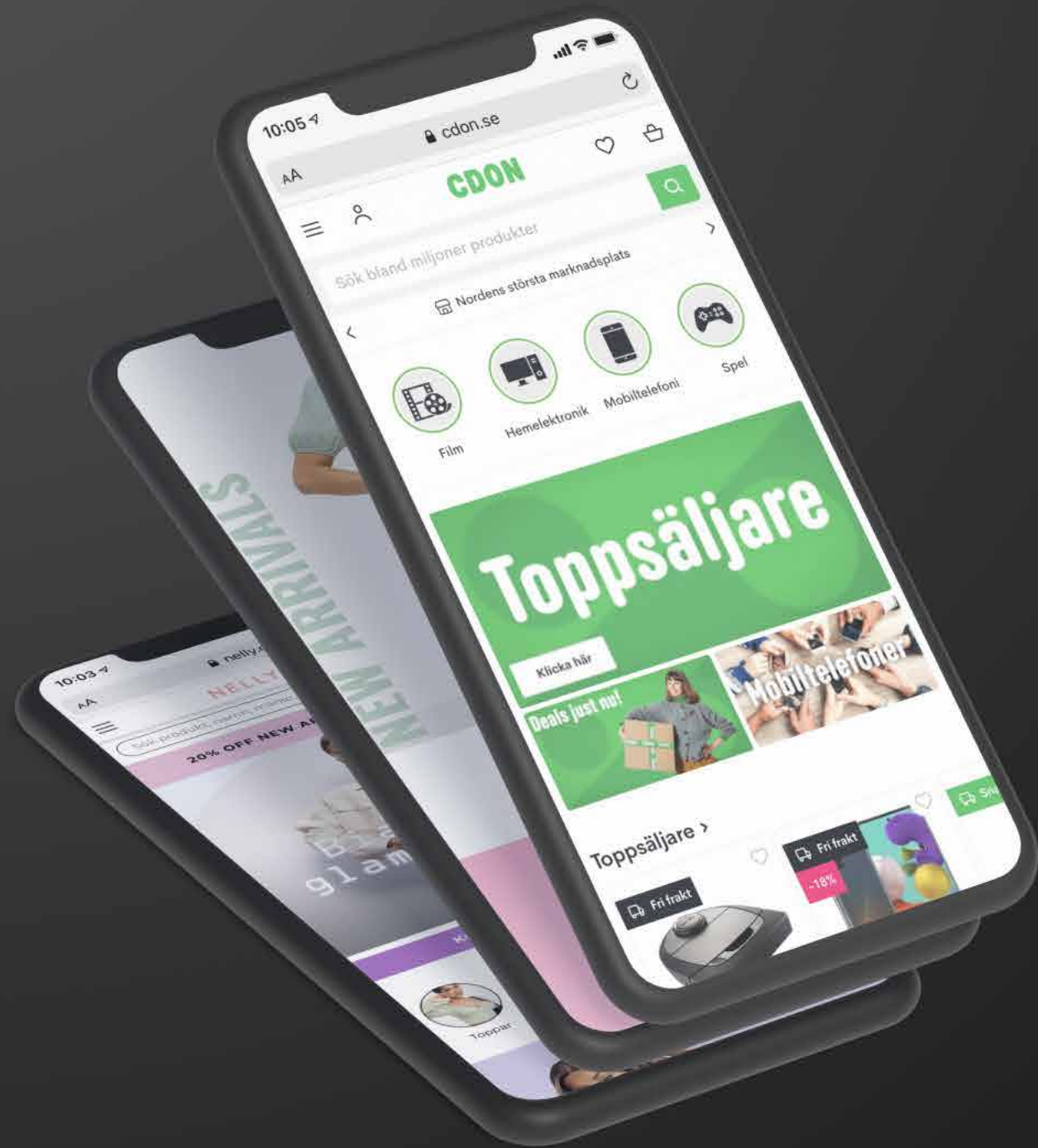
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It's about you, and your customers.

It's about you creating value and long-lasting relationships, utilizing smart tools to make it happen. Together we can reach new heights.

Become great with Qliro.



From one merchant to another

Qliro was founded in 2014 by the largest eCommerce group (CDON Group), addressing the need of a great payment partner. The established payment providers didn't give the support nor understood the needs of an e-merchant. The payment solutions they offered left a lot to be desired.

With great insight and knowledge of what an e-merchant really needs are we now pushing the boundaries for online payments. We are passionate about giving you and your customers an outstanding experience – a seamless payment solution provided by a dedicated partner.

One of the fastest growing Fintechs in Sweden

We are proud to continuously evolve our offering. We hereby enable it not only for leading merchants, but also upcoming ones through Wikinggruppen.

7.1 m

transactions

45%

increased app
interactions during 2020

18%

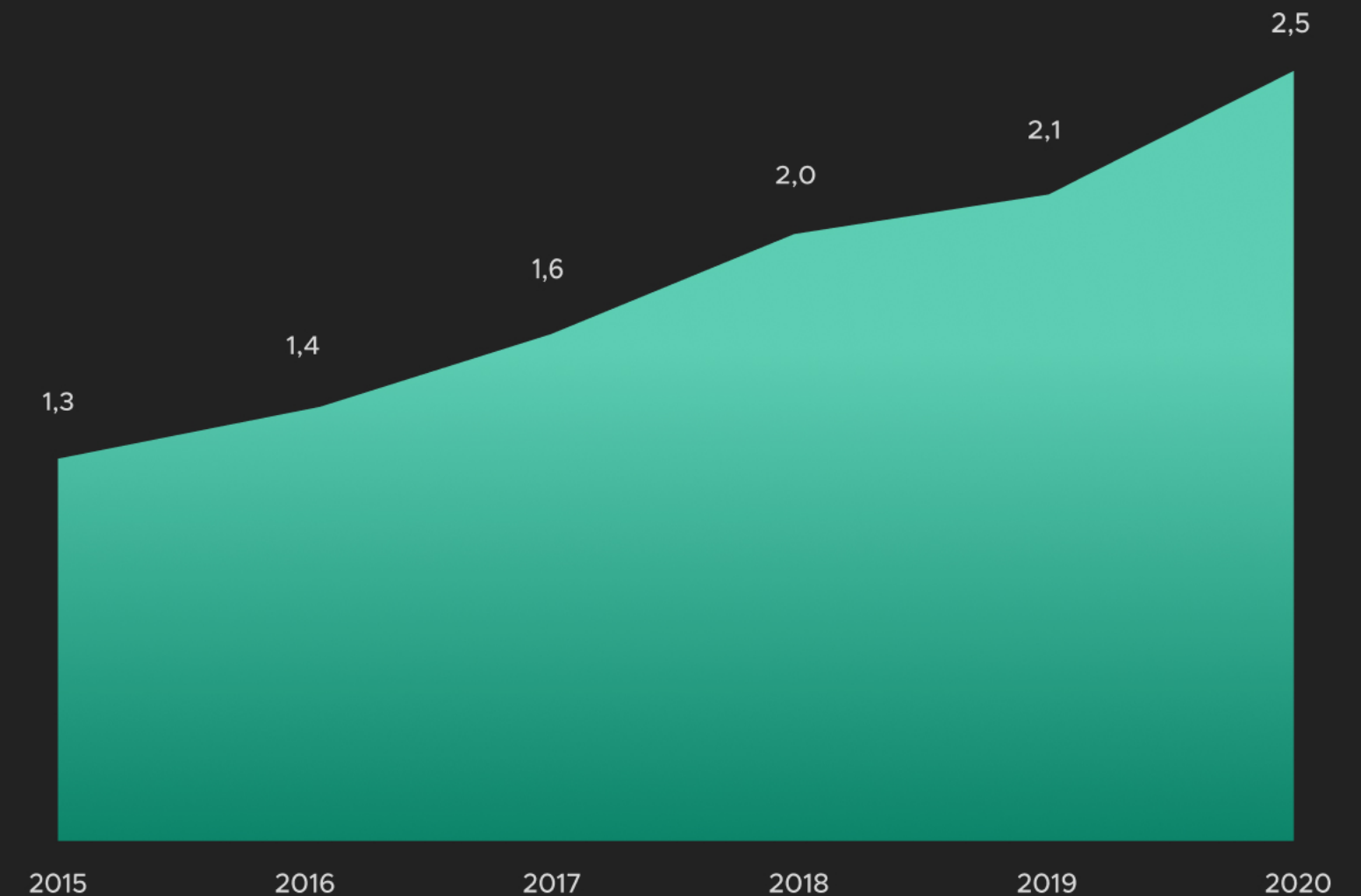
yearly growth of active
customers since 2015

4.8

million unique visitors
all time

2.5 m

active costumers LTM
2020



Everything you need to succeed

Three essential ingredients to reach success



World class checkout
tested and optimized on
millions of users

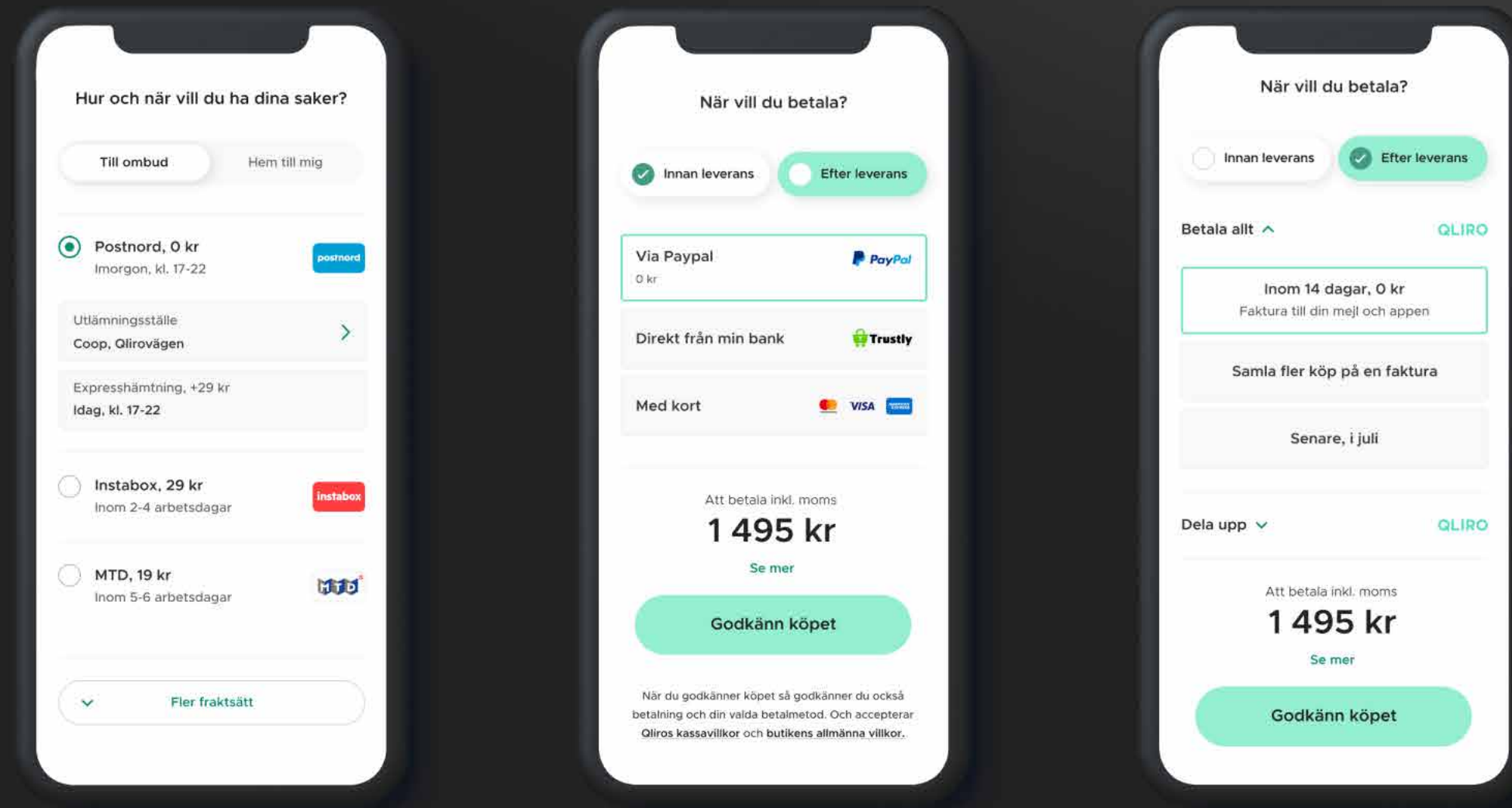


Seamless post-purchase
experience – including one of
Sweden's most downloaded
Fintech app's



Additional features to
create brand awareness
and boost your sales

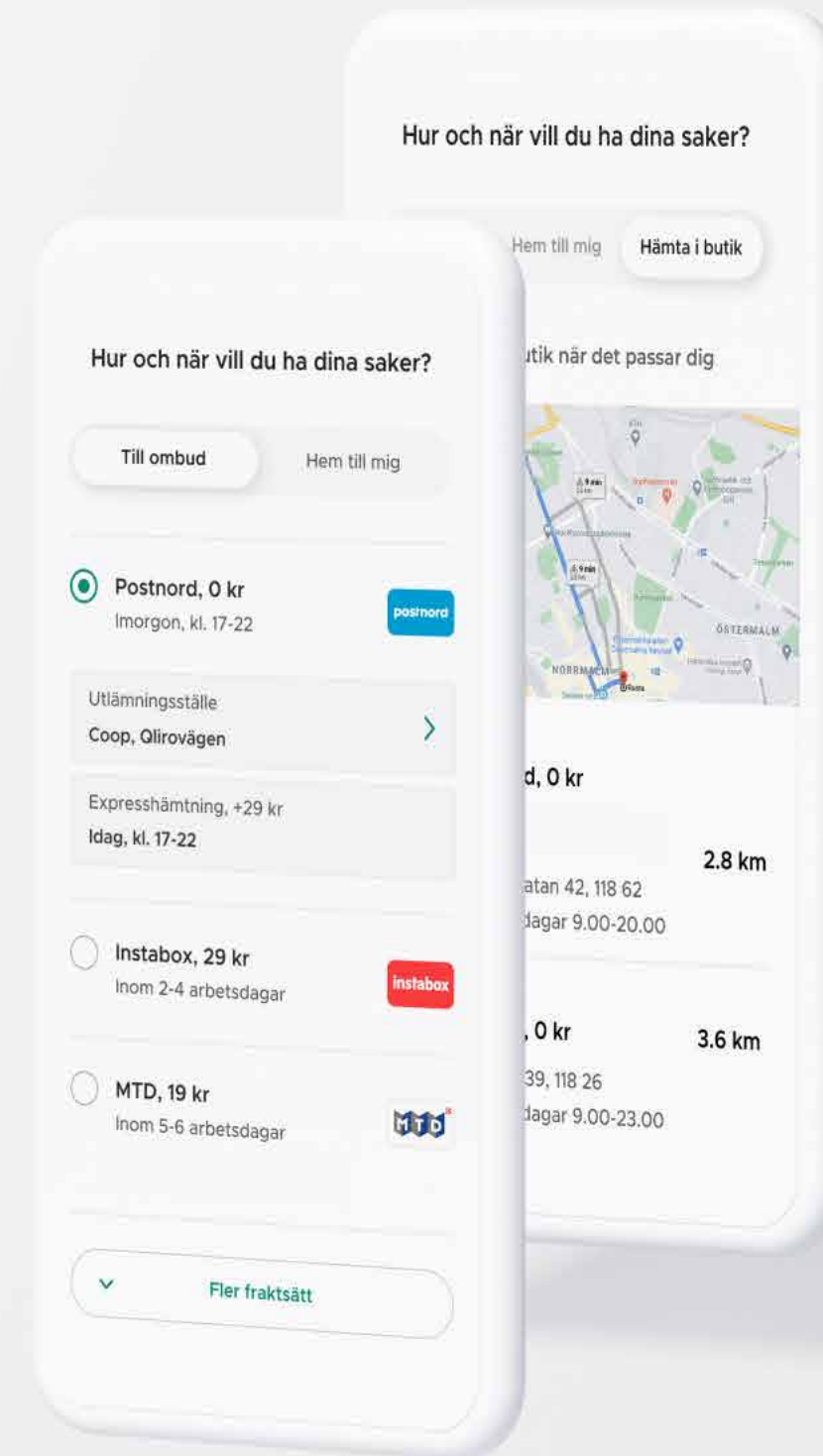
A world-class checkout experience

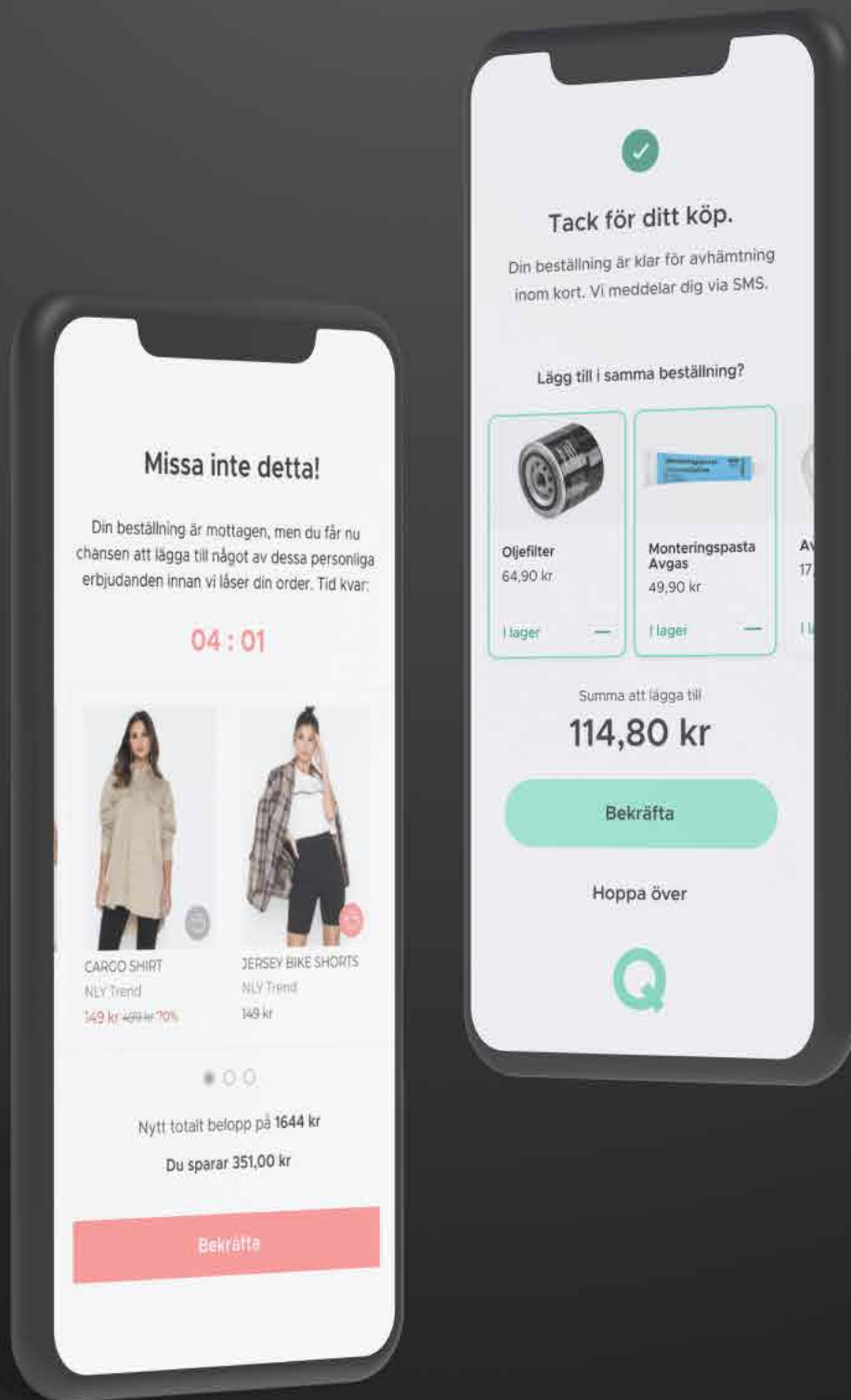


- ✓ Seamless flow without any redirects from your eCommerce site
- ✓ Easy identification
- ✓ Integrated shipping selection for a frictionless experience
- ✓ The customer decides how and when to pay
- ✓ Easy access to the most popular payment and shipping alternatives

Flexibility in every step of the shipping solution

- ✓ You decide the structure, design and how content should be presented to best align with your business goals
- ✓ Promote your shipping options within the checkout flow to maximise conversion





Smart up-sell module in the checkout flow

- ✓ The easiest way to increase Average order value, (AOV) according to our merchants
- ✓ Increases basket volume in average between 7-22% (Nordic market)
- ✓ Promote discounted products just after payment confirmation
- ✓ Available as an add-on

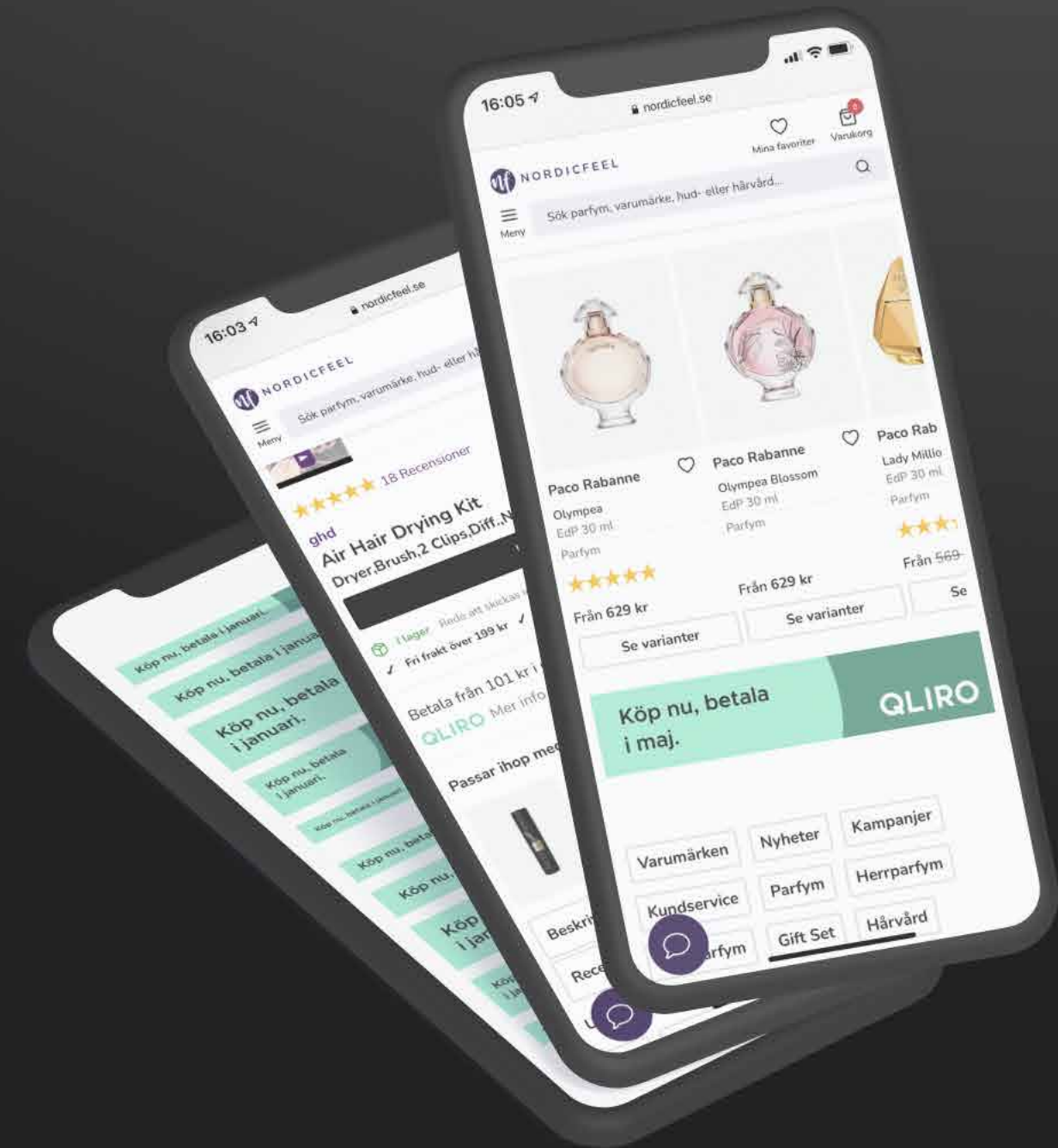
7-22%

increases basket volume*

Increase conversion with the Qliro widget & banners

Get extended banner and widget package to use on your website

- ✓ The customer gets to see a trusted pay after delivery brand which increases confidence and conversion
- ✓ Present different payment options e.g. invoice, part payment or campaign to advertise affordably before interacting with the checkout
- ✓ Enable promotion of part payment offer on product page to boost your sales



Let your customer enjoy the experience

Our flexible payment methods will give your customer the option to get their products first and pay at their own pace

55%

average share of checkout*

56%

increased popularity of PAD-products in Sweden*

Invoice

14 days from purchase to payment

Part Payment

Pay in 3, 6, 12, 24 or 36 months

Campaigns

Payment due date up to 90 days

Flexible Account

Flexible long term payment from 50 SEK/month

Friendly reminders for long-lasting relationships

Communication and transparency throughout the pay after delivery purchases are essential to build trust



Multiple reminders through sms, e-mail and push notifications to prevent reminder fees



Prolong the due date with up to 10 days without any extra cost



Pause the invoice easily during 30 days if the good(s) are returned



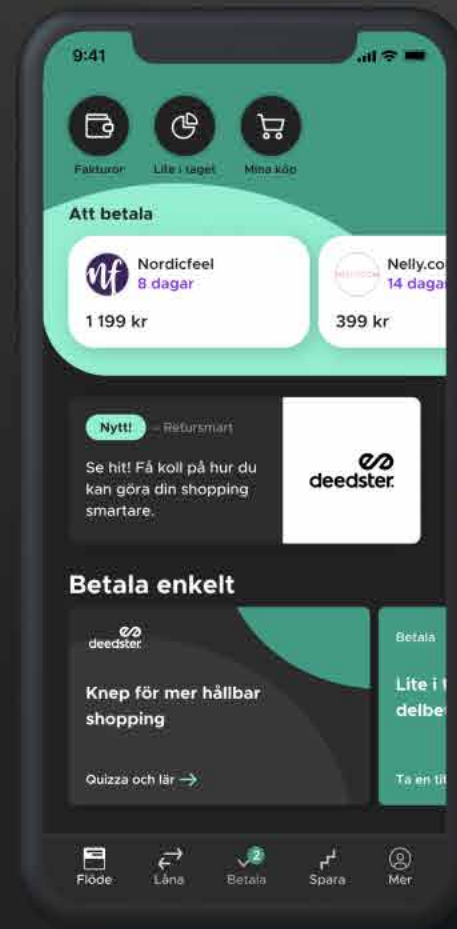
Automated payment at due date or pay directly in the app by a click

A seamless payment experience

From checkout...



Purchase complete – we will notify the customer as soon as the order is activated



Invoice with a clearly marked due date are easy to spot in the app – your customer won't miss a payment

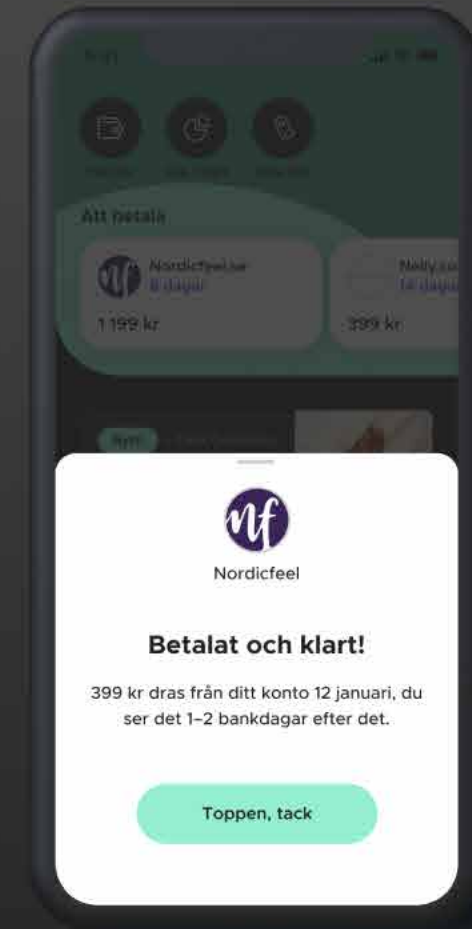


Clear purchase overview and possibility to pause the invoice if a return is made



The customer can pay easily with just one click – without having to enter card details or log in to their bank

... to one-click payment

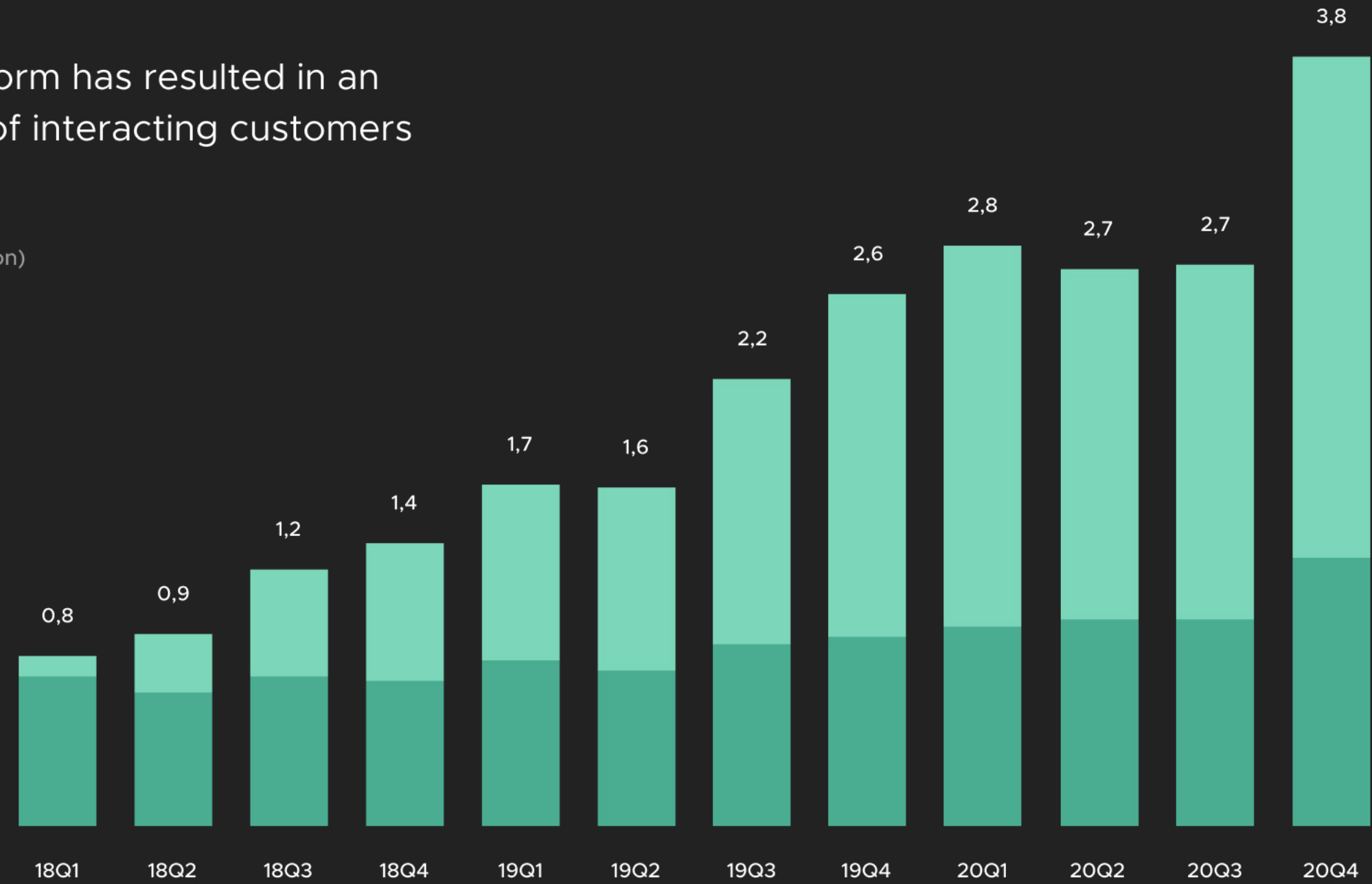


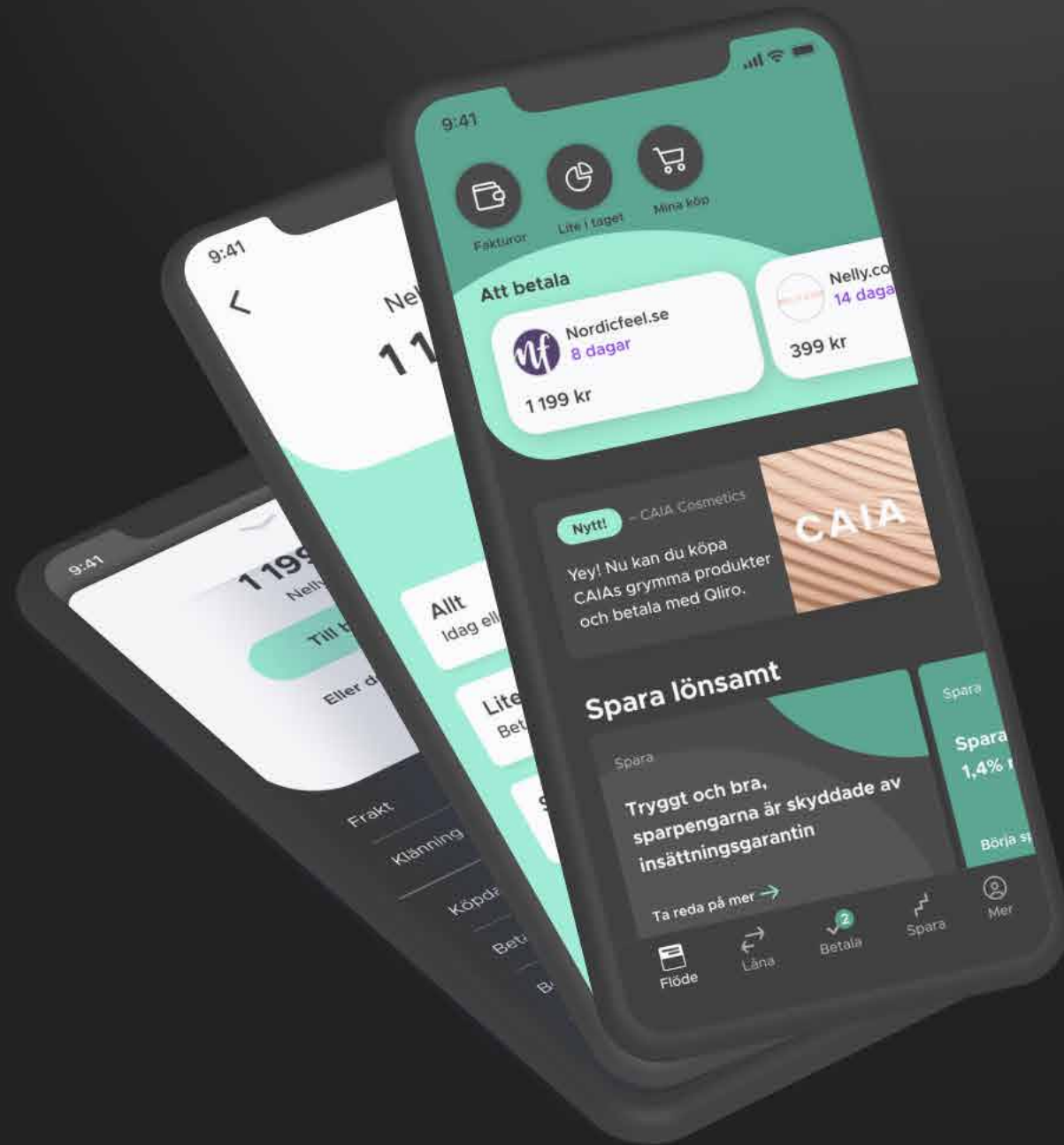
The customer's settlement will reach us within 1-2 days after the payment date

Our loyal customer base increases every day

The power of our digital platform has resulted in an extremely positive evolution of interacting customers

Number of web and app logins per quarter (million)





Sweden's 2nd most downloaded app

We are proud to be Sweden's 2nd most downloaded financial app* 2020 after Swish with a rating of 4,4 in App store.

- ✓ The app is an important part in offering a top-notch, seamless customer journey
- ✓ By constantly developing features we have seen a high increase of customer loyalty

4.4

iOS rating
in App-store

63%

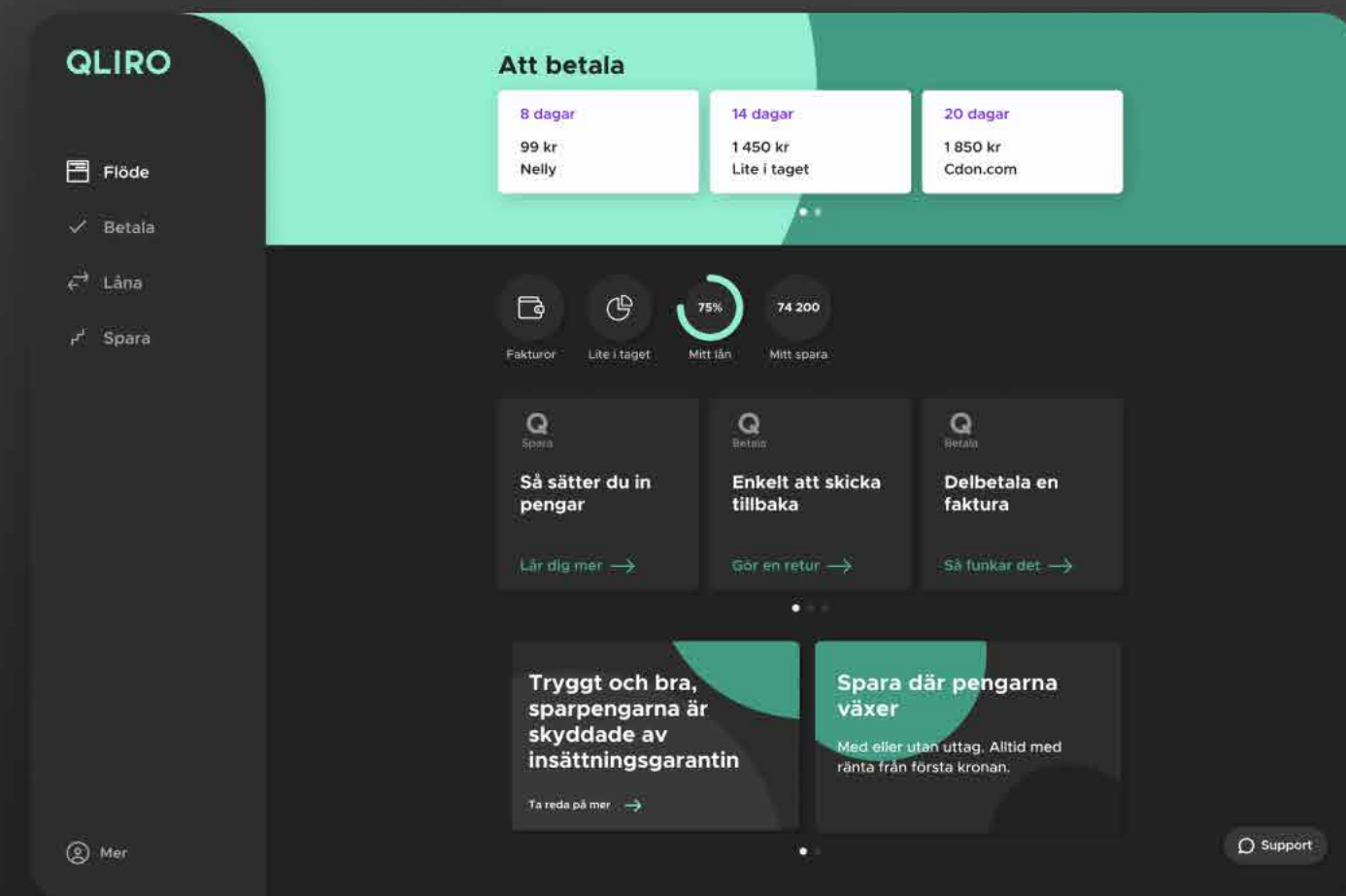
increased app
interactions during 2020

2.5 m

mobile app logins
Q4 2020

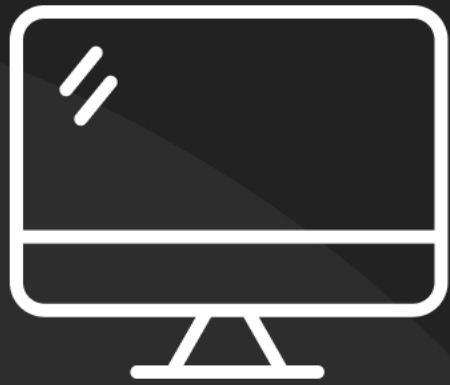
My pages for web friendly interface

- ✓ My Pages is for the customer who prefer to log in via desktop or mobile browser
- ✓ On My Pages the costumer can pay easily through one click
- ✓ An invoice is always sent by email or regular post (available as add-on). The customer can of course always pay with the OCR number via their bank.



Solving your everyday challenges

It should be easy to run a successful business



User friendly
Merchant Backend
that simplifies your
admin work



Secure **fraud handling**
so you can feel safe
with us

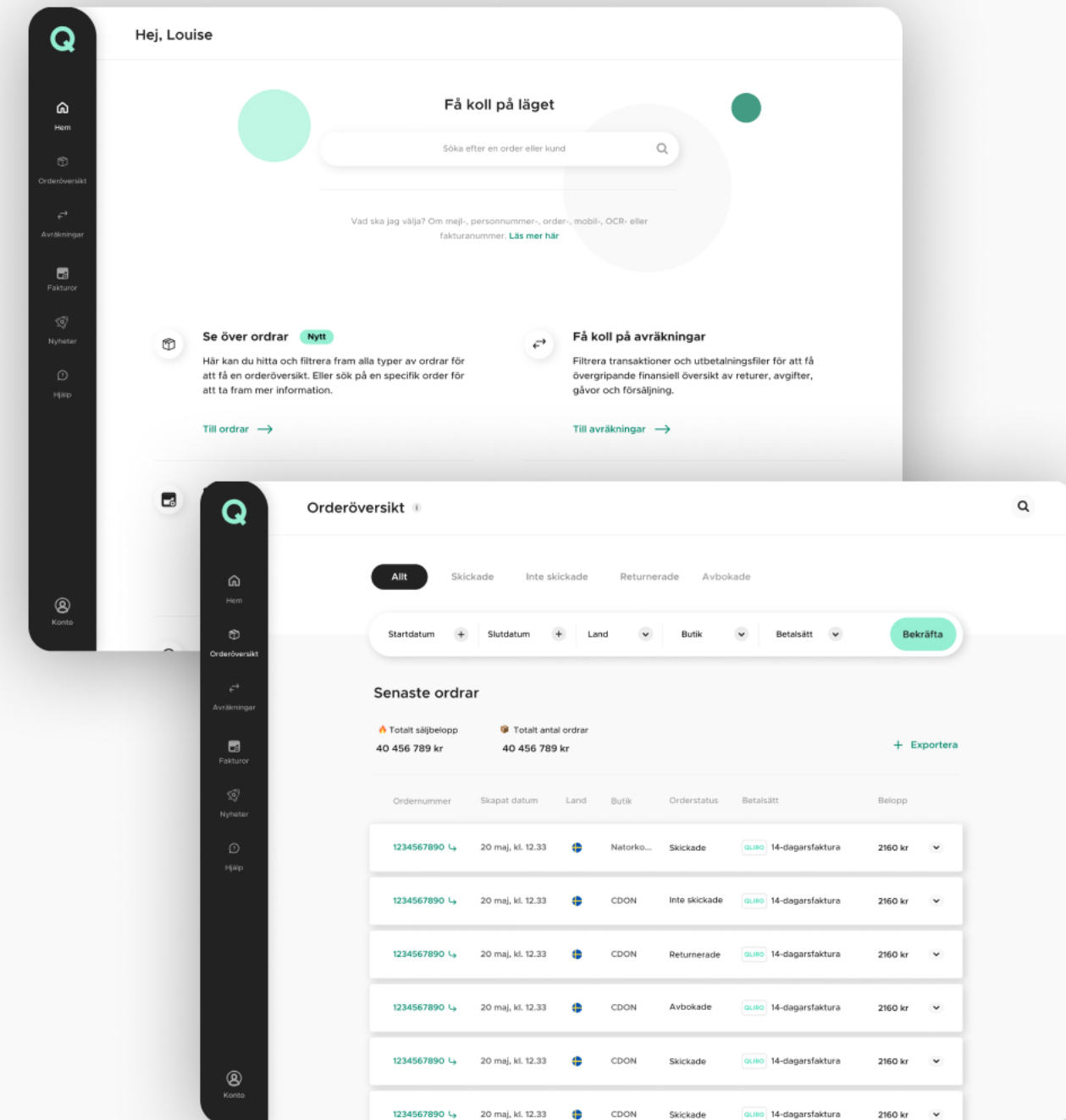


Award winning
customer service that
takes care of your
customers

Easy admin is key to get more done

Through close collaboration with our merchants, we have developed a new Merchant Web to make every work day easier

- ✓ As a result we have upgraded our UX design and copy for a seamless navigation between orders, settlements and customers-IDs
- ✓ Merchants will be able to push due dates, create or resend invoice, see order overview etc.
- ✓ Analytics and daily statistic chart are available later for quick and easy insights



24 hours fraud protection – all year around

- ✓ Fraud handling is a very high priority in order to protect our customers privacy interest
- ✓ Through a tight cooperation with our merchants we have developed a process on how to best perform fraud protection aligned to their needs
- ✓ We use technical solutions, e.g. BankID in combination with other controls depending on behavior and patterns
- ✓ We have a team of specialists who monitor incoming transactions in real time

Customer satisfaction is our number one priority

- ✓ Rewarded for Best Customer Support by Brilliant Awards in 2020
- ✓ Contact ratio has decreased with 40% since the new launched app in 2020
- ✓ We have support available in the most popular channels via phone, social media, e-mail, chat etc.
- ✓ Customer Satisfaction with an average of 95% for all channels (industry average 85%*)

Sustainability in focus



“For Qliro, sustainability is important and an integral part of our strategy. We want to use our position and platform between merchants and 2,5m active consumers to contribute to the development of sustainable e-commerce.”

– **Carolina Brandtman, CEO Qliro**



Integrated features for sustainable actions

We have teamed up with Deedster, a tech-company who creates engaging digital challenges for people to get more involved in sustainability actions

- ✓ We have created the Lifestyle profile
 - a consumption questionnaire where the answers together with transaction data creates a unique profile with displaying personal carbon footprint
- ✓ To reduce the number of returns, we have created Retursmart, a service giving the customer insights of the carbon footprint of a return – good for you, good for the planet!

Let's have a look at the details

Everything you need and more

- ✓ Take advantage of an easy plug-and play solution with a smart and easy integration
- ✓ Add features perfectly suited for your business to boost reach and sales

	Standard	Add-on
B2C Checkout	•	
B2C Global Checkout		•
B2B Checkout		•
Integrated shipping	•	
Merchant web including settlements	•	
Banner widget	•	
Up-Sell		•
Subscriptions		•

A competitive pricing model

- ✓ We are not only confident in our high conversion rate-checkout, but we also want to offer it at one of the best prices in the market
- ✓ No hidden fees or extras

	Standard deal	Avg competitor price*
Monthly fee	0 SEK	0-5000 SEK
Transaction fees	2,20%	2,5%
Start up fee	0 SEK	0-5000 SEK
Start up fee WGR	5000 SEK	5000 SEK

The pricing for your customers



	Payment due dates	Our fees
Invoice	14 days from purchase to payment	0 SEK
Campaigns	Payment due date up to 90 days	Setup fee 39 SEK
Fixed part Payment	Pay in 3, 6, 12, 24 or 36 months	<ul style="list-style-type: none">• Setup fee 95-395 SEK• Admin fee 29 SEK• 9,95% (24 & 36 months only)
Flexible part Payment	Flexible long term payment	<ul style="list-style-type: none">• Admin fee 29 SEK• Interest 19,90%

The pricing for your nordic customers








	Payment due dates	Our fees
Invoice	14 days from purchase to payment	0 EUR / 0 NOK / 0 DKK
Campaigns	Payment due date up to 90 days	Setup fee 4,99 EUR / 45 NOK / 29 DKK
Fixed part Payment	Pay in 6, 12 or 36 months	<ul style="list-style-type: none">• Setup fee 4,99 EUR / 295 - 395 NOK / 0 DKK• Admin fee 0 EUR / 45 NOK / 0 DKK• 14,95% (Fi) / 9,99%* (No) / 9,95% (Dk)
Flexible part Payment	Flexible long term payment	<ul style="list-style-type: none">• Admin fee 0 EUR / 45 NOK / 0 DKK• Interest 20% (Fi) / 17,95% (No) / 22,7% (Dk)



With the possibility to expand in 34 countries

The checkout payment solution* is available across Europe in collaboration with great payment partners within each country.



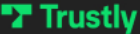




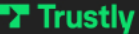


Nordic

					
Denmark	•	•	•	•	
Finland	•	•	•		
Norway	•	•	•		•
Sweden	•	•	•		

North America

		
Canada	•	•
USA	•	•

Europe

											
Austria	•	•	•			Lithuania	•	•	•		
Belgium	•	•	•			Luxembourg	•	•			
Bosnia-Herzegovina	•	•				Macedonia	•	•			
Bulgaria	•					Malta	•	•			
Croatia	•	•				Monaco	•	•			
Cyprus	•	•				Montenegro	•	•			
Czech Republic	•	•				Netherlands	•	•			
Estonia	•	•	•			Poland	•	•	•	•	•
France	•	•				Portugal	•	•			
Germany	•	•	•	•		Romania	•	•			
Greece	•	•				Serbia	•	•			
Hungary	•	•				Slovakia	•	•			
Iceland	•	•				Slovenia	•	•			
Ireland	•	•				Spain	•	•			
Italy	•	•				UK	•	•			
Latvia	•	•	•								

QLIRO

Want to get started?

Talk to your platform supplier today.