

P27 - The payment gamechanger

Sept 8, 2020

About P27

<https://youtu.be/cjLBxTWZFZo>



The payment landscape is changing rapidly



Real-time payments – soon new normal



**Initiatives from authorities and regulators
(Open Banking, PSD2, TIPS, EPI)**



**New competition putting pressure on
Mobile solutions**



**Simplification and standardization = lower cost
and complexity**



Cross border payments on the rise



New joint work models



P27 has the ambition to build a payments superhighway

- Connecting the 27 million people in the Nordics



Going from...

9 different clearing systems

Different products in different countries often with overlap

Platforms with overlap of investment needs and limited scale



... to

One clearing system and platform – the initial vision at launch of P27

Harmonized payment products where so required

One point of entry for participants (including EUR transactions)



Imagine if people and corporates in the Nordics could...

- Pay with mobile payments in other Nordic countries
- Have a **cost efficient direct debit scheme** instead of current old and expensive
- Pay and receive payments instantly also from other countries in a **simple and secure way**

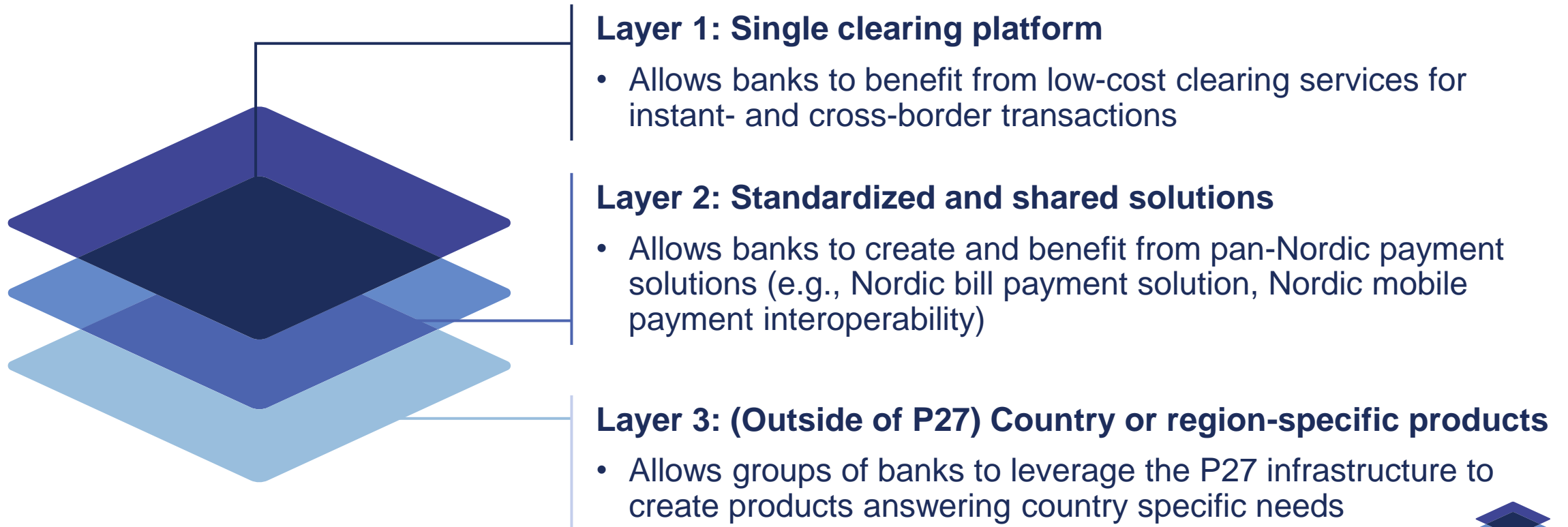


Banks will benefit from several value-added services beyond core clearing services

P27's layered set-up ...



... Creates opportunities for participating banks



P27 will create a true change in the Nordic payments industry

First step towards all being instant

Help corporates to improve their payment models.

Take down system risk.

A foundation for future payments innovation

Help the Nordic Fintech community to prosper.

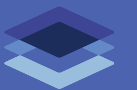


Payments to flow seamlessly across the Nordics

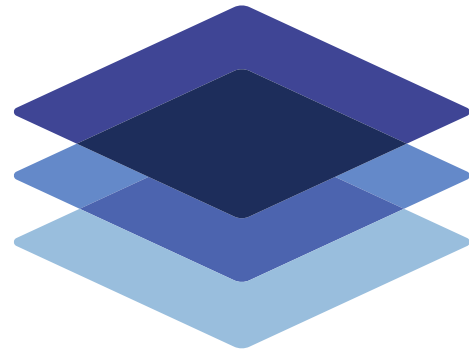
Support cross border trade in the Nordics.

Enable Nordic mobile payment solutions.

What can we do for you?



P27 is still in a preliminary stage, and the establishment of P27 is subject to regulatory approvals and requirements



P27
Nordic
Payments