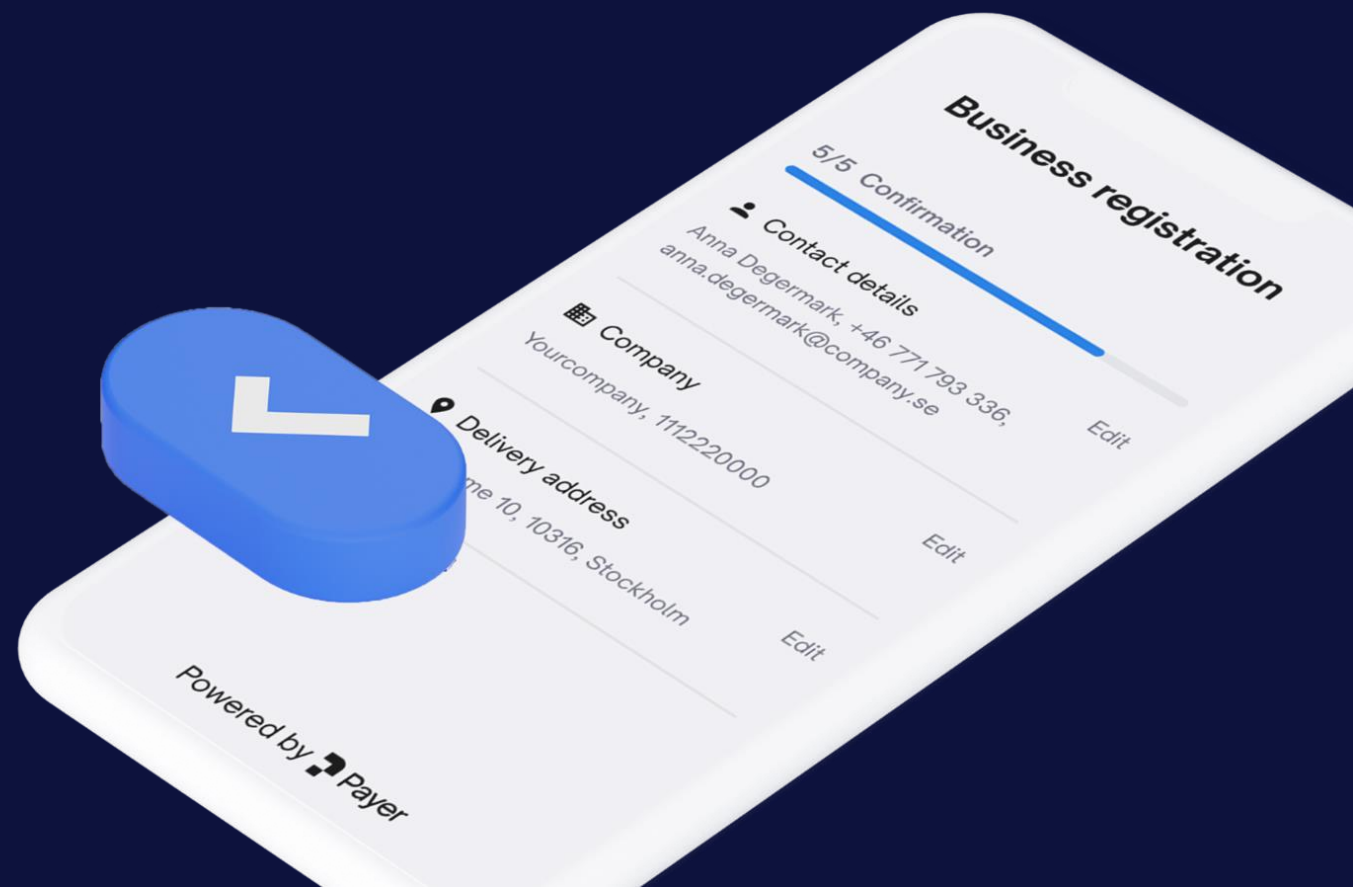# Payer

Pioneering digital B2B payments

REQUEST FOR TENDER

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Payer Financial Services AB with reg. no. 556736-8724 (hereinafter referred to as "Payer"), was declared bankrupt on 12th April 2024 by the District Court of Stockholm, Sweden. Johan Hörnberg of the law firm Schjødt AS, filial, was appointed as the Official Receiver for the bankruptcy.

Payer was founded in 2007 and has in recent years focused its business on developing an innovative platform for payment solutions between businesses.

The business primarily includes intellectual property, such as the payment platform, trademarks and domains.

The bankruptcy estate will continue to operate the business during the tender process.

Enclosed you find a presentation of Payer's business and the tender process. For more information about Payer, please visit https://www.payer.eu/.

For additional information, please request a copy of the Non-Disclosure Agreement and submit via e-mail to: tommy.hallsten@schjodt.com.

Interested parties shall submit a written tender by e-mail to tommy.hallsten@schjodt.com. Last day for submission of a written tender is 8th May 2024.

The Bankruptcy Estate reserves the right to (i) in its sole discretion evaluate any tender, (ii) sell the business or parts of the business before the tender period has elapsed and (iii) extend the tender period.

All information provided in this tender document has been provided by Payer. The Bankruptcy Estate does not make any guarantees regarding the correctness of the information in this document or other information provided in the tender documents, appendices or other documents.

For further questions regarding the tender process, please contact:
- Johan Hörnberg (Official Receiver); t: +46 708 540 212; e: johan.hornberg@schjodt.com
- Tommy Hallsten; t: +46 730 975 503; e: tommy.hallsten@schjodt.com

Schjødt

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Payer

Transforming B2B Payments

White-label and relationship focused
Removing friction and offering customers' preferred payment methods.

Full-service solution across O2C
Payer cover all phases of the order-to-cash process, from converting new b2b customers to making sure b2b customer pays in time with no manual work required.

Vertical agnostic
Payer's solution can be adapted across all sectors where the stakeholders include both private companies and public organizations.

Pure B2B Focus
Payer strive to serve the B2B segment with the best solution instead of being in B2C, B2B and P2P.

Built by design an API first and modular approach to adapt rapidly to constant change and stay flexible.

No binding agreements or exclusivity
Customers have stayed with Payer because the product provides best value, not because of constraints from picking the best-of-breed solution.

Payer

Solutions through the customer journey

Before Payments

Payments

After Payments

Order-2-Cash

Problem: Convert new customers easily and offer new customer to buy instantly on credit

Problem: Offering the right payment method in the right time

Problem: Chasing payments, manually interpreting insufficient payment information, semi-automation. Downstream impact on credit and collections

Payer

Payer's solutions - high-level*

Before payments

Convert customers in seconds while eliminating risk.

Customer registration*

Credit checks*

Identifications*

Subscriptions*

Payments

Powerful and flexible API payment platform which makes it possible to create tailormade solutions that fits any B2B business.

Invoice*

Card*

Local payment methods*

After payments

Digitalize accounts receivables to accelerate cash flow with accurate financial data.

Payment matching*

Automatic reminders*

Automatic debt collection*

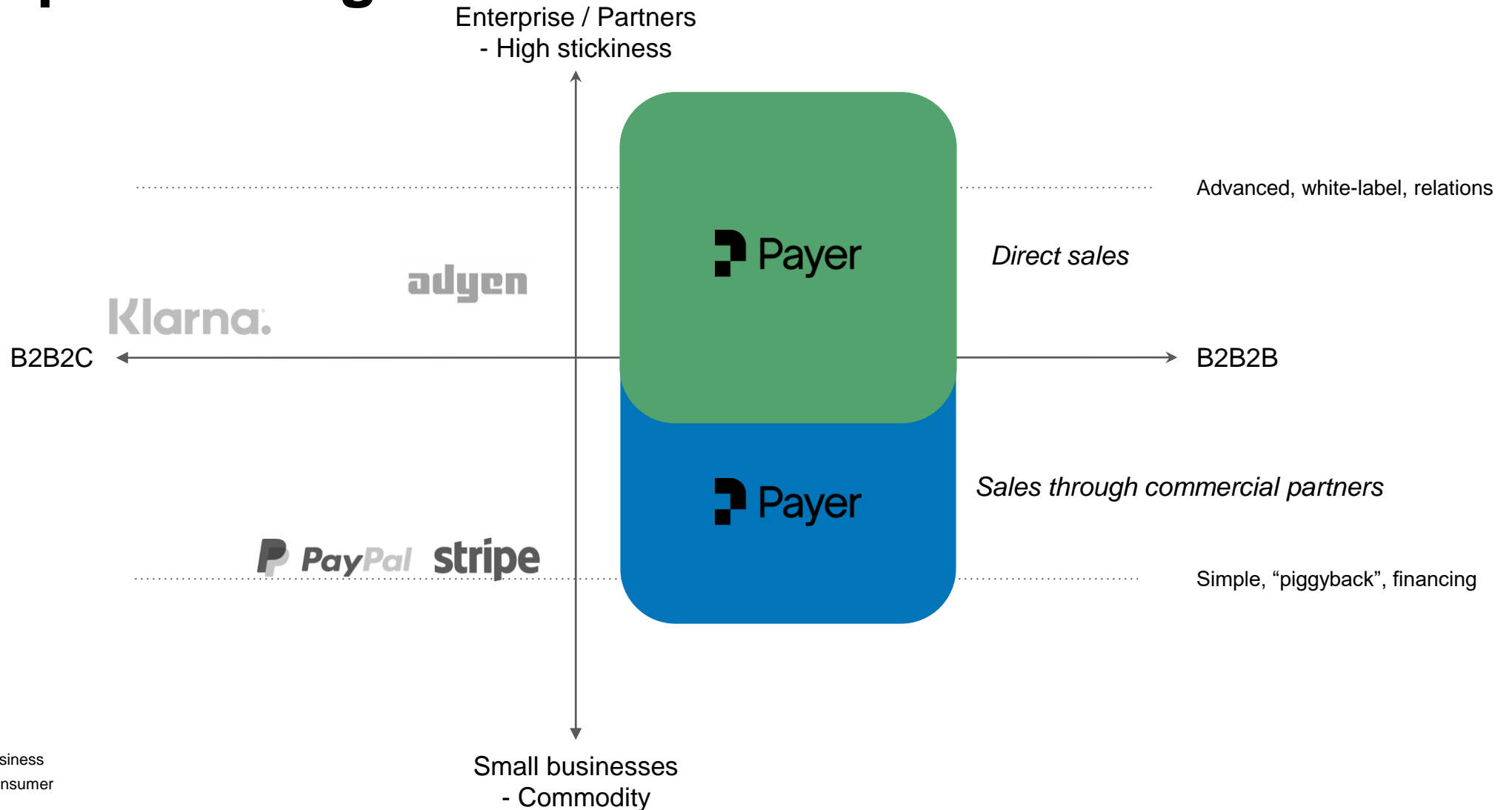Automatic reconciliation

Insights

Data insights per end-customer, supporting merchants to keep relevant data up-to-date in real-time.

Transactional data

Export financial reports

*Existing partner integrations included to offer service, but no partner agreements included

Payer

A unique positioning

Enterprise / Partners
- High stickiness

Advanced, white-label, relations

Payer

adyen

Direct sales

Klarna.

B2B2C ← → B2B2B

Payer

Sales through commercial partners

PayPal stripe

Simple, "piggyback", financing

Small businesses
- Commodity

*B2B2B - Business to Business to Business
*B2B2C - Business to Business to Consumer

Payer

B2B Signup

Trust new customers and let trusted customers buy with ease

Key business benefits

Reduce costs and manual labour
Digitising and automating customer onboarding processes with configurable verifications based on your business rules

Increase conversion
Meeting customer demands with fast frictionless registration in seconds, delivering a great user experience by data-driven design

Enable real time decisioning and risk assessment
Verifying customers in real time and letting them choose the payment option that they want in your checkout. Get instant results and customer approval status.

Be up and running in no time
Get going within hours with our super simple code integration.

Contact details

Enter your contact information as the customer

First name
Lisa

Last name
Larsson

Email address
lisa.larsson@company.se

Phone number
🇸🇪 +46 771 793 336

CONTINUE →

Powered by Payer

Digitally onboard new customers in seconds while getting all necessary information to verify buying authority and assess creditworthiness.

Identify returning customers and help them make safer and faster purchases.

Payer

B2B Payments

Increase payment acceptance and grow sales.

Key business benefits

Lower checkout drop-offs
Removing friction and offering customers' preferred payment methods

Reduce cost
Lower dependency on card as a payment method

Increase revenue
Create new revenue streams by supporting new payment models like subscriptions and streaming.

Flexibility
The platform supports the addition of new payment methods making it easier to enter new markets.

Your information

👤 Contact details — Edit
Anna Degermark, +46 771 793 336, anna.degermark@company.se

🏢 Company — Edit
Yourcompany, 1112220000

📍 Delivery address — Edit
Street name 10, 10316, Stockholm

Powered by **Payer**

Payments

🔘 Card — mastercard VISA
   Fill in card details

Card number
1234 1234 1234 1234

Expiry
MM/YY

CVC
CVC

⭕ Invoice pre paid
   Pay ahead of the delivery.

Example of how you can build and visualize a checkout with Payer's B2B SignUp UI + your own UI for payment methods and use one or several of Payer's separate Payment Methods via API

Payer

B2B Payments

Increase payment acceptance and grow sales

Payment methods

Card Payments
Get paid now with a global and used method.

White-label BNPL invoice
Own your customer relation and get paid in time with no manual time spent. Described in depth in AR automation section.

Local Payment methods - Swish

Payments

○ Card
Fill in card details
mastercard   VISA

Card number
1234 1234 1234 1234

Expiry
MM/YY

CVC
CVC

○ Invoice pre paid
Pay ahead of the delivery.

○ Invoice 30 days
Pay due thirty days after the invoice date.

☐ I agree to Terms and Conditions

Place order

Example of how you can build your own UI for payment methods and use one or several of Payer's separate Payment Methods via API

Payer

Accounts Receivable (AR) Automation

Reduce time spent on manual work and spend more time on your most important asset - your customer

Key business benefits

Improve operational efficiency and DSO
Get paid faster and remove manual processes, oversights and human error.
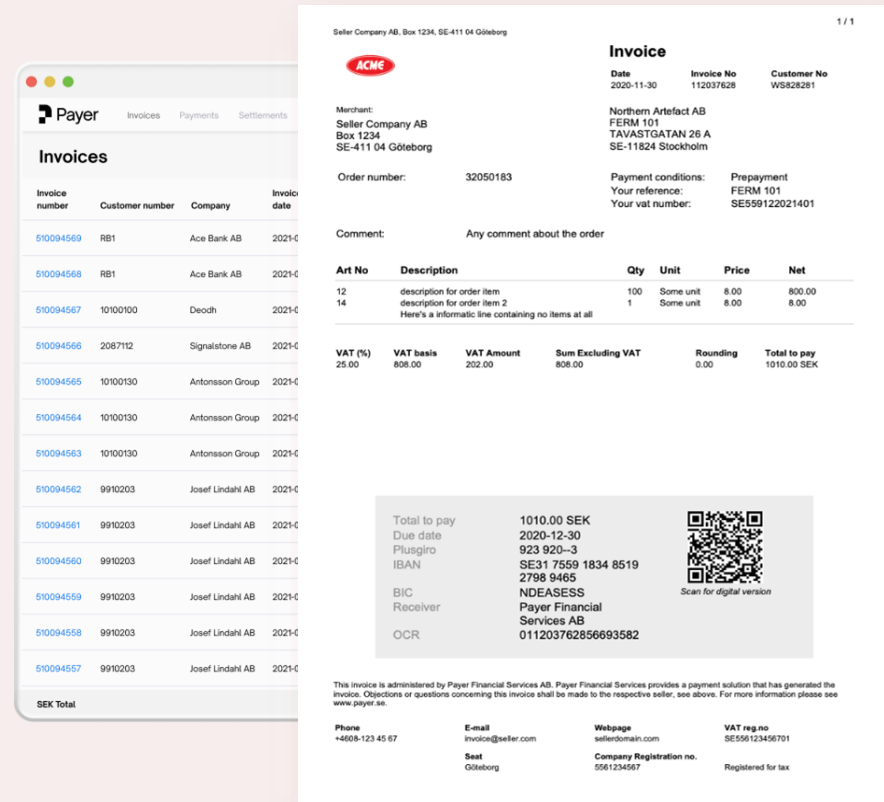
Reduce costs
Eliminating the time spent by back-office staff chasing invoice payments, doing reconciliation and preparing reports

Harmonise systems
Syncing the corporate bank with the e-commerce, ERP and accounting systems by connecting your system with Payer's API

You own the customer
Payer automates the process in the background while you stay in control of the relationship.

Automate invoices to issue and deliver customer invoices directly to their preferred channel (SMS, email, edi).

With automated payment options, follow-ups and collections, staff can focus their time on building relationships with customers.

Payer

B2B Subscriptions
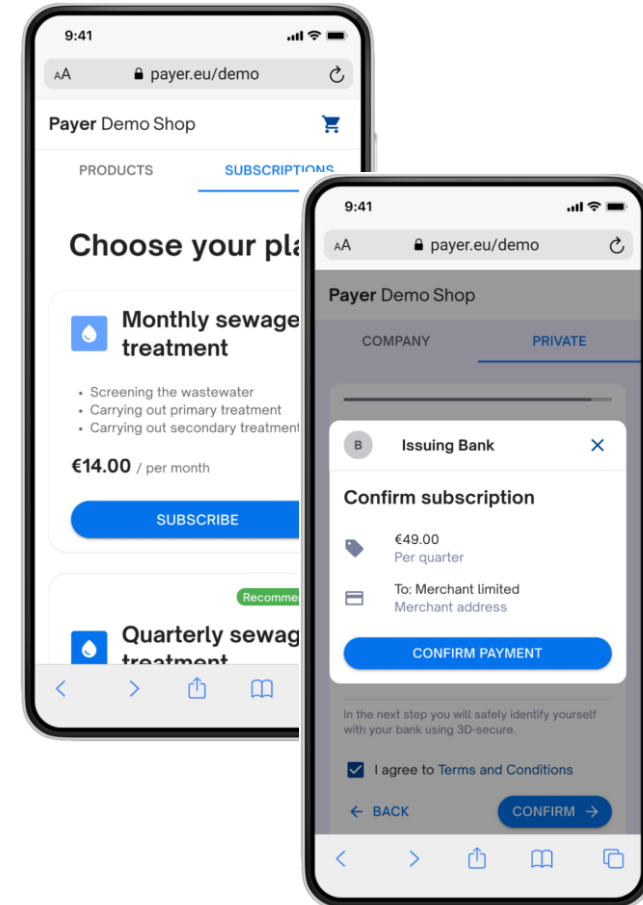
A one-stop-shop for subscription management*

Solution characteristics

Time-based & Usage based subscriptions
Support for all B2B sales models

Subscription logic
Support the complex needs in subscription logic

Payments
Utilizing Payer's Payment Method (Card)

Product & Price Management
Start selling B2B subscription in no time and for a low cost.

Example/Mockup of how the UI can be built when integration with the API

*Full support for b2b to be implemented (e.g. invoice integration, business customer data=, paused project.

GET IN CONTACT

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