

The background of the slide is a photograph of a high-speed train, likely a Shinkansen, traveling through a tunnel. The train is white with a red stripe along the top. The perspective is from the front of the train, looking down the tracks. The tunnel walls are dark, and there are bright light sources at the far end of the tunnel, creating a strong lens flare effect. The train is moving towards the viewer, and the tracks recede into the distance.

World's First Mobile Payment Solution for Smart Cities

PayiQ

Tuomo Parjanen, CEO

Our Vision

We will make PayiQ® number #1
Mobile Payment **Enabling** brand in
the World for Smart Cities and MaaS
Operators.





PayiQ develops mobile solutions for smart cities & transportation operators.

Company focuses on mobile tickets,
security and safety.

Need: End Users

Digitalization and **shared economy** allow customers to have the same **flexibility** and **tailor made transport** options they can enjoy with private cars.

The annual market for passenger transportation in Finland is 15 bn € and globally 700 time bigger.

(McKinsey 2013 report)



All mobile
platforms



Products:

- Tickets
- Events
- Retail
- Services

PayiQ API

Teleoperators

DNA
Sonera
Eisa
InfoBip
Beepsend

Debit &
Credit Cards

Visa
MasterCard

Payment
Gateway

Solinor
PayiQ
RoundBank
Aquiropay

MobilePay

Danske Bank

Billing

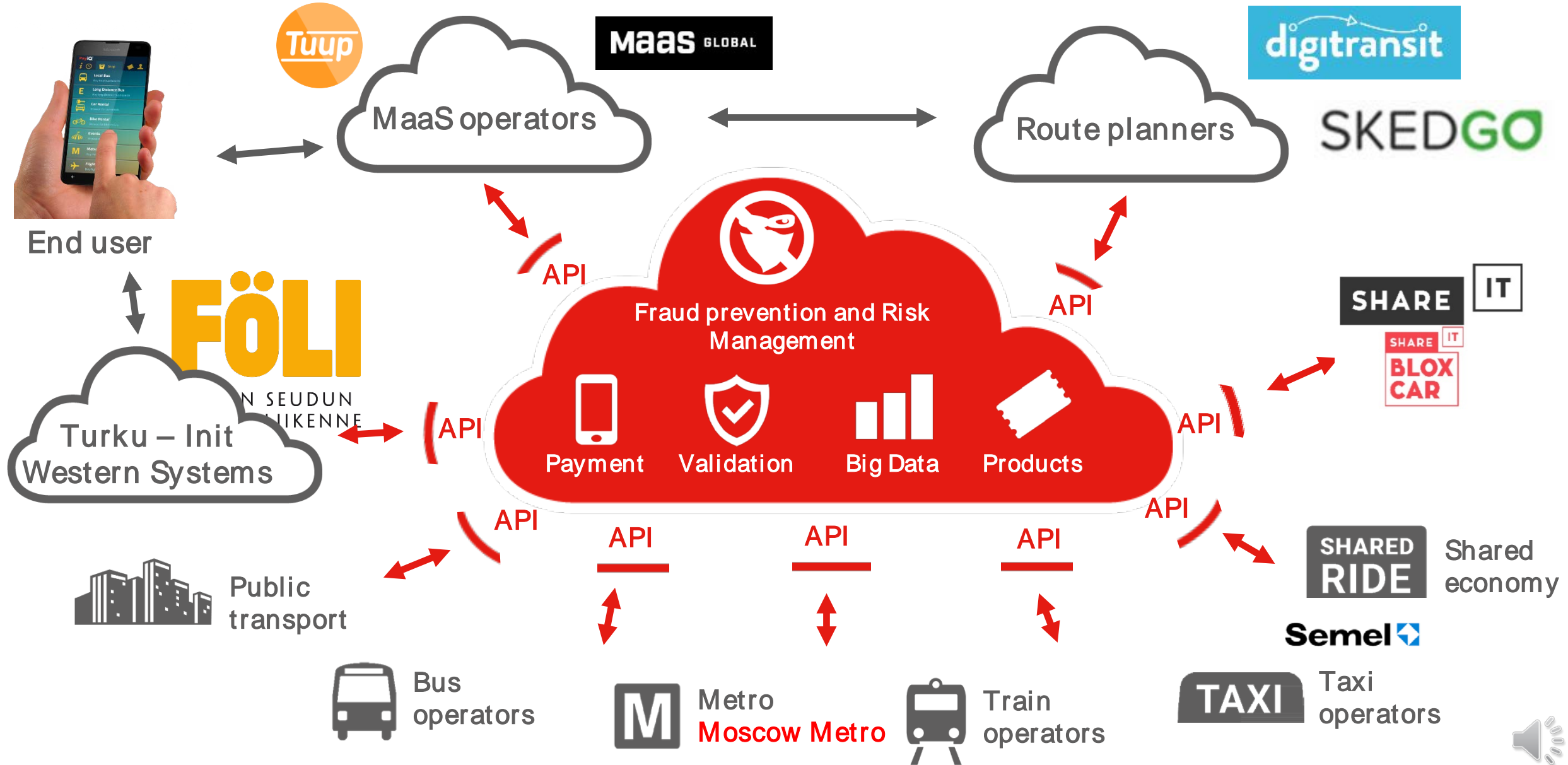
Svea Ekonomi

Top up

Troikka
Föli

Banks

OP
Voronezh
RIBank





Benefits:

With PayiQ Tickets' **One-Click purchase** you can buy all your tickets with **your chosen payment method!** The ticket is immediately ready for use on your phone

**One-Click
purchase!**



MaaS Operators



Solution Partners



Banks, Creditors and Teleoperators



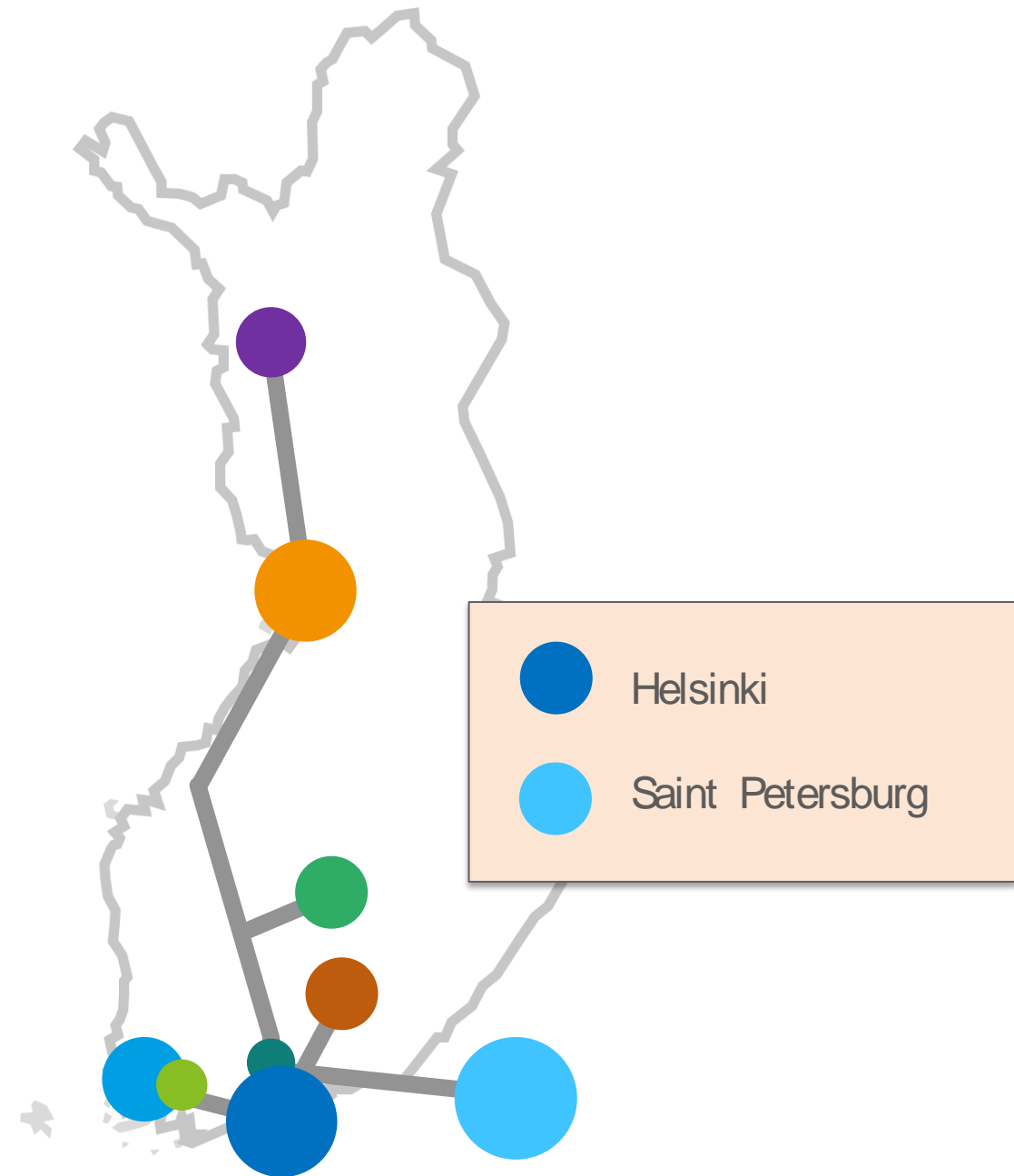
Research & Technology Partners

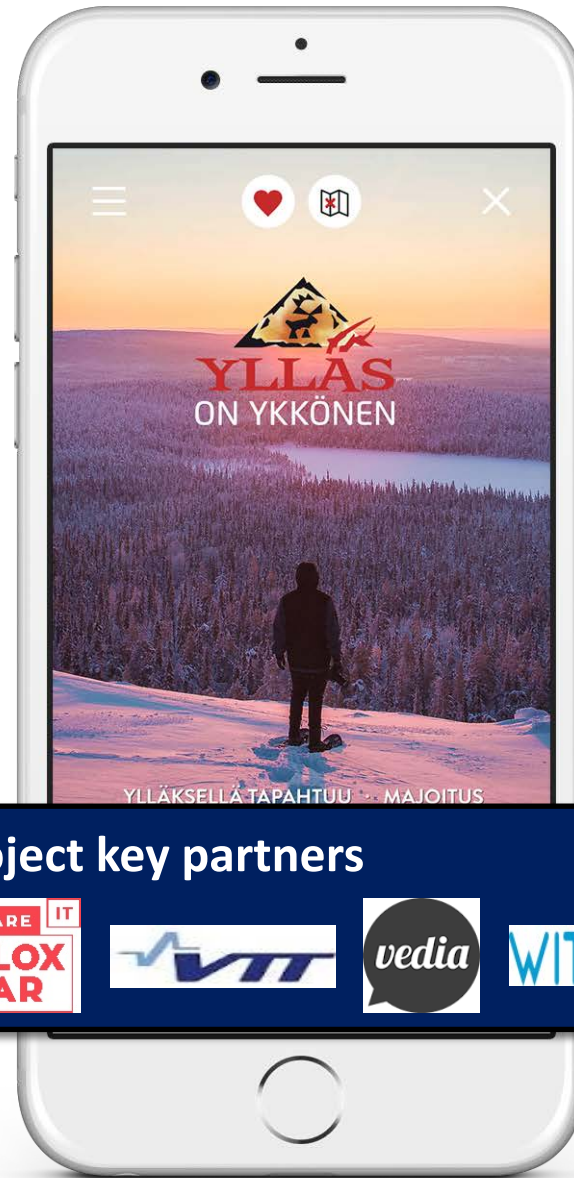


Coverage of our services in Finland

Our ticketing and validation is a proven solution in production and with dynamic ticket pricing.

- Föli: Turku, Raisio, Naantali, Kaarina, Lieto, Rusko
- Hyvinkää
- Jyväskylä
- Lahti
- Oulu
- Salo
- Ylläs





*1) Mobility and
associated services of
a rural tourist
attraction*

VAMOS! project key partners



The challenge of any mobile travel service is to win enough users!
→ The digital mobility market revolution is only just started!



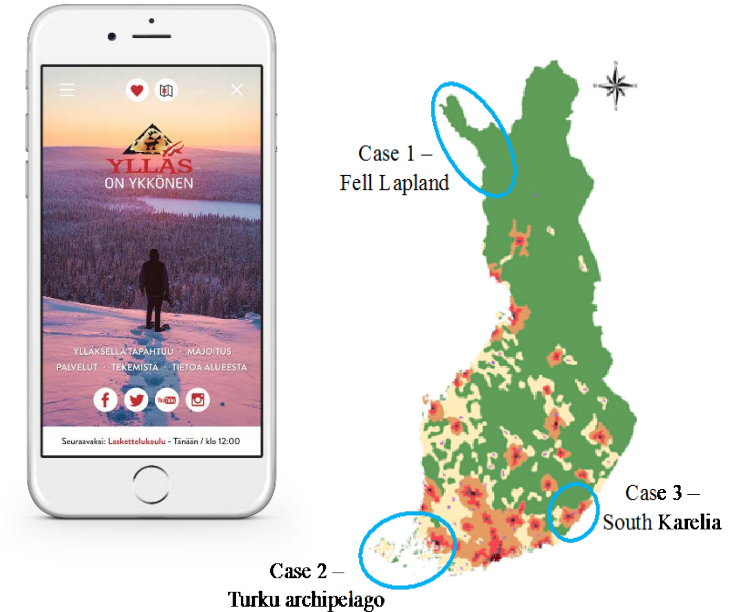
Ylläs first VAMOS! case



- Tickets and products
- Ski bus tickets from airport and railway station
- Event tickets
- Optional payment for ski track maintenance
- Packaging all tourist services as one
- Source: "YlläsTieto" -open interface thru API

Cooperation with

- We have been participating in following project with VTT
 - **Living Lab Bus - Open development platform for mobility services**
 - Beacon testing for LLB
 - **VAMOS! – Rural Maas and case Ylläs**
 - **H2020 application for Rural area – Aalto University being the head**
 - **SwissInnoLab gBaecon test for Linkker buses in Turku**
- Special thanks for the team of
 - Raine H, Aki, Tuomo K and Juho – ***Rango and the Tupu, Hupu & Lupu team***





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Senior Partner



Hanna Loikkanen
Member of the Board



PayiQ - South Europe Spain

Petri Tschurbanoff
CTO, Partner



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Erik Berggren
Chairman of the Board



Bo Hammarström
Chief Sales Officer



PayiQ Russia

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Gold Datacenter

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Payment Solution Provider