Press release

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## Additional payment account now available with SEQR

As of today, customers of Gothia Financial Group have the possibility to pay with Seamless (OMX: SEAM) mobile wallet SEQR through the payment account PayByBill. The agreement with Gothia expands the options for existing users of connecting an additional payment account to SEQR.

- The market for mobile payment is very exciting. SEQR is in the absolute forefront in the development and has taken a large market share. Therefore we view this as a very interesting channel to be able to offer more services to more customers, says Dennis Blennskog, CEO, Gothia.

The collaboration with Gothia is a great complement to the mobile solution offered by SEQR today. In addition, Gothia's customers and extensive operations in 11 countries brings about international possibilities, even if the agreement initially relates to the Swedish market.

- We are glad to be able to offer our SEQR-users the alternative PayByBill as a payment account for mobile payments. As more consumers daily discover the benefits with SEQR, we want to offer our customers, users as well as the retail trade, more alternatives, says Peter Fredell, CEO Seamless that provide SEQR.

Just like the payment account Collector, already available in the SEQR-app, PayByBill is free to use; no interest and no fees. New features was recently added to SEQR's all-in-one solution. Users can now skip another card and connect merchants' loyalty programs directly to the SEQR-app. This is in addition to paying in stores, online, paying for parking, make peer-to-peer transfers, save digital receipts, redeem offers and donate to charity.

## For more information:

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## **ABOUT SEQR, by Seamless**

SEQR (se•cure) is Sweden's and Europe's most used mobile wallet in stores and online. SEQR enables anybody with a smartphone to pay in stores, at restaurants, parking lots and online, transfer money at no charge, store receipts digitally and receive offers and promotions directly through one mobile app. Through the SEQR app, the user simply scans or taps a QR-code/NFC at check-out and approves the purchase by entering a PIN code. Fast, smooth and safe, SEQR's payment solution enables merchants to lower interchange fees significantly compared to those charged by traditional card companies. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones. Founded in 2001 and active in 30 countries, Seamless handles more than 3,1 billion transactions annually through 525 000 active sales outlets. SEQR is available at Sweden's largest grocery chains, fast food chains and national retailer chains including McDonald's, Hemköp and Ur&Penn. In 2013 SEQR was launched in Romania together with GarantiBank and in the spring of 2014 SEQR will be launched in Belgium together with bpost bank. Seamless is traded on Nasdaq OMX Stockholm, under the SEAM ticker.

## **About Gothia Financial Group**

Gothia Financial Group is a part of the German company arvato Bertelsmann, which has more than 68 000 employees in 14 countries. As a full-service BPO provider for the entire invoice processing chain, we offer a broad spectrum of services including invoice administration, invoice purchasing, debt purchasing, financing and debt collection. With more than 35 years of experience, we help companies in Europe to grow. Read more about Gothia at www.gothiagroup.com and arvato at www.arvato.com

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