

## SEQR expedites peer-to-peer payments in the US – Concludes partnership agreement with Dwolla

Seamless, listed on Nasdaq Stockholm, has concluded an agreement with Dwolla, a US company offering a new and innovative payment platform. The agreement will enable money transfers between private individuals, also known as peer-to-peer, across the US via the digital payment solution SEQR. It is expected that the launch of peer-to-peer in the North American market, supported by Dwolla, will take place in the first quarter of 2016.

Dwolla's payment platform provides SEQR with the opportunity for a rapid roll-out of peer-to-peer payments. By utilising Dwolla's infrastructure SEQR is able to launch peer-to-peer in the US ahead of having all of its own money transmitter licenses approved,

"Money transfers between private individuals is a very popular service in the US. Under the agreement with Dwolla, we can quickly offer SEQR's US customers a peer-to-peer service which is something our customers in Europe already make great use of. Peer-to-peer is growing rapidly in the US," says Peter Fredell, CEO of Seamless, and continues:

"In parallel with the launch in partnership with Dwolla, we are continuing to secure money transmitter licenses in the US within the scope of our own solution, which will ultimately prove more profitable."

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### About Seamless / SEQR

(se·cure) is Europe's most used mobile payment solution 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, connect loyalty programs, 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 digital 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 35 countries, Seamless handles more than 3,7 billion transactions annually through 575 000 active sales outlets. 6 200 merchants have chosen SEQR including the largest grocery chains, fast food chains and national retailer chains in the markets where SEQR is established. Currently SEQR is established in Sweden, Finland, Romania, Belgium, Portugal, Netherlands, Germany, Spain, France, Italy, UK and US. In 2013, SEQR won the Mobile Money Deployment in Europe. Seamless is traded on Nasdaq OMX Stockholm, under the SEAM ticker. [www.seqr.com](http://www.seqr.com)