

# How SEQR Offers is driving more business into the store for retailer Axfood Group

Axfood Group, with a revenue of close to \$ 5.4 billion (37 500 MSEK) is the 3rd overall largest retailer in Sweden with an approximate 20 percent share of the food retail market. Axfood operates through close to 1 200 stores, including franchise and fully-owned operations. Being the first food retail chain in Sweden to launch mobile payments in late 2012, Axfood chose SEQR. In addition to significantly reduced transaction fees and a more streamlined payments flow at the checkout, Axfood can now benefit from a completely new marketing channel to their customers. Attractive offers are available directly in the SEQR App, targeted offerings that not only takes the customer experience to a higher level but also drives more business into the store.

With SEQR, merchants now has access to a completely new marketing channel, directly in the SEQR App. SEQR Offers provides a vital mobile ad platform that reaches the right audience at the time of purchase, with focus on the user experience and by offering attractive deals. The importance of offers has increased after the successful trials. The SEQR cashback offers are attracting new customers into the store, establishing a new shopping habit with return visits over time.

## AUTOMATIC REDEMPTION BY SEQR

The cashback amount is automatically redeemed by SEQR, with the store handling the purchase as any other transaction in their cash register system, i.e. the store gets paid in full. The customer selects an offer in the app, picks out the product at the store and pays with SEQR at checkout. The customer receives an sms with a confirmation of the cashback and the amount is then transferred to the customer's bank account.

## INCREASED SALES

In spring 2014, Axfood teamed up with SEQR for a number of cashback campaigns, offering the customer money back for selected products within their own product range "Garant" at both supermarket chains Hemköp and Willys. As the cashback service handling is totally automated, there has been no effort required from the Axfood side regarding redeeming offers or other administration, the entire clearing process is taken care of by SEQR. A three-month evaluation of the period February-May 2014 clearly shows that SEQR Offers is increasing sales.



“ Both the technology around these mobile coupons such as automatic redemption at the Point of Sales and the offers themselves, have created an amazing effect on both consumer retention and acquisition at Axfood. ”

Senior Marketing Officer, Axfood Group

## SOME OBSERVATIONS:

- The number of new SEQR customers increased by 143 % at Willys and by 126 % at Hemköp.
- The total SEQR sales increased by 113 % at Willys and by 95 % at Hemköp.
- The average transaction including SEQR offers was higher than the ones without.
- In selected stores with high marketing activity during the period, up to 20 % of the SEQR purchases included offers.

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones.

www.seqr.com



SEQR  
the mobile wallet

# Mobile payments increasing sales and customer experience for QSR

For players in the QSR (Quick Service Restaurants) industry, business is characterized by a high number of transactions at a relatively low average check. QSR customers are some of the most demanding when it comes to speed of service and they are young. Sweden today has a 98% internet- and 80% smartphone penetration. For McDonald's, having a clear digital strategy is key to meet the consumer demand in a country where the population are among the most connected people in the world.

McDonald's in Sweden are in the forefront within digital solutions and quite far along on their digital journey". To meet customer demand "It was natural for us to explore mobile payments as part of our overall mobile strategy," says Kajsa Dahlberg, Head of Media & Digital at McDonald's Sweden. The decision fell on SEQR and in the summer of 2012 the rollout of the mobile wallet SEQR was initiated.

SEQR was integrated to the existing Point of Sale system and all the restaurants had to do was place a unique QR-code at checkout. The rollout was fast and smooth and today SEQR is available at McDonald's restaurants nationwide. To make a purchase, guests simply download the SEQR-app to their smartphone, scan the QR-code and confirm the payment with his/her personal PIN. The digital receipt is stored in the phone.

*"We have indications that guests paying with SEQR not only visit us more frequently but also that their average purchase is higher compared to other guests",* continues Dahlberg.

## Why SEQR?

Because of the fixed transaction cost and low value transactions at QSR:s, the interchange for low value card transactions can be as high as 10 percent. Since Seamless uses its own transaction switch and is independent from any card infrastructure, a significant benefit to the restaurants is the 50% reduction of transaction costs when guests choose to pay with SEQR.

Since the rollout SEQR has updated the app with value added features such as integration of merchants' loyalty programs and extended the coupons and offers section.



*“SEQR is fast, easy to use and easy to roll out since we didn't have to invest in any physical units for each Point of Sale in the restaurants. I challenge anyone to try mobile payments.”*

*Kajsa Dahlberg, Head of Media & Digital at McDonald's Sweden*

In 2014, McDonald's decided to integrate SEQR as a method of payment into their own app, one of Sweden's most downloaded with approximately half a million active users per month. The integration encourages guests to pay with their mobile and creates additional opportunities for McDonald's to communicate targeted offers and promotions to their guests.

April 2014

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones. [www.seqr.com](http://www.seqr.com)

 **SEQR**  
the mobile wallet

# Mobile payments rolled out to national pharmacy chain in five days

Apotek Hjärtat is the largest privately-owned pharmacy chain in Sweden with a turnover of 9 billion SEK. In 2010 the former Swedish pharmacy monopoly was deregulated resulting in an increased competitive landscape. To differentiate from the competition and further improve its customer offer, Apotek Hjärtat decided to introduce mobile payments through the mobile wallet SEQR.

In December 2013, an agreement was signed with Apotek Hjärtat to launch SEQR to over 300 pharmacies nation-wide in Sweden. In only five working days, SEQR was rolled out to all Apotek Hjärtat stores. The rollout included more than 1 300 Points of Sale (POS) and never before has a roll-out of SEQR been carried out within such a short time frame.

SEQR was integrated to the existing Point of Sale system and installed remotely. The pharmacies activated the system by scanning the unique QR-code (or taps for NFC) placed at checkout. Within five days customers could use their mobile to pay when visiting one of the pharmacies. To make a purchase using the SEQR-app, customers scan the QR-code and confirm the payment with his/her personal PIN. The digital receipt is stored in the phone.

*“Consumers of all ages are frequent users of mobile services, we even see a continued increased demand for services that simplify and enhance every-day life. By offering our customers the option of paying with their mobile at Apotek Hjärtat, we can meet this demand. Via SEQR, we are also able to develop and further improve our customer offer”*, says Stefan Gustafsson, Head of Retail & Concept at Apotek Hjärtat.

Seamless, the company behind SEQR, uses its own transaction switch making the mobile payment solution independent from any card infrastructure. This enables Seamless to offer a 50% reduction in transaction costs every time a customer pays with SEQR.

For the customer, paying with SEQR is safer than using traditional cards as there is no sensitive information such as card numbers or personal information exchanged with the Point of Sales and each purchase is approved by a PIN code. In addition to offer a smooth



*“Introducing a new payment solution in retail business is always subject to thorough analysis, evaluation and, a certain degree of cautiousness. SEQR, not requiring any new investment and already integrated in our Point of Sale system, together with a highly efficient rollout process, made the store launch amazingly easy!”*

*Stefan Gustafsson, Head of Retail & Concept at Apotek Hjärtat.*

and safe method of payment, SEQR offers a wide range of added value features including digital coupons and integration to merchants' loyalty program. This opens up many possibilities for Apotek Hjärtat to communicate with the 1.3 million members within the company's customer loyalty program.

April 2014

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones.  
[www.seqr.com](http://www.seqr.com)

 **SEQR**  
the mobile wallet



# SEQR mobile wallet helps Apoteksgruppen to strengthen customer loyalty and increase sales

Swedish pharmacy chain Apoteksgruppen started its operations in 2010 as a result of the deregulation of the former Swedish pharmacy monopoly. The group consists of 163 pharmacies, each store owned by an independent entrepreneur. In 2013, Apoteksgruppen signed an agreement with Seamless to launch the mobile wallet SEQR, thus offering their customers the possibility to pay with their mobile at pharmacies nation-wide. With SEQR integrated with the Apoteksgruppen loyalty program with its different functionalities, the customer can pay with the mobile in store and at the same time collect bonus points and check the balance in real-time as well as redeeming attractive offers. The customer can leave the loyalty cards at home; it's all in the SEQR app!

Introducing a loyalty program is a very effective way to enhance the customer experience and at the same time promote more frequent shopping. Looking for a simple, quick and efficient mobile payment solution, Apoteksgruppen chose SEQR, as one of the most important factors was the possibility to integrate SEQR as payment method into their own loyalty app.

*“SEQR gives our customers access to a more smooth and fast way of paying and we see the integration with our loyalty program as a big benefit”*, says Ola Ebenhart, CIO of Apoteksgruppen.

Consumers simply download the SEQR app for free to their smartphone. In order to pay, the user simply scans or taps a QR-code/NFC at check-out and approves the purchase by entering a PIN-code. Paying with SEQR is safer than using traditional cards as there is no sensitive information such as card numbers or personal information exchanged with the Point of Sale (POS) and each purchase is approved by a PIN-code.

## Increased sales as well as lower costs

When paying with the mobile the consumer is encouraged to open up the loyalty app, which creates more opportunities for Apoteksgruppen to communicate new attractive offers and promotions. In the SEQR app, the consumer may check the balance of bonus points in real-time, benefit from attractive offers and get invitations



for customer events. Having the loyalty program with its offerings available in the SEQR app not only means more frequent use, it also drives more sales.

SEQR does not require any investment or additional hardware; all that is required by the local pharmacy is to display a QR-code at checkout. This, together with the fact that SEQR offers significantly lower transaction costs compared to card payments, means that Apoteksgruppen is also receiving great benefits from a cost saving perspective.

Since the launch in 2012, 4 600 merchants have chosen Seamless' solution that offers several value added services in one app.

April 2014

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones.  
[www.seqr.com](http://www.seqr.com)

 **SEQR**  
the mobile wallet

# SEQR mobile wallet offers an easier path to fundraising and giving

Giving should be easy. That's why Seamless, the company behind the mobile wallet SEQR, has applied its technology using QR-codes for charitable fundraising. Users of the SEQR-app can donate money directly inside the app or by scanning a QR-code unique to each participating organization. The QR-code is also easily displayed in digital or traditional marketing channels. Amnesty International (Sweden), Plan (Sweden) and the Child Cancer Foundation (Sweden) are among the twelve organizations that are already accepting donations through SEQR.

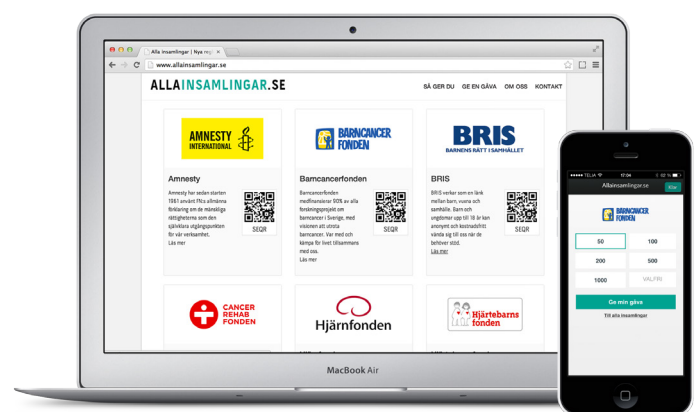
Donating money to a charity via a traditional text message from the mobile phone has so far resulted in up to 10 percent of the donation disappearing in fees, the exact number depending on the respective operator's tariff. Also, in Sweden it is not possible to donate via a simple text message from a mobile phone without going through a cumbersome registration process, including having to pay invoicing charges.

Now, it is possible to give money and at the same time ensure that 100 percent of the donation reaches the intended recipient, i.e. the charity organization. To donate from the SEQR-app, the user simply chooses an organization displayed in the app, selects the amount and approves with a personal PIN-code. The full amount goes directly to the charity, without any intermediaries applying any fees. For a full list of organizations available for donations through SEQR, please visit [www.allainsamlingar.se](http://www.allainsamlingar.se)

*"We want to make it easier for our donors and be accessible in as many large channels as possible. Amnesty works to protect human rights for everybody and therefore we are happy to have the opportunity to highlight our work to SEQR-users that can donate through their site Allainsamlingar.se",* says Evelina Norberg, Fundraising Manager Amnesty International Sweden.

## Improving fundraising capabilities

Since QR-codes can be applied to almost anything, it opens up endless opportunities for fundraising. With SEQR, users can donate on the go, when a need arises and from the smartphone. The unique QR-code can be applied to flyers, posters, stickers, web-sites, in social



media, in emails and newsletters. Also, with differentiated QR-codes for the respective channels, the fundraiser can easily follow-up on the effectiveness of the marketing activities.

The QR-code is connected to a receiving account provided by the charitable organization. The organization, in the same way as merchants offering SEQR, will also significantly decrease its transaction costs since the technology is not connected to any card infrastructure. In addition to donating to charity SEQR users use the same app to pay in stores and online, send money, pay for parking, connect loyalty programs and redeem targeted offers.

April 2014

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones. [www.seqr.com](http://www.seqr.com)

 **SEQR**  
the mobile wallet

# Super-fast roll-out of SEQR mobile payments at Axfood, Sweden's 3rd largest food retail chain

Axfood Group, with a turnover of close to 4 € billion (37 500 SEK m) has an approximate 20 percent share of the food retail market in Sweden. Axfood owns 250+ stores and in addition collaborates with a large number of proprietor-run stores. These include stores within the supermarkets Hemköp and Willys as well as stores run under the trademarks Handlar'n and Tempo. Being the first food retail chain in Sweden to launch mobile payments, Axfood chose SEQR. In less than two weeks, SEQR was rolled out to close to 400 Axfood stores with a total of 2 400 Points of Sales (POS).

Axfood's vision is to be the best food retail company in the Nordic region. As part of that vision, being able to meet the customer requirements of different payment methods has always been key. In addition, being able to streamline the payments flow at the checkout line as well as reducing transaction costs has been high on the priority list.

In order to meet these objectives, during the spring of 2012 Axfood decided to introduce the mobile wallet SEQR in a number of Hemköp and Willys stores. SEQR was integrated into the Axfood cashier system and the only work required by the stores was to display a QR-code at checkout. In 2013, the roll-out continued at the remaining Axfood stores including Tempo, Direkten and Handlar'n.

*"During the trial period, the system worked flawlessly and we quickly decided to roll out SEQR to all fully-owned stores in Sweden",* says Thomas Strömer, Business Development at Axfood.

## Enhancing the customer experience with loyalty programs and attractive offerings

The response from both cashiers and customers has been very positive. Since the launch, SEQR has added NFC support to the QR-code based payment platform and updated the app with new features. Today the Axfood customer can connect SEQR mobile wallet to the Hemköp and Willys loyalty programs. This way the



*“ The complete roll-out of SEQR to close to 400 stores with 2400 POS was finalized in less than two weeks, without one single technical implication ”*

*Thomas Strömer, Business Development , Axfood Group*

customer can collect points and redeem targeted offers directly in the app without the use of any cards, which has been a frequent requirement from users. Attractive ads and offers available directly in the app not only takes the customer experience to a higher level but also drives more business into the store.

For the customer, paying with SEQR is safer than using traditional cards as there is no sensitive information such as card numbers or personal information exchanged with the POS and each purchase is approved by a personal PIN-code.

April 2014

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR's unique transaction platform has been developed by Seamless, one of the world's largest suppliers of payment systems for mobile phones. [www.seqr.com](http://www.seqr.com)

 **SEQR**  
the mobile wallet

# SEQR mobile wallet makes parking easier for Q-Park customers

In 2013, SEQR extended the mobile payment app functionality to include the possibility to pay for parking with your mobile, with Q-Park as first partner. Forget about coins, parking tickets and extra fees for the cost of parking. You may not only pay for lunch and a bag of groceries but also for parking, all with the same mobile payment solution. As opposed to other parking apps on the market, SEQR is free to use and an “all-in-one app” with several additional functions and features for paying in stores and online. Quick, safe and simple, SEQR offers the user the possibility not only to pay for the parking, but also extend the parking time directly from the mobile without having to go back to the parking lot. In addition, paying for parking with SEQR is significantly quicker compared to paying with a card.

With approximately 1 million parking lots in 10 European cities, Q-Park has a very strong position. In Sweden Q-Park manages 300 000 parking lots and offers everything from single parking services to parking lot rental and surveillance for parking facilities.

For Q-Park, improving the customer experience by offering a mobile payment solution was a priority, with the interest of mobile payments steadily increasing among customers. During the assessment process of potential mobile payment solutions, one of the key requirements was that the solution should not impose any cost on the Q-Park customer. It should work in different types of purchasing situations aside parking, e.g. in-store, restaurants, online, etc and the solution should be 100 percent mobile, i.e. an eventual technical problem at a parking machine should not affect the functionality of the app.

In 2013 Q-Park chose SEQR to be rolled out at Q-Park in the Stockholm region and the solution is today available at a number of locations throughout Sweden.

## A complete parking management solution offering significant cost reductions

Through SEQR, Seamless offers a parking solution and operational functionality where private and public parking organizations easily can integrate mobile payments into their existing operations. Introducing the system is



a smooth process since SEQR also handles the required reporting and accounting documentation as well as the administration of rates. Thanks to the complete solution, the parking company can be up and running with the first parking lots within a few weeks. All the parking company needs to do is to inform SEQR about parking rates, location and then apply the unique QR-codes at the parking lot. Besides requiring a minimum of investment, SEQR also offers significantly lower transaction fees since the technology is not connected to any card infrastructure.

*“As we are continuously focusing on improving the service and availability to our customers, it is natural to offer parking with SEQR mobile wallet. SEQR makes parking easier and more convenient for our customers, at no extra cost”,* says Peder Ståhlberg, CEO of Q-Park Sweden.

April 2014

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, connect loyalty programs, store receipts digitally and receive offers and promotions directly through one mobile app. SEQR’s unique transaction platform has been developed by Seamless, one of the world’s largest suppliers of payment systems for mobile phones.  
www.seqr.com

 **SEQR**  
the mobile wallet