



viva.com



Powering payments on
985+ devices,
in 24 European countries



The only Payments Bundle you will ever need by a single tech bank



IBAN Account

Local IBAN in
24 Countries



Payments Acceptance

In-store / Online / Marketplaces



Issuing

Local BINs

The perfect solution for your business

0%
Transaction
Fees



Offline
Payments



Real-Time
Settlement



Fastest
Transactions

No Downtime
On Microsoft Azure

Tap on Any Device

Choose the device that is the best for your business.

Accept payments on a cashier, card terminal, smartphone or even a screen!

Available in more than 985 device types!





Easy onboarding

Digital Onboarding.

No need to visit a
physical store.

Complete your
registration online.

0%
Transaction
Fees

When you join **viva.com**,
you can use your
company cards for
business expenses and
get back the transaction
fees!





Offline
Payments

Uninterrupted
service.
Internet is down?
No problem. Get
paid even when the
WiFi is not working!



Real-Time
Settlement

Get the money in
your **viva.com**
account instantly.
Any day of the
week!



Accept 38+ payment methods including a wide variety of card schemes, digital wallets, local payment methods and meal vouchers.





Zero Deployment Time

You can start accepting payments, the minute you are registered!

As many devices as you want, with no limits.

Payment provider
down?

With viva.com
there is **no
downtime**, because
of our Microsoft
Azure cloud
infrastructure.



Reading Time & Distance

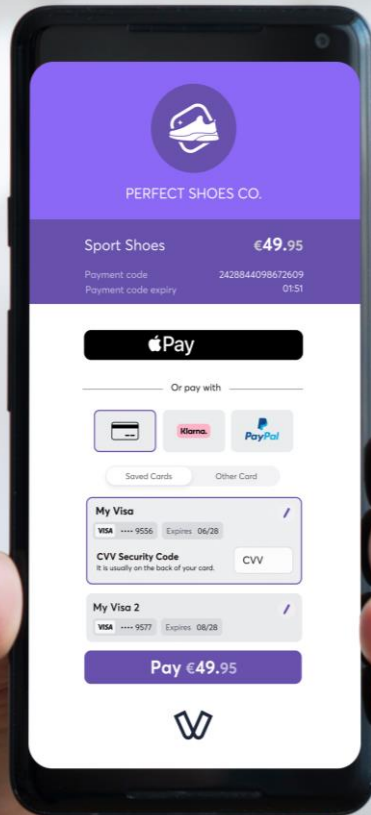


Total Transaction Time
01sec 600ms

Fastest
Transactions in
the Industry

We have the fastest
transaction times in
the industry, proven
by our labs

viva.com | Smart Checkout



Conversion increase by 21%

- Checkout in less than 30"
- Remembers customer preferences & cards across merchants and countries
- Card tokenization (saved cards)
- Dynamically shows payment methods most likely to convert
- In all local languages
- Optimized for any device

One-line-of-code integration

- All features enabled out of the box, with no need for additional coding
- Switch payment methods on/off, at any time
- Specify order of appearance of payment methods
- Customizable look & feel
- Full PCI & SCA/3DS support
- Superior fraud protection using Machine Learning algorithms

Constantly self-updated

- Continuous compliance with regulatory & security rules (PSD2, SCA, PCI, etc.)
- Continually enriched with new local payment methods
- Regular updates to further improve conversion
- No coding required from you; we take care of everything

A Pan-European marketplace solution, for speed to market & extensive coverage

- Support for 24 European countries
- One single integration to cover all countries where you currently operate (or plan to)
- Accept payments from both online and in-person payments from the same platform with a unified reporting
- Management of sellers & payments in one place regardless the payment channel
- Comprehensive view of payments & payouts across channels, countries, and sellers
- Supervised by each country's local supervisory authorities
- Compliant with the new EU Digital Services Act (DSA) & Digital Markets Act (DMA)
- Straightforward flow of funds from customer payments to seller payouts



Control Employee Expenses

Complete Control

- ✓ 24/7 access to your balance and transactional history through your Viva Account Dashboard via your desktop or App.
- ✓ Manage your company's budget and set specific usage limits for each employee, department, or purpose.
- ✓ Automate and monitor corporate expenses in real-time.

Personalised Viva Employee Debit Cards

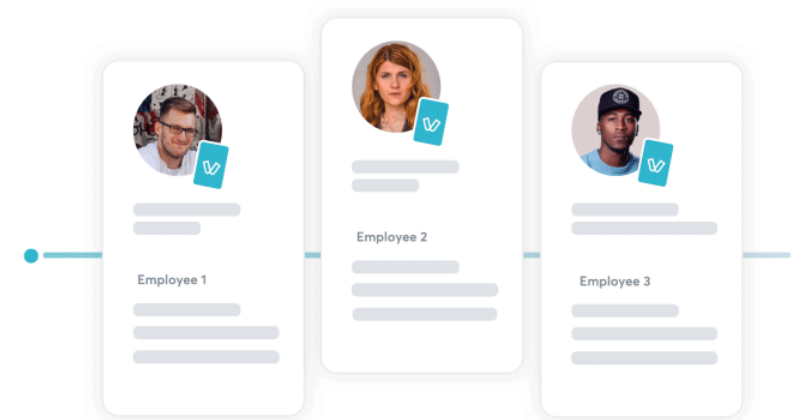
- ✓ Online issuing of multiple cards.
- ✓ Create personalised cards for your employees and departments.
- ✓ Set specific cash limits per card, and view their transactions made in real-time.

Time & Cost Savings

- ✓ Generate analytic reports in seconds.
- ✓ Access easily adjusted, Accountant friendly reports.
- ✓ Digitalise your receipts - You and your employees can upload images of your receipts relating to business transactions instantly via the App.

Flexibility & Security

- ✓ Maximise your security, with instant card locking for all lost or stolen cards.
- ✓ Transfer money instantly anytime, even during weekends and public holidays.
- ✓ Access your Viva account from anywhere, and generate analytic reports, at a touch of a button.
- ✓ Check in real-time where your company's money has been spent and by which employee.



E.g.: If you pay for corporate expenses with the digital first viva.com Mastercard debit card for the same amount as the sales on acquiring, we return your commission

Merchant Advance

Need capital for your business needs?

We offer merchant advance linked to your acquiring volume



Strategic Clients and services offering



Fast Retail
Integrated

Smart
Checkout

Self-
Checkout

Gift Cards
Issuing



DECATHLON

viva.com |
Terminal
interapp
integration
with
merchant's
mobile retail
app



INTERSPORT

Smart
Checkout

Fast Retail
Integrated
on viva
Terminal
App devices



Holland&Barrett

ECR POS
Integrated
via Cloud
Rest API on
Tap to Pay
terminals



Public

Smart
Checkout

viva.com |
Terminal
interapp
integration
with
merchant's
mobile retail
app



Click n
Collect
Omnichannel
integrations
with Tap to
Pay



flying tiger
copenhagen

Omnichannel
marketplace
solution for
in-store POS,
Scan & Go,
Ecommerce.





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Thank you