

PAY BY BILL

Invoicing and payment by installments for your webstore. Receive payment immediately. Your customer gets credit and feels safe.

PayByBill gives your webstore:

- ✓ Opportunities to reach new customers and increase sales
- ✓ Safeguard payments, with money in your account within 24 hours
- ✓ Another payment alternative, which increases the probability that the customer will complete the purchase
- ✓ Better possibility for you to focus on sales

PayByBill gives your customers:

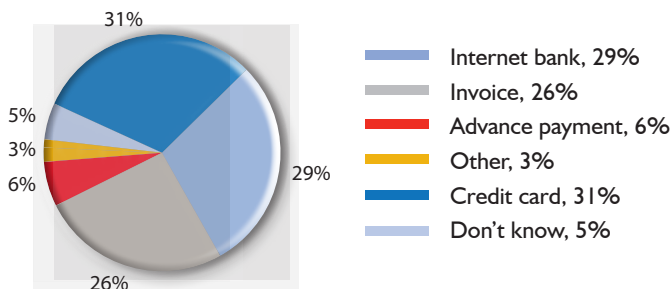
- ✓ Security to make purchases without entering credit card details
- ✓ Possibility to buy by entering personal identity number only
- ✓ Possibility to see each the product before making payment
- ✓ Possibility to make payment in installments

It's easy to get started with PayByBill. Together with our partners we can also enable credit card payments within the same system.

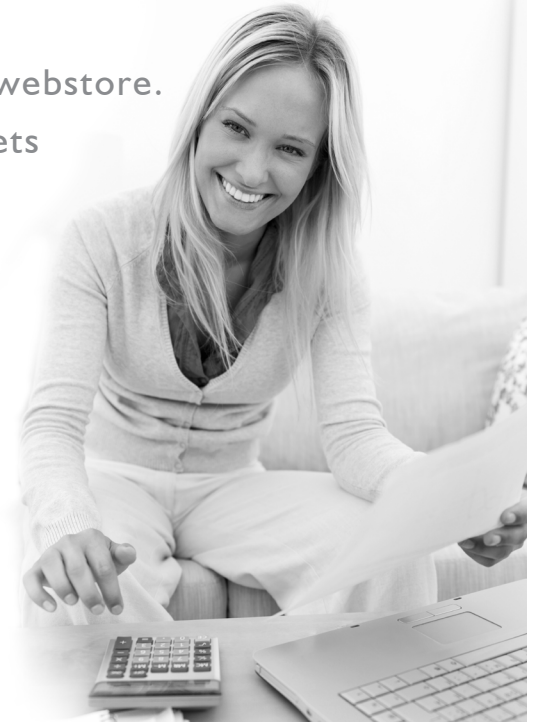
Reach more customers with PayByBill

26% of customers in Sweden prefer to pay by invoice. 47% of consumers who stopped payment for a purchase via the internet did so because the form of payment was not correct for them. PayByBill gives you an additional form of payment and thus increases opportunities for customers to purchase from you.

How Swedish internet users wish to make payments

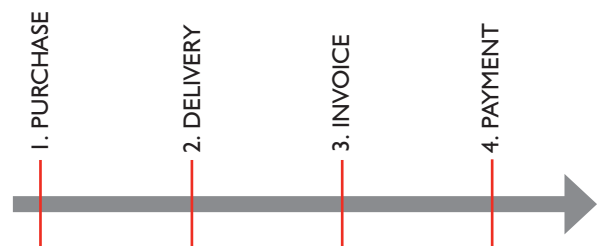


Source: DIBS E-trade index, October 2009



How PayByBill works

1. The customer places an order in your webstore and selects PayByBill as the payment method.
2. The goods are dispatched to the customer.
3. We send an invoice or an installment payment notice to the customer and we send you the money for the product you have sold.
4. The customer pays to Gothia. If the invoice was not transferred to us we report payment to you when it is received.



In a normal store you can always see and feel the product before you buy it. Now your customers can do the same when they buy from your webstore on the internet.



READ ABOUT OTHER SERVICES PROVIDED BY GOTHIA ON THE NEXT PAGE

MONEY ON TIME

- Improve liquidity and profitability
- Reduce administration
- Reduce or eliminate credit losses

GOTHIA'S PRODUCT RANGE

INVOICE MANAGEMENT

Our invoice management service means that Gothia sends out your invoices and reminders, charges interest for late payment and manages debt recovery and other claims. We offer direct integration with your business system. You spend less time on administration and can spend more time and energy on your core business.

INVOICE PURCHASING

We purchase your accounts receivable when it's time to send an invoice. You get paid within 24 hours and Gothia takes care of all administration and monitoring of invoices and takes on the credit risk if you wish.

FACTORING

Our comprehensive service means you can borrow against your sales ledger and free 70-90% of its value. You avoid waiting for payment and Gothia takes care of all administration and monitoring of invoices and telephone calls relating to bill payments.

DEBT PURCHASING

We buy receivables in batches or as they fall due. You can stop worrying about collecting payments, and are paid immediately instead of waiting until your customers choose to pay.

PAY BY BILL

Billing and instalment payments for e-commerce. The invoice is sent to the customer at the time of purchase and the customer chooses to pay the full amount or an instalment. Gothia purchases the invoice and takes on the credit risk. You get paid within 24 hours. This service can be integrated into your Internet store.

DEBT RECOVERY

Professional debt recovery services on a contract basis for performance-based fees. New cases or ones that were previously subject to debt recovery. Consumer or business credit. Small or large amounts.

LEGAL SERVICES

Our legal services cover areas such as contract law, sales law, corporate law, litigation / disputes, insolvency law, property and tenancy rights.

CREDIT CHECKS

Key business information about companies and individuals supplied

ABOUT GOTHIA

Gothia Financial Group AB is a part of the Norwegian Group, Herkules Capital, with Gothia Financial Group AS as the parent company. Gothia buys business and consumer receivables and offers services within invoice administration, debt recovery and corporate law. We have over 30 years of experience in debt recovery and financing solutions, and today we are represented in the four Nordic countries, Germany, Ireland, the Netherlands and the UK. We have around 800 employees in the group. The head office for the Swedish business is in Varberg, Sweden.

We set the highest standards for business ethics, quality and efficiency in our business. Gothia is a member of the trade association Svensk Inkasso.



MONEY ON TIME

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