



### A team focused on results

**PayUp** has an expert team, highly qualified and with deep know-how, acquired in similar projects.

The most recent challenge is spearhead the **PayUp** service to Poland, bringing added value to this country based on a wide experience in developing and operating electronic payment services.

### A winning hub service

**PayUp** delivers advantages for everybody: consumers, agents and client companies.

### Consumers

- Welcoming and familiar environment
- One easy, convenient, quick and reliable service
  - Next door convenient payment locations
  - Wide and flexible opening hours
  - No time wasting in queues
  - One stop shopping and bill paying

### Retail agents

- Reinforces positioning on the community
- Trade dynamics (additional service)
- Increases footfall, strengthens loyalty and generates additional sales
- Promotional support
- Improves service-profit chain
- Association with major brand

### Bill issuers

- A competitive factor
- More dynamic image and efficient service to consumers
- Simple cost-effective method of collecting payments
- Safe transfer of collected funds
- Improves money float management
- Updated information about transactions in useful timing
- Shorter term payment collection
- Improves bad debt recovery



To learn more about PayUp service and this major business opportunity, please contact us:  
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## Innovation to the consumers benefit

### PayUp

With Head Office in the Netherlands, **PayUp Holding B.V.** is part of SLN, SGPS, S.A., one of the major Portuguese economic groups with international expression and interests in different areas, from banking to health care, from car industry to tourism, amongst others. Acting at an international level and being supported in an extended knowledge of the retail value chain, **PayUp** aims to be recognized as a multinational brand of electronic services and, through a large and convenient agent network, offer the best service to the consumers.

### PayUp mission

To offer the best value proposal to our consumers, through a wide range of convenient electronic services, supported by deep management knowledge of the retail value chain, focused on adding value to all stakeholders.

### PayUp improves consumers standard of living

Paying household bills, mobile phone top-up and other regular payments, takes a significant part of everyone's daily life. With **PayUp** service, consumers will be able to do all these payments in a near and familiar place, with no queues, no waiting or mandatory journeys to the different companies.

At an authorized **PayUp** agent, the consumer requests the mobile top-up service or, for bill payment, presents an invoice. The agent keys the necessary information in the **PayUp** terminal which communicates to the corresponding company. The terminal then issues a receipt, certifying that the transaction has been successful. The retailer retains a copy of the receipt.

With **PayUp**, at neighbourhood stores, we offer a comfortable service near the consumers, available in wide opening hours, contributing to a significant increase in their standard of living.

### Simple and easy concept

**PayUp** is a mobile top up, bill collecting and public transportation ticket sales service based on retail networks.

Through the installation of terminals in retail stores, or using the payment systems (EPOS), already existent at the stores, **PayUp** service is ready to receive several ways of payment: money, cheques, debit and credit cards, amongst others.



### Constant evolution leads to new challenges

**PayUp** is also developing the service in several other territories in Europe, Latin America, Middle East and Africa.

### Grow side by side with the best partners

**PayUp** benefits from local partnerships established with relevant Economical Groups in the retail area, with great experience and know-how in their domestic markets.