

We offer some of the world's most advanced **Payment solutions**

At PBS, we develop and deliver payment solutions that are efficient and secure, so our customers can leave their payments and data safely in our care. It is a question of trust – a trust that carries with it a strong sense of responsibility.

The knowledge of experience

PBS was founded in 1968 and is owned by a broad group of Danish banks and Danmarks Nationalbank, the Danish central bank. Almost nine hundred highly educated employees comprise the backbone of our company and together we make PBS an international, competent and knowledge-based company. Our primary business areas are payment services and card services, and we have 40+ years of experience in both these areas. This has given us a deep insight into all aspects of payment and information processing, from A to Z.

Growth through customer focus and internationalisation

PBS' primary task is to provide solutions that generate financial results for our customers. We are where our customers are, which means operating around the world. Payment transactions know no boundaries – neither do we.



Our payment-processing experience and insight into our customers' businesses means that we are increasingly

becoming the partner of preference – also internationally. Today we have customers in Sweden, Norway, Finland, Iceland, Ireland, Northern Ireland, Poland and Estonia, and we are currently expanding our business to Latvia and Lithuania as well.

We work closely with our customers, regardless of where in the world their business takes them. This means that they only need one supplier, as we are able to handle all types of payment-related transactions. This results in economies of scale, a higher level of security and quicker access to the latest technology.

Through an increasing number of international partnerships we are strengthening our position and ensuring that we are among the market leaders. Our customers are, without a doubt, the driving force behind our development. And because our customers expect a great deal of us and measure us up against global standards, we are motivated to create new possibilities and develop new technological solutions.

A wide range of customers

Our customers vary widely from card companies, banks and private and public entities to hotels, airlines, ferry companies, retail chains and other types of businesses. PBS performs payment and card processing services in more than 20 countries and our customers include:

- 14.000 companies and public authorities using our direct debit service, Betalingservice
- 1.000 companies and public authorities using our e-invoicing system, e|faktura
- Approximately 200 card issuers, representing more than 8.2 million payment cards
- 91.000 merchants in Denmark accepting the Danish national debit card, Dankort
- 35.000 merchants accepting international payment cards
- Approximately 150 banks using our infrastructure for transferring payments and related information

Value for our customers

It is our goal to create value for our customers in everything we do. Our solutions are adapted to customers' unique requirements. They are innovative, state-of-the-art and price competitive.

