

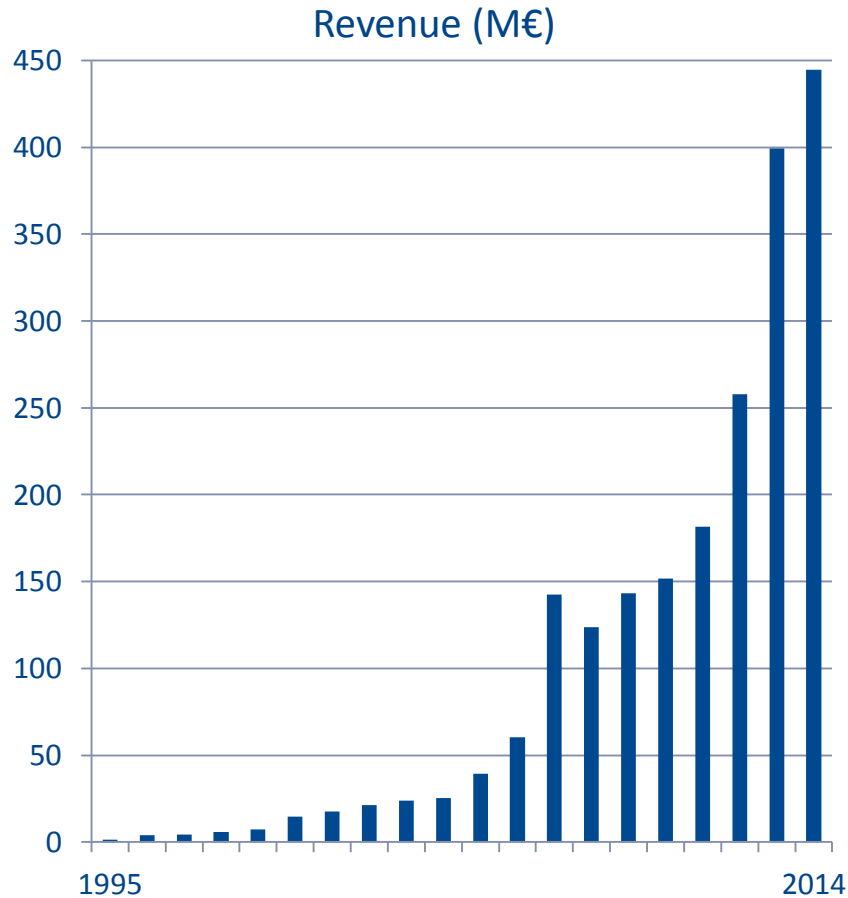


# Nokas & ATM's

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*Managing Director, Nokas CMS AS*



# Nokas in brief



- Established 1987
- Revenue appx. M€ 450 (p2014)
- 67 acquisitions since 1987
- 170 000 customers
- 5000 Employees
- Market leader in Scandinavia
- Small operations in Finland, The Netherlands and Germany
- European vision



# Nokas ATM Concept



Nokas currently owns and operates approximately 1.000 ATM's as an Independent ATM Deployer (IAD)

ATM concept implemented in Norway, Sweden and Finland

Second largest ATM fleet in Scandinavia

Placing ATMs where people are

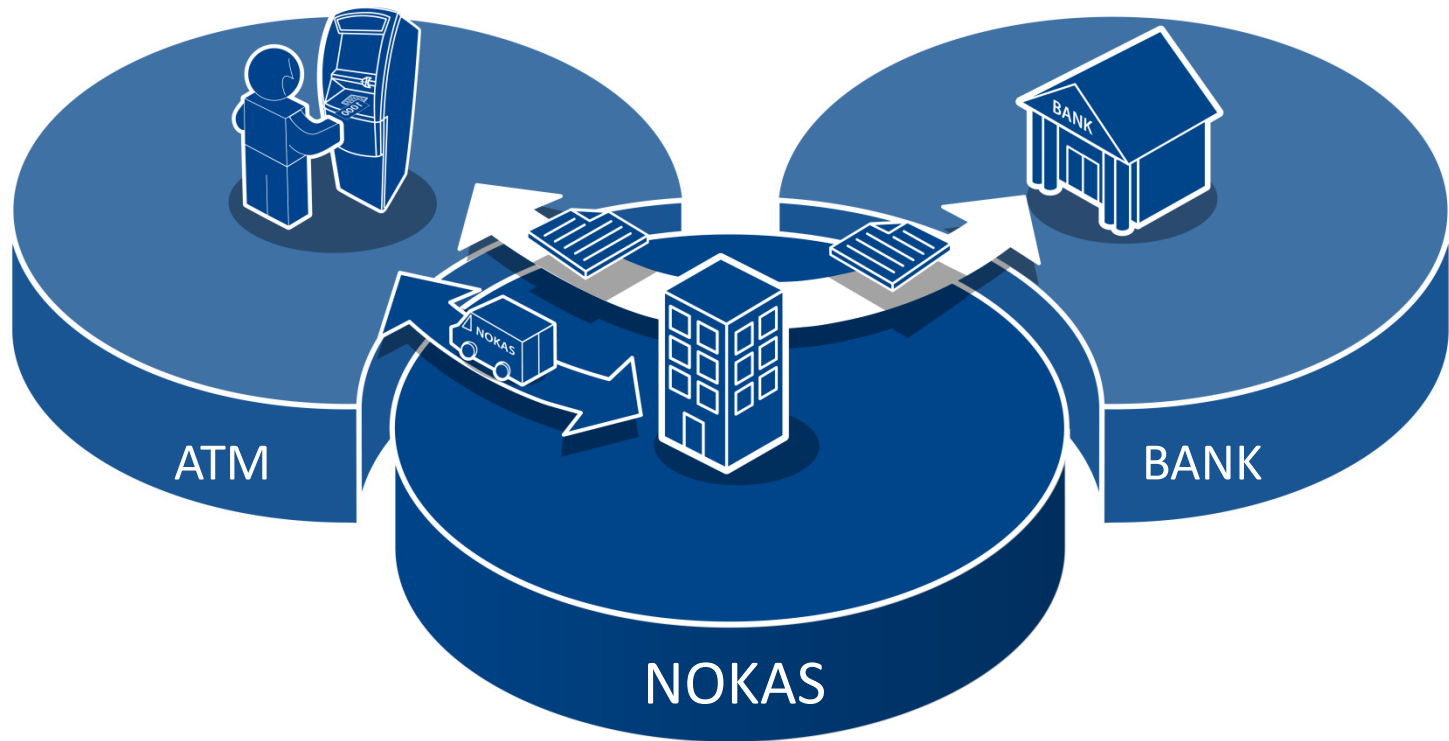
Four ATM brands - Cash, Nosto, Kontanten & Nokas

Two (three) transaction revenue models (interchange/interbank and surcharge)

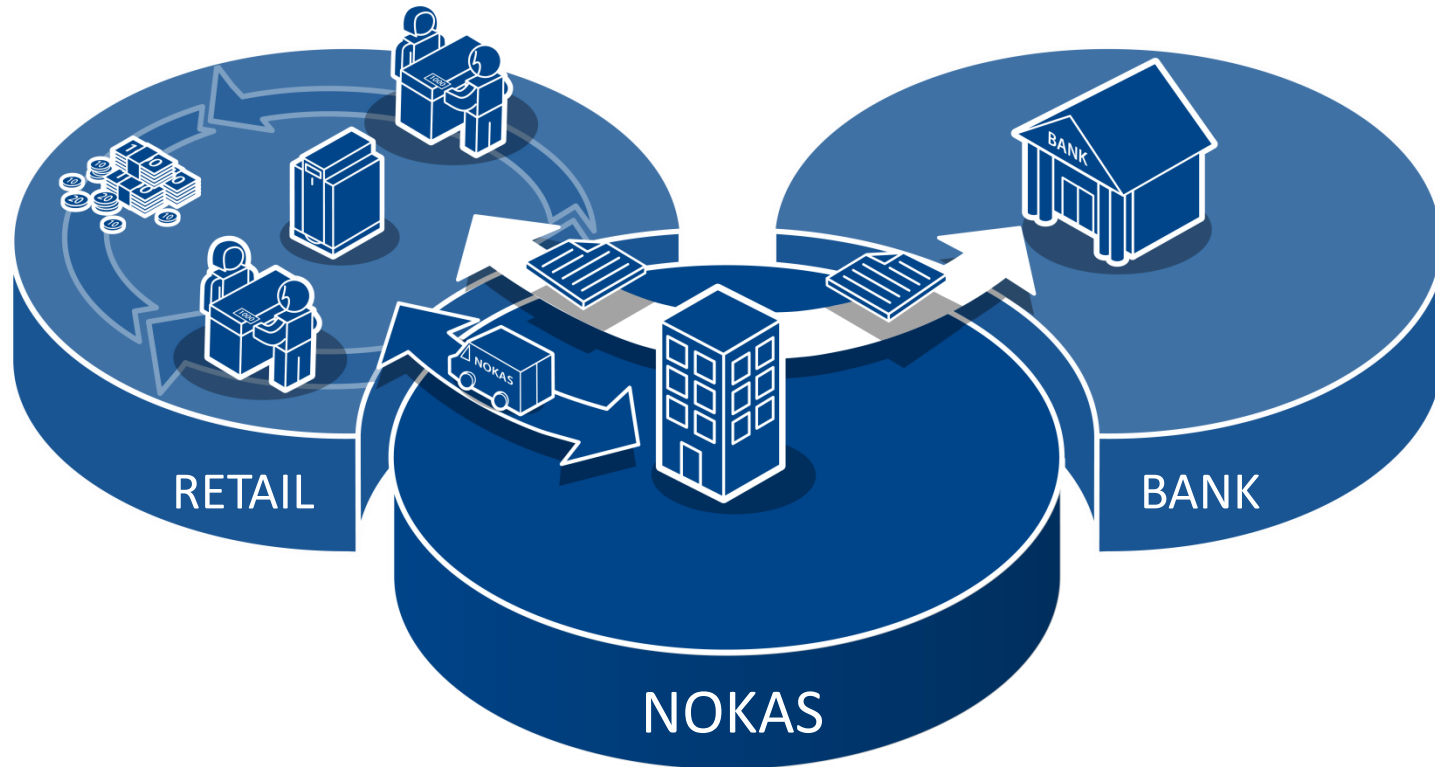
Securing distribution of cash

Integrating the ATM concept with our total service offering

Synergies from vertical integration

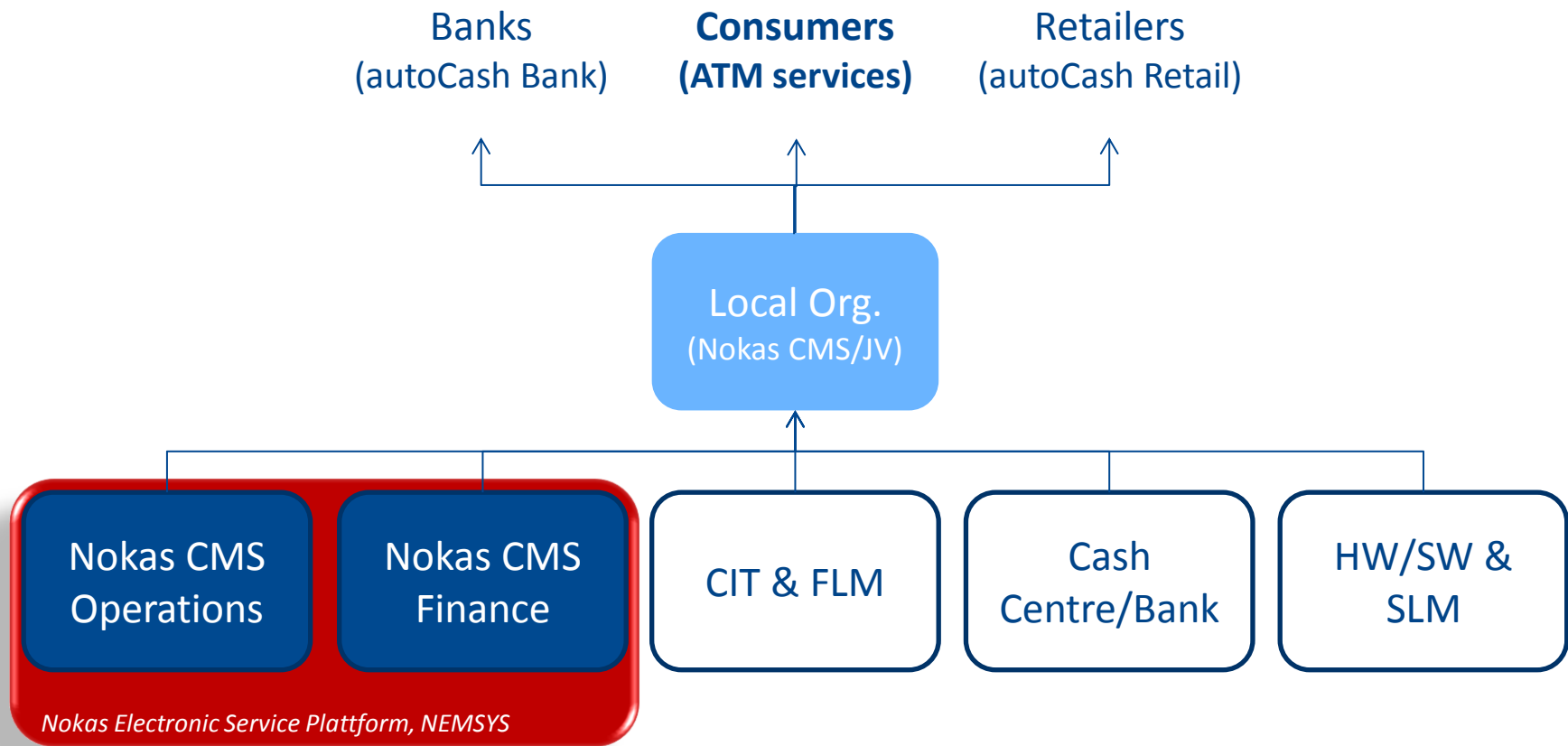


Our service delivery model covers both our own and other banks ATMs



Both ATM's and retail cash machines are operated with the same service delivery model – processes, organisation and system platform,

# Nokas Operational Model



# Value Propositions



## *Consumers*

ATM services where you are

## *Nokas partners*

Enhance current value proposition  
Expand service portfolio  
Low investments

## *Banks/retailers*

Reduce costs  
Maintain or improve service availability  
Focus on core business  
Increase revenue

## *Nokas*

Economy of scale  
International growth  
Maintain cash distribution



**NOKAS**

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