



ReceiptHero

Welcome to the era of Digital Receipts

Top notch team

- Founder team members are serial tech entrepreneurs with strong track record in SaaS & Fintech
- Before ReceiptHero team built & founded eTasku (TEM-software for SME). +50% of Finnish accounting offices use eTasku today.

+
Ville
Viinikka!



Saku Pihlajaniemi / CTO / 36

- Education: Tampere University of Technology
- Saku is founder of eTasku. Saku has grown from Full Stack Developer to CTO, leading the development teams. Saku has had very important role in difficult negotiation situations as well.



Tuomas Peippo / CXO / 34

- Education: Tampere University of Technology
- Full stack developer and user experience wizard. Tuomas has always been very interested in new technologies. Tuomas had a crucial role in development teams in eTasku and Accountor Go.



Joel Ojala / CEO / 29

- BBA (Proakatemia/ Special Unit of Entrepreneurship)
- ReceiptHero is Joel's third company and second CEO position. Joel has turned many ideas in to success stories with innovative sales & marketing strategies.



Chris Moore / CPO / 29

- Education: Portsmouth University, England
 - Chris has a respectable background in startups, scaleups and in banking.
- Before jumping in to ReceiptHero Chris was working for bank helping startups to get most out of startup-bank cooperation.

Backed by top notch investors and board



Janne Jormalainen/ Aurora
Business Angels

- Investor @ReceiptHero

Experience

-Serial Entrepreneur

-Chairman of the board
@FIBAN (Finnish Business
Angels Network)



Teemu Varpanen / Sivitor Oy

- Investor and Chairman of the Board @ReceiptHero

Experience:

-Active investor, several
board positions at startups
and growth companies
-Member of the board
@FIBAN



Asko Schrey

- Investor and board member @ReceiptHero

Experience:

-Founder of Accountor Group

Member of the board:

-Basware Oyj
-CAP Group Oy
-Accountor Goup



VIDICI VENTURES

**VIDICI VENTURES IS
THE LEADER IN
FINTECH GROWTH
INVESTMENTS IN THE
NORDIC REGION**

PAPER RECEIPTS ARE THE PROBLEM

[FOR CONSUMERS]

Currently paper receipts are useless and don't provide any information for consumers.
ReceiptHero considers digital receipts as a source of data.

[FOR MERCHANTS]

Merchants don't reach their customers effectively. Merchants pour hundreds of billions to ineffective marketing channels. With ReceiptHero merchants can reach their customers effectively.

[IN B2B / RECEIPTS IN ACCOUNTING]

Paper receipts create lots of administrative manual work in accounting. Accounting softwares are paying 0,3 € /digital receipt to ReceiptHero. Digital receipts enable full automation in accounting.

[FOR NATURE]

Over 100 million liters of oil and 10 million trees are used each year in the creation of receipts for the United States alone. (nature.com)

Global markets for digital receipts in near future

440 billion non-cash transactions globally

2 % business related transactions (receipts) = 8,8 billion receipts

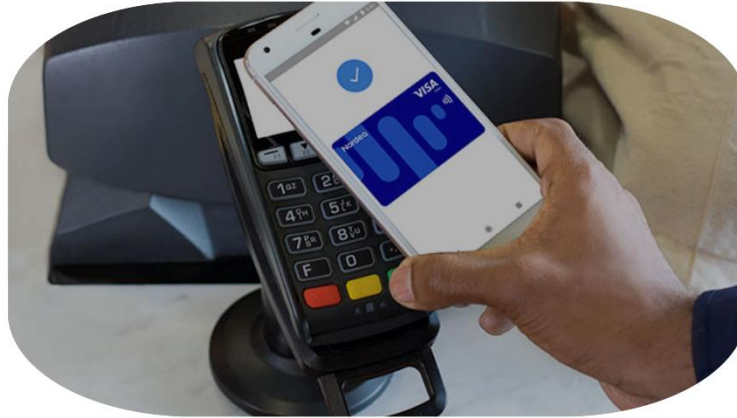
98% consumer related transactions (receipts) = 431 billion receipts

Receipt Hero



1.6 billion non-cash transactions
2 % business related transactions
98 % consumer related transactions

How ReceiptHero works?



1. Pay with your bankcard at over 500+ ReceiptHero activated locations
2. We do the magic, matching your bankcard against the itemised transaction
3. View your digital receipt within in your banking app or accounting software

Nordea

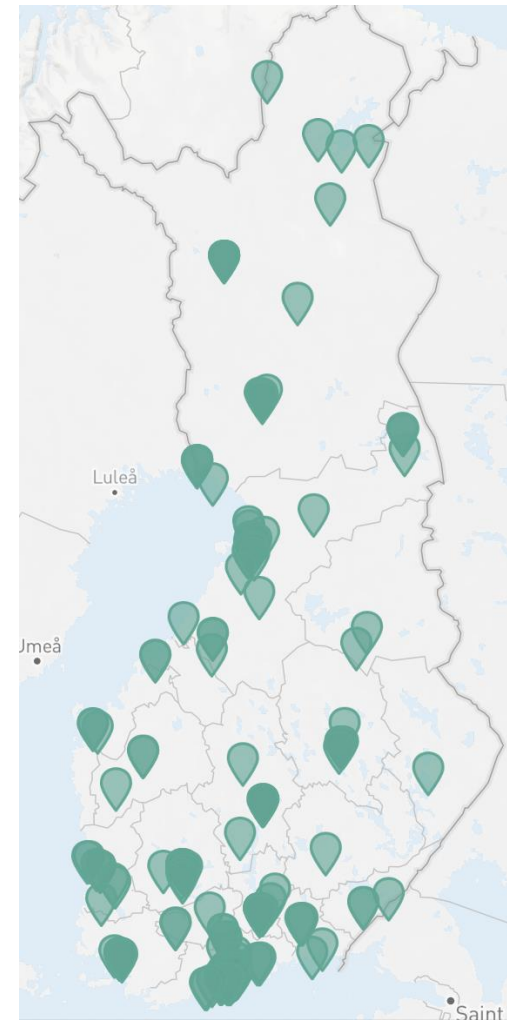
| **eTasku** |

 **VISMA**

FINA^G%
PROCONTOR

Merchants are going to digital receipts now!

Now > 500 POS. 200+ last month



What does it take for POS to activate eReceipts?

Nothing. No money, no time, no downtime, no training.

... if payment terminal AND POS software both support eReceipts (or POS solution includes payment terminal solution).

Currently majority of POS software providers in Finland are working with ReceiptHero and expansion continues to Nordics.

Verifone, having dominant marketshare in payment terminals is ReceiptHero's partner.

The first platform based operator to use structured receipt data

Simply put, ReceiptHero offers:

An API for Merchants

- Deliver receipts to apps that your customers are already using
- Reach new customers beyond your own loyalty program
- Increase revenue and improve customer experience

An API for App Developers

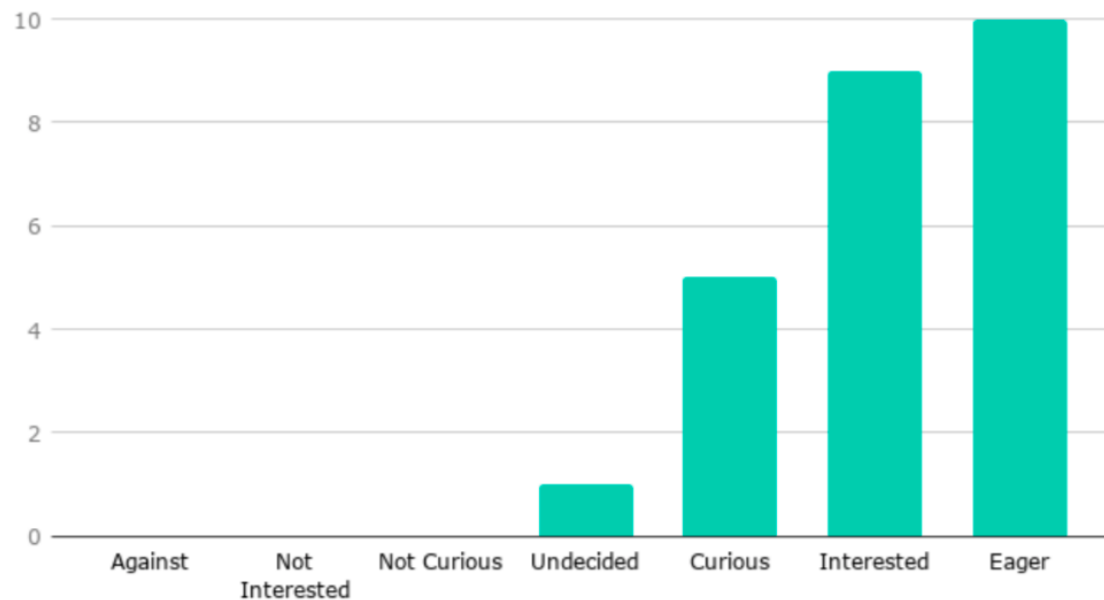
- Improve user experience and engagement in your app
- Use receipt data to develop new services
- Monetize receipt data



Are merchants interested?

- Merchants are adapting digital Receipts in near future.
- ReceiptHero made a survey to Verifone's biggest customers in Finland. Results we're more than encouraging!

Interested in offering digital receipts? 25 Verifone customers answer:



MERCHANT CASE: HEINON TUKKU & RESTEL

Heinon Tukku & Restel has introduced ReceiptHero digital receipts to their Finnish customers.

Heinon Tukku has 3 large wholesale locations across Uusimaa region. Restel has 9 retail brands with 80 locations integrated to ReceiptHero.

With ReceiptHero Heinon Tukku & Restel were able to improve customer experience and cut costs.



Competitive Advantages

Network effects

Huge multilevel network effects
After every integration platform gets better and more attractive to other parties.

Sign up once

No need to sign up for multiple apps.
One registration and one app will do the job.

Huge savings

Companies receipt handling costs will go down from 7 € to 0,3 €.

New marketing channel

We offer new way to Merchants to reach and engage with their customers.

Control your data

Consumers are able to control their data and get the most out of it.

Check out more!

ReceiptHero in 20 sec

<https://www.youtube.com/watch?v=l-uH77ULjHE>

<https://getreceipthero.com/>

<https://getreceipthero.com/articles/receipthero-nordea/>

<https://www.valtiokonttori.fi/uutinen/kuittien-digitalisaatio-vauhdittaa-reaaliaikaiseen-talouteen-siirtymista/>

We want to work with others!

- ReceiptHero is open to any and all co-operation initiatives.
- E-invoice network could have potential value in eReceipt –landscape by utilising existing integrations & support model for receiving eReceipts to their customers.
- We are open for ‘four corner model’ in the market.
- We prefer pilots and actions - based on business logic.
- B2C use cases are build on responsibly using data to provide value for all stakeholders. Business potential – and workload – is huge. Help wanted! 😊