



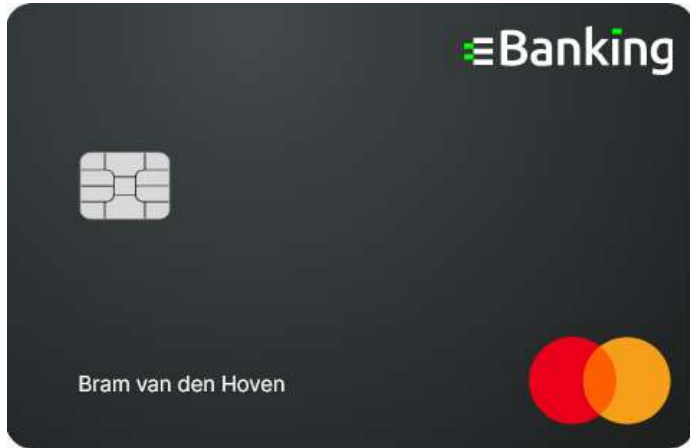
# Seminar Robotic Accounting 2024

 Banking

 VISMA

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# About Me:



**Business Line Director** ABN-ROBBANK

20+ years accounting and software experience

2 years at Visma Software NL

# We are shaping the future of society through technology

Empowering people by simplifying and automating complex processes



# Visma in numbers

**15 700**

Engaged employees  
with nearly **6 000**  
developers

**1 900 000**

Customers

**€ 2 392m**

Value created for  
**society** in 2023

**€ 2 616m**

Revenue LTM 2Q2024

**€ 816m**

EBITDA LTM 2Q2024

**180+**

Companies make up the  
Visma Group today

**11,4m & 25,1m**

**payslips**

**e-invoices**

running through Visma's systems  
every month

**265+**

Locations - strong local  
presence

**We are where you are**

# Open Banking

A curse or a blessing?



# Trends and treats in the Banking market

**1. Payments are becoming easier, faster and mobile**



**2. Data is more and easily available with PSD2 and more**



**3. PSP's are expanding to banking offline payments**



**4. Neo banks, EMI and fintechs are on the rise**



**5. Advisory roles and services are shifting rapidly**





# Neo banks and fintechs are on the rise



# Electronic money institutions

## Benefits:

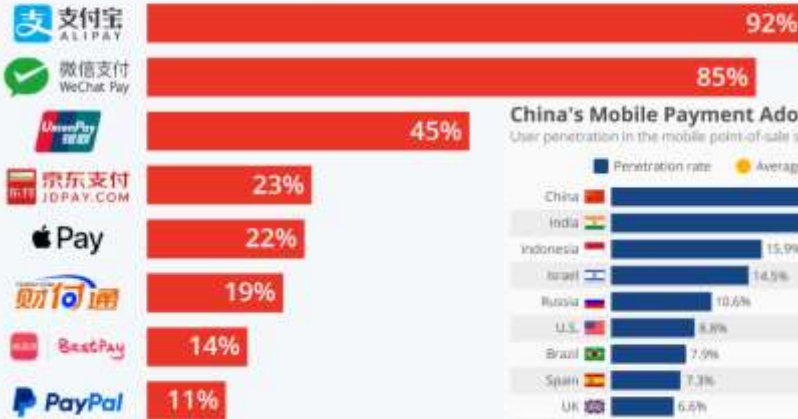
- Enhanced Security
- Compliance with Regulations
- Lower Fees
- Faster Transactions
- Access to Advanced Financial Tools
- Generate additional income



# Look at China or other countries

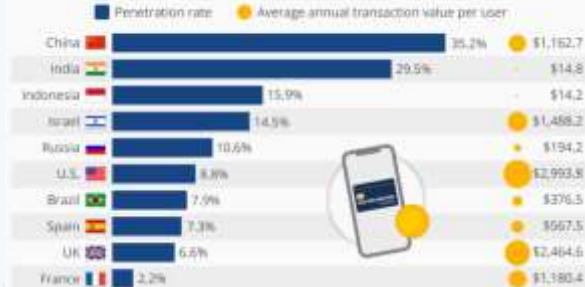
## China's Most Popular Digital Payment Options

Share of Chinese online payment customers who used the following providers in the past 12 months



### China's Mobile Payment Adoption Beats All Others

User penetration in the mobile point-of-sale segment in 2019\* (selected countries)



2,000 online payment customers from Mainland China (18-64 y/o)

An aerial photograph of a deep, narrow canyon with steep, moss-covered rock walls. A river flows through the center of the canyon. The surrounding landscape is lush green with rolling hills under a cloudy sky.

# Banking

The fuel for accounting software



**70.000**  
Active bank  
integrations



**10 Million**  
Transactions  
per month



**12+**  
Dutch banks and  
PSP's connected



**4**  
Services Now  
more to come



**12**  
Visma companies  
connected

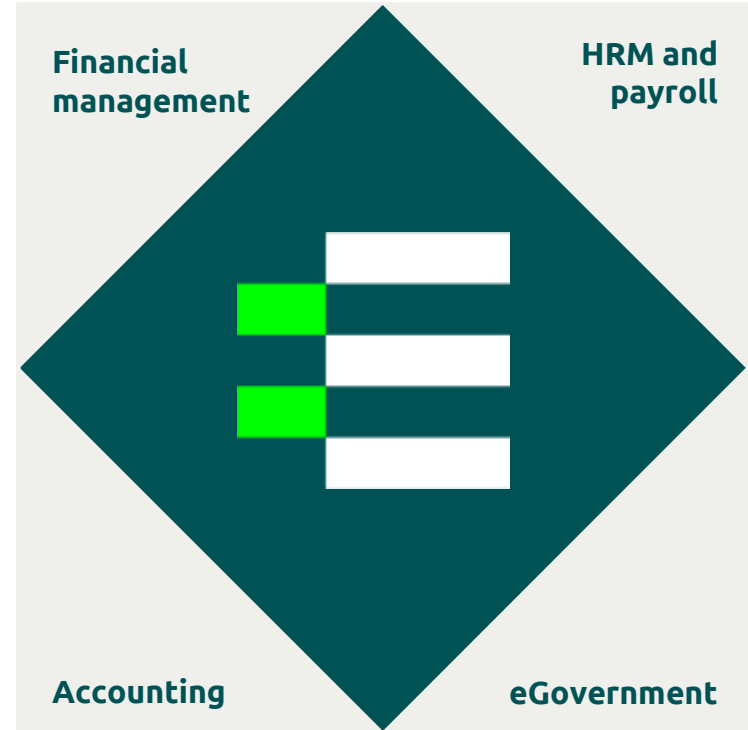


**+5**  
Visma companies  
on roadmap 2025



# We simplify and automate complex processes

So you can grow your  
business and satisfy laws  
and regulations





# 2

## PSD2

Account information service for bookkeeping and ERP solutions



# 4

## Debit Cards

A fully integrated and personalized payment solution



# 1

## Premium

Integrating Bookkeeping, ERP and HR solutions with banks



# 3

## IBAN Check

For checking IBAN number and name of accounts



# ≡ Banking focus areas 2025

## Payments

- Premium integrations
- PSD2 integrations
- PSP integrations
- EMI integrations

## Pre-accounting

- Declaration solutions
- Total journal entries
- Reconciliation services
- Peppol, UBL, EDI etc.

## Reporting

- Premium integrations
- PSD2 integrations
- Transaction analysis
- Audit services

## Security

- Identification
- IBAN Checks
- Transaction monitoring
- PSD2 analysis



A man with short brown hair and a light beard, wearing a grey and white striped button-down shirt, is smiling and looking back over his shoulder towards the camera. He is in an office environment. In the background, a woman with blonde hair is holding a laptop, and another person is partially visible. The lighting is bright and professional.

**Entrepreneurial  
Responsible  
Dedicated  
Inclusive**

Champions of business software

