

## Digital applications by sms – easy and simple when consumers apply for credit in store via Resurs Bank

Resurs Bank simplify credit purchases for both consumers and merchants. Mobile applications make the process efficient and private. The consumer sends a text, fills in a quick credit application and signs using their BankID. The answer comes back instantly and a bar code confirms the purchase at the checkout. NetOnNet will soon be the first to offer the service in Sweden. It is already up and running in Denmark.

It can be a sensitive issue for consumers to give their personal information and receive a credit decision at the checkout. Resurs Bank has now digitised the process, which allows consumers to apply in private on their phones before making the purchase.

By sending an sms to a number shown in the store, the consumer receives a link to an application form where they fill in their ID number, phone number, e-mail address and the credit amount. After signing with BankID, they get an instant response and a barcode to show at the checkout when making the credit purchase.

*“This is a solution that makes things easier for consumers and our partners alike. Now consumers can plan and apply privately on their phone before they make the purchase, which frees up sales resources in store. It’s a comfortable and smooth way to prepare for their purchase either in store or at home,” says Marcus Lennerhov, Product Manager at Resurs Bank.*

For the stores it means fewer questions and less paperwork for credit purchases. In addition, since the consumer only has to show a bar code on their mobile phone, the credit purchase can be handled like a normal card purchase, which reduces waiting in line and cutting workload for staff at the checkout.

*“We have tested this digital sms-applications in our stores and feel that the service is completely in line with our ambitions to offer our consumers the smoothest possible purchase experience. We will soon be the first in Sweden to offer this service,” says Pär Gancarz at NetOnNet.*

After completing the credit purchase, the consumer gets a NetOnNet card to use for future occasions. At the same time, all the purchase information is available under “My pages” on Resurs Bank’s website, [www.resursbank.se](http://www.resursbank.se). This makes it easier for the consumer to keep track of their spending and access agreements, terms and conditions.

Digital sms-applications have already been launched in Denmark and will soon be available to Resurs Bank’s partner stores in Sweden. Launch in Norway and Finland is planned during the autumn.

### For additional information:

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### About Resurs Holding

Resurs Holding (Resurs), which operates through the subsidiaries Resurs Bank and Solid Försäkringar, is the leader in retail finance in the Nordic region, offering payment solutions, consumer loans and niche insurance products. Since its start in 1977, Resurs Bank has established itself as a leading partner for sales-driven payment and loyalty solutions in retail and e-commerce, and Resurs has thus built a customer base of approximately 5 million private customers in the Nordics. Resurs Bank has had a bank charter since 2001 and is under the supervision of the Swedish Financial Supervisory Authority. The Resurs Group operates in Sweden, Denmark, Norway and Finland. At the end of 2016, the Group had 728 employees and a loan portfolio of SEK 21.2 billion. Resurs has been listed on Nasdaq Stockholm since 29 April 2016.