

# INVESTERA I PLUSIUS

Är du intresserad av att investera i Plusius AB?

**Kontakta Magnus Högfeldt:**  
[magnus.hogfeldt@plusius.io](mailto:magnus.hogfeldt@plusius.io)

**GLOBAL PAYMENTS**  
WHERE COMPLEXITY MATTERS



**Magnus Högfeldt**  
Co-founder

 **PLUSIUS**

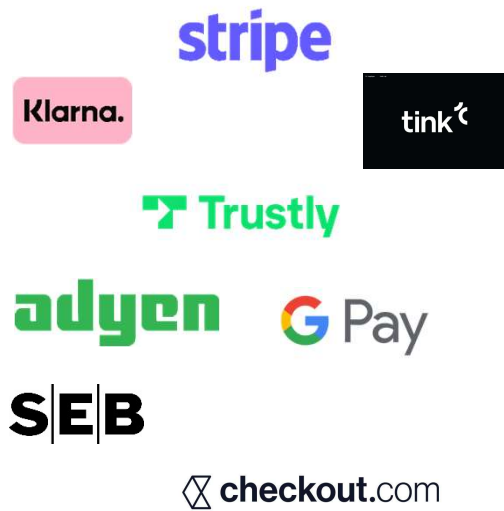
## Global transaktioner

## Embedded finance



## PAY-IN

(PSPs: Direct Bank, Payments, Invoices, Transactions  
Global Banking Networks: SWIFT, SEPA, FPS, RIX, ACH)



1

MANY COLLECTIONS

## ESCROW/SPLIT

AUTOMATED via API

**PLUSIUS**

ONE connection, ONE contract, and ONE API for:  
MANY Partnerships  
MANY Contracts  
MANY API

2

MANY ACCOUNTS

## PAY-OUT

(Global Banking Networks: SWIFT, SEPA, FPS, RIX, ACH)

ÅLANDSBANKEN

SEB  
J.P.Morgan  
HSBC



3

MANY SETTLEMENTS



LOGISTIK (tull & moms)

EVRI

DHL

GLOBAL PAYMENT SYSTEM

**DutyPlus**  
STARK 2025 GIVET GEOPOLITIK

**EVRI**

Signerade kontrakt 2022, ständigt ökande volymer.  
Vi har kunder som AnPost under EVRI samarbetet.



Signerade kontrakt 2025, volymer kommer årsskiftet.  
DHL förväntas ge 1-3 mSEK per månad.



**U.S. Customs and  
Border Protection**

## **CBP Proposes New Rule to Strengthen Enforcement and Limit Duty Exemption for Low-Value Shipments**

**Release Date:** Fri, 01/17/2025

### *Protecting American Businesses from Unfair Trade Practices*

**WASHINGTON** – U.S. Customs and Border Protection (CBP) today announced a Notice of Proposed Rulemaking (NPRM) aimed at tightening the de minimis duty exemption for certain low-value shipments entering the U.S. The proposed change would make certain products ineligible for the exemption, which currently allows goods valued at \$800 or less to enter the country without paying duties or certain taxes, a practice unfair to American businesses.

The proposed Trade and National Security Actions for Low-Value Shipments rulemaking protects intellectual property rights, consumer health and safety protections, and closes enforcement gaps while safeguarding American businesses and workers from unfair trade practices.

“Both the volume and combined worth of low-value, or de minimis, shipments to the United States have risen significantly over the past ten years. The exemption of these goods from duties or taxes has undermined American businesses and workers and flooded our ports of entry with foreign-made products, making CBP’s vital work screening these goods for security risks more difficult. The actions announced today to tighten this exemption will strengthen America’s economic and national security.”

**Secretary of Homeland Security Alejandro N. Mayorkas**

# DutyPlus

## STOR EFTERFRÅGAN FRAMÅT



European Commission -  
Speech  
[Check Against Delivery]



### Remarks by by Commissioner Šefčovič following the Economic and Financial Affairs Council

Brussels, 13 November 2025

I have just concluded a good, constructive discussion with EU Finance Ministers on the Customs Reform – and, more specifically, on the new rules for e-commerce imports as a crucial part of this reform.

As you know, our overall aim is to strengthen and modernise our Customs Union, making it fit for today's world and its challenges.

Today, we discussed specifically the removal of the duty exemption for low-value consignments.

This is a defining moment.

Reaching a political agreement on abolishing the current 150-euro-customs de minimis threshold sends a strong signal that Europe is serious about fair competition and about defending the interests of its businesses.

I welcome the support expressed by the Ministers.

European business, particularly retailers, have repeatedly stressed the need to remove this distortion of competition without delay. This is not a technical issue – it is a question of Europe's capacity to defend its economic interests.

The same sense of urgency was echoed by the Leaders at the recent European Council.

Therefore, we are determined to deliver even faster – as soon as possible next year, instead of 2028.

The Commission and the Council will continue to work closely with Member States on a pragmatic, temporary solution that can be implemented as early as possible. Technical challenges should not delay our action.

Europe must be able to protect its borders effectively and uphold fair competition. That is why the reform of our Customs Union remains one of my top priorities.

SPEECH/25/2684

UK Government

Business.gov.uk

### November Budget likely to withdraw £135 customs de minimis; follows US and EU plans

The UK Chancellor, Rachel Reeves, is likely to end the customs-free £135 threshold on small parcels at the Budget on 26 November 2025. This could raise £600 million per annum in much-needed revenues, and level the playing field for UK e-commerce and retailers who must pay the tariffs at import.

The US ended its similar tariff-free threshold of \$800 in August 2025, and the EU will withdraw its €150 threshold in March 2028 as part of **Customs Reforms**.

### April review of UK de minimis threshold

The UK government announced in April plans to review the longstanding de minimis tax exemption for low-value imports, in a move that has been welcomed by major British retailers. The Chancellor is looking to wipeout deliberate under valuation of sellers and marketplaces customs declarations, particularly from China, to avoid paying import duties.





**FINANS:**

**RIX access**

**Global Netting mellan oberoende företag**

GLOBAL PAYMENT SYSTEM

# Finans – "RIX" clearing

PRODUCT  
BY PLUSIUS

## Booking.com

- Hög kostnad (ingen lokal närvaro)
- Långa transaktionstider
- Höga transaktionskostnader (ex. Swift)
- Onödiga växlingar (FX)

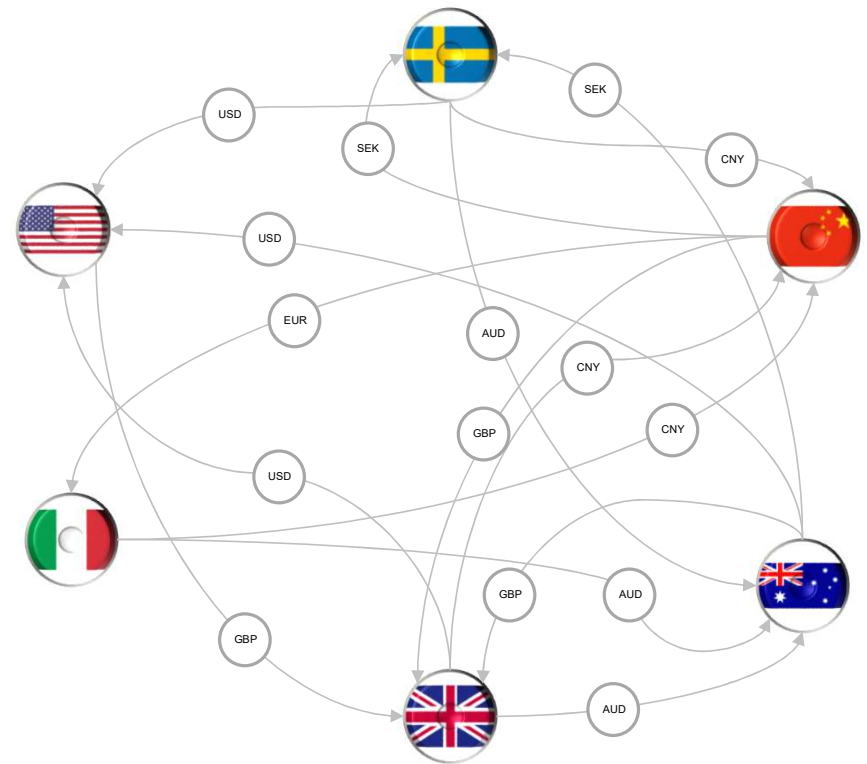
Mid-range TAM  
(0.5% fee): \$188.7 billion

*EU cross-border B2B and B2C e-commerce payments.*



## Utmaningar för +500 000 Freight Forwarders\*

- Höga transaktionskostnader, onödig FX
- Dålig kassaflödeskontroll
- Långa kundfordringar / partner-risk
- Mycket manuellt arbete
- Ingen global infrastruktur (Swift)

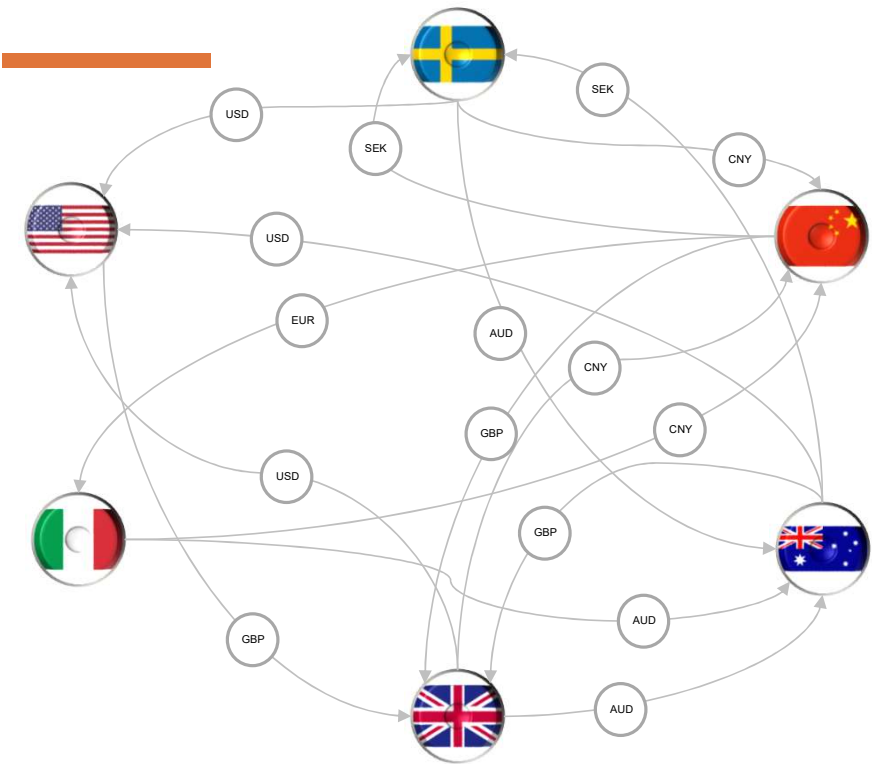


\*Freight Forwarders = Speditörer/agenter

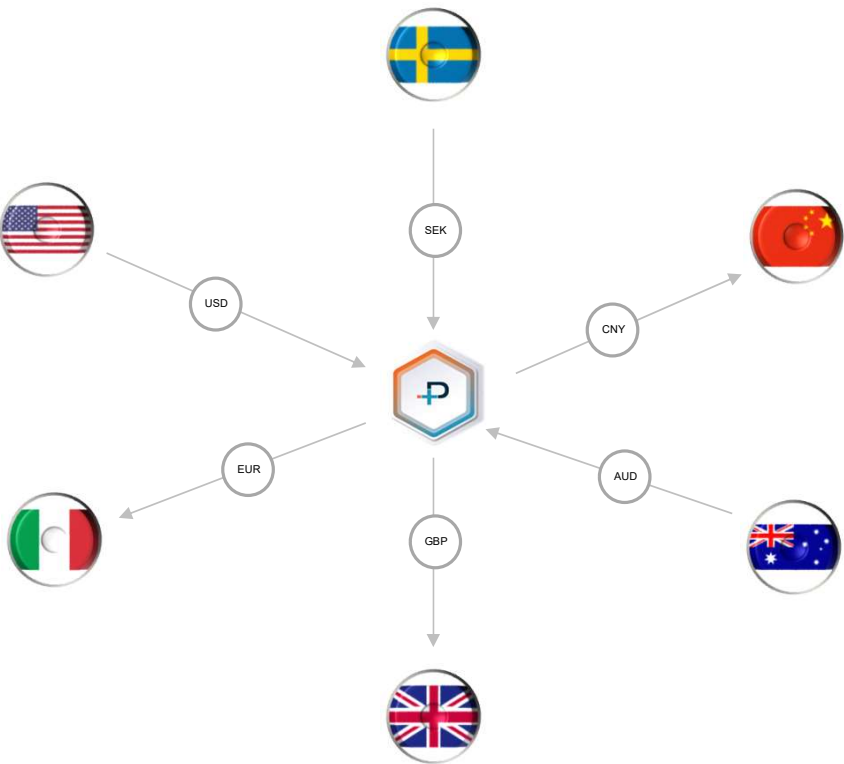
\*\*DSO (Days Sales Outstanding)

# PLUSIUS

## UTAN NETTING



## MED NETTING



## Plusius – betalningsmotorn bakom Nettvia

- Onboarding & Full Compliance (KYB/AML)
- Lägre kostnader
- Betalningar i realtid
- Alltid korrekt avstämning
- Säkra kundmedel

### Multilateral netting + garanterade betalningar

- 35–70 % färre betalningar
- Garanterade betalningar

Företagen får betalt snabbare DSO (kundfordringar)

- Mindre manuellt arbete
- Lägre kostnader (Cost of Debt)
- Högre kreditvärdighet
- Högre bolagsvärde

# FOUNDERS & GROWTH TEAM

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**ANDREAS  
WICKBERG**

CPO and Co-Founder



**MAGNUS  
HÖGFELDT**

Co-Founder



**MARTIJN  
SCHNEIDER**

CCO



**TOBIAS  
OHLSEN**

CEO



**NIKLAS VON  
STERNECK**

Head of Marketing and PR

# OPERATIONS MANAGEMENT TEAM

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**NIKLAS  
LUNDQVIST**

COO



**VIVIAN  
SANCHEZ**

VP of Customer Experience



**GRAHAM  
VOISEY**

CTO



**ANDREAS  
HOBBELIN**

Head of Fin. Crime Prevention



**JAYNE  
JAMES**

Global Sales

# CAP TABLE

Plusius has raised 7+ million euros in funding capital

## Major shareholders

|                                          |        |
|------------------------------------------|--------|
| Wicon Invest (Co-founder/Andreas):       | ≈25%   |
| VND/EG (Co-founder/Magnus):              | ≈17%   |
| Ålandsbanken:                            | ≈19%   |
| Jonas Ahlsen (Chairman):                 | ≈12%   |
| Borgtornet AB (Real estate):             | ≈10%   |
| 40 investors (ABB executives and staff): | ≈ xx % |

# REVENUE

SEK

|            | 24-Q3      | 24-Q4      | 25-Q1      | 25-Q2      | 25-Q3      |
|------------|------------|------------|------------|------------|------------|
| REVENUE    | 345 k      | 816 k      | 770 k      | 1'004 k    | 1'637 k    |
| COSTS      | (-8'266 k) | (-7'310 k) | (-7'855 k) | (-7'488 k) | (-6'984 k) |
| NET PROFIT | (-7'921 k) | (-6'494 k) | (-7'085 k) | (-6'484 k) | (-5'347 k) |

## TREND

REVENUE

COSTS

NET PROFIT

| JULY-25    | AUGUST-25  | SEPTEMBER-25 |
|------------|------------|--------------|
| 258 k      | 411 k      | 969 k        |
| (2'165 k)  | (-2'744 k) | (-2'075 k)   |
| (-1'907 k) | (-2'333 k) | (-1'106 k)   |

## DRIVING THE TREND

- Growth in revenue driven by both increased flows on existing lanes combined with new lanes
- New customer contracts is expected to go live during Q4.
- Cost is expected to keep decreasing due to a big portion of our investments in tech is behind us.



# REVENUE FORECAST\*

SEK

|            | 2025    | 2026    | 2027    |
|------------|---------|---------|---------|
| REVENUE    | 9 m     | 42 m    | 61 m    |
| COSTS      | (-31 m) | (-27 m) | (-29 m) |
| NET PROFIT | (-22 m) | 15 m    | 32 m    |

\*The Forecase is based on Signed contracts only.

## MAIN SEGMENTS 2025-2026

- DutyPlus and Logistics
- Investing in enhanced DDU/DDP/DAP.
- Taking a significant part of the market share within this segment.

## MAIN SEGMENTS 2027-2029

- Enhance the financial offer.
- Enhance the reach of our Logistics offer and cover more value added services to the biggest customers.

# BRIDGE FUNDING

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**5-10 mSEK**

## USE-OF-FUNDS

- Ensure liquidity for 2025 and 2026.
- Ensure good margins regarding the capital base and demand.
- Ensure a smooth transition into cash positive pre-A round.

## CONTACT INFORMATION

### **Magnus Högfeldt**

BDO, Co-Founder

**M** +46 (0) 705 13 21 00

**E** magnus.hogfeldt@plusius.io

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### **Andreas Wickberg**

CPO, Co-Founder

**M** +46 (0) 736 94 44 33

**E** andreas.wickberg@plusius.io

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# EXECUTIVE SUMMARY



- Plusius a Swedish fintech company servicing the international logistical markets since several years is undergoing rapid scale up given the transformation of business models related to international trade
- Plusius **DutyPlus** product is a proven solution to manage payments for duties and VAT, with high demand especially due to new US tariffs on low value packages (deminimis) <800 USD that were announced in Feb 2025 and implemented 29<sup>th</sup> of August 2025.
- EVRi, one of UK leading logistical service providers with about 200'000 employees is an existing customer of **DutyPlus** for collection of tariffs and VAT in order to continue to service international markets in Americas, Asia, UK and EU.
- One of the worlds leading logistical corporations represented in over 220 countries – DutyPlus product under implementation with target launch Q4 2025 for UK to US flows that need tariff and VAT collections.
- Several new customers under contract negotiation with urgency to implement a solution to manage the new landscape within the logistics sector affected by trade barriers and new tariffs.
- Cost saving measures launched in Q3 2025 resulting with top line forecast to drive break even already in Q4 2025.
- New CEO Tobias Ohlsén joined company in February 2025 to scale up Plusius
- Bridge Round 5 mkr (0.5 M€)