# Technical Advisory Forum Nordics

Verifone Nordics | 12 November 2026

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# Housekeeping Rules

All lines are on mute for a better listening experience.

This presentation is being recorded for later playback and sharing.

Use the Questions Box during the session.

Feedback forms are provided at the end of event



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# Your speakers today



**Dag Van Baal**
Head of Scandinavia & Iceland, Verifone



**Martin Gutekunst**
Head of Finland & Baltics, Verifone



**Mattia Bartolini**
Head of Product, Nordics, Verifone



**George Aydin**
Manager Partner Support, Nordics, Verifone



**Johan Söderberg**
Customer Service Manager, Verifone

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# Agenda

1 General updates

2 Product updates

3 Integration & Engineering updates

4 Customer Service updates

5 Q&A




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# General updates

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# Industry updates

## Four shifts in payments, and where Verifone fits in

### 01
**AI & fraud prevention**

AI is moving fraud detection toward real-time risk scoring.

### 02
**Evolution of digital payments**

Wallets and alternative methods keep reshaping checkout.

### 03
**Security & compliance**

Tighter rules and more threats raise the bar for infrastructure.

### 04
**Connected commerce**

Merchants expect POS and payment systems to work as one.

**LOOKING AHEAD**

### NRF 2027, Retail's Big Show

**10–12 January | New York**

AI, agentic commerce and unified retail experiences.

**What will the next generation of commerce look like?**

**VERIFONE CONNECTION**

- **AI & fraud:** Visa Featurespace integration, adaptive fraud detection
- **Digital payments:** broad payment methods, contactless
- **Security:** PCI compliance, tokenization, terminal management
- **Connected commerce:** PSDK, POSCloud, APIs, developer resources

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# Hackathons FY26

## Four events, five cities and 84 partner developers building integrations with Verifone experts

**84**
partner developers attended

**46**
partner companies joined

**14**
city stops across 4 hackathons

**43**
integrations completed or working




"The hackathon really accelerated our development. Having the right expertise from Verifone in the room allowed us to overcome obstacles quickly and achieve in one day what otherwise would have taken us weeks."

Däckia AB



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# Hackathons FY27

Planning the next round of sessions with our partners

## Back by popular demand

Four hackathons, 84 developers and 46 partner companies in 2026. Partners asked for more.

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# Hackathons FY27

Planning the next round of sessions with our partners

Back by popular demand

## More hackathon sessions in 2027

Dates and cities to be announced.

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# Hackathons FY27

## Planning the next round of sessions with our partners

Back by popular demand

## More hackathon sessions in 2027

Dates and cities to be announced.

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# Focusing on quality

## Fixing the basics



### Partner onboarding

Long lead time: 4–5 systems to update (MOP++)

→ Testing simplification and AI to cut complexity



### Acquiring approval

Onboarding and approval are done manually

→ Moving to automated tools



### ERP

Local plus global ERP creates trouble

→ Moving Norway and Denmark to global ERP



Example in focus

## Hot devices

See next slide →

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# Hot devices

## Every terminal sent to a Nordic customer is now prepared by us before it ships




1

### Latest software

Every terminal is updated before it leaves us

2

### Correct device ID

Set up for the merchant and ready to activate

3

### Test and void

We run a transaction and a void to prove it works

### What changed

Terminals used to ship from a central warehouse, and some merchants struggled to get them running. Now we prepare every device in the Nordics.

### What it means for you

Merchants unbox, power on and take payments, with less setup support needed from partners.

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# Product updates

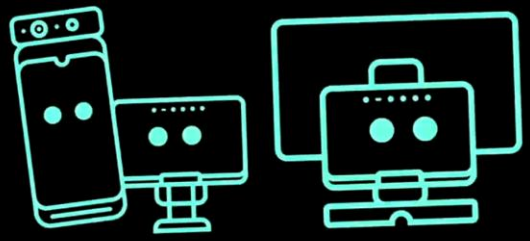
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# Strategic direction

Trust

## Devices you can trust

Work well and last a long time



Choice

## No solution lock-in

Multiple acquirers and solutions across our fleet, so you get the widest choice of options

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# Recently released features

## Unlock more potential in your market

Denmark

### Nets online surcharge

Available today

Finland

### SOK Partner on Finnish solution

Upgrade to the latest device lineup while still using the SOK loyalty program simply

All

### Multiple acquirers

VerifonePay, Nets, Swedbank, Worldline and Paytrim, available across multiple solutions to cover your needs

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# PCI SSF certification on all our latest software

Ensure reduced PCI scope for merchants

| Payment app - Solution | Current stage | PCI submission |
|---|---|---|
| **Android** | With PCI: in review queue | Submitted |
| **Finnish** | With PCI: in review queue | Submitted |
| **Scandinavian** | Being audited | End of November |
| **Baltic** | Being audited | End of November |

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# Victa Mobile Solutions

5

acquirers supported



- Verifone Pay
- Paytrim
- Worldline
- Nets SDI
- Swedbank

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# Welcome Victa Mini

5

acquirers supported




- Verifone Pay
- Paytrim
- Worldline
- Nets SDI
- Swedbank

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# SoftPOS payments got better

Purpose-built hardware that combines the flexibility of SoftPos payments with the reliability of dedicated devices.




**Verifone SoftPOS Purpose-Built Hardware**

- Combining advantages of SoftPOS with payment workflows design
- Optimized tap-to-pay experience
- Enterprise-grade support and longevity

## Enterprise Control

- Consistent OS and update management
- Device lockdown and MDM compatibility
- Predictable behavior across your fleet

**Interested in more info?**

Type SoftPos in the Q&A panel

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# Victa Register

## Forecasted availability during Q2 2027




### Preliminary timeline

**Today**
Get in touch with your Verifone contact to express your interest and preorder

**Q1 2027**
Partner devkit availability for Partners building their payment app

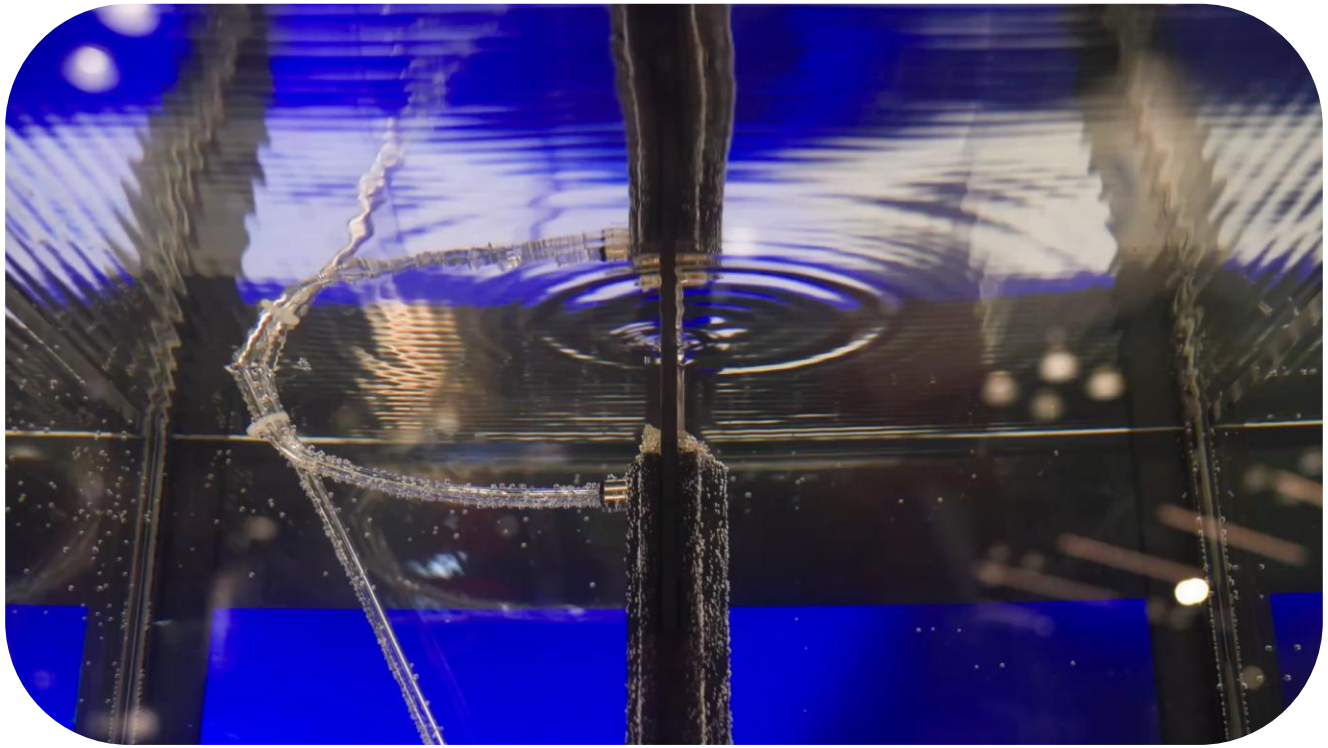
**Q2 2027**
Full solution availability



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# Victa Mobile Ruggedized

## Same software solutions as Victa Mobile, in an IP67 rugged build



IP67 · water and dust resistant

### Forecasted availability

**Today**
Get in touch with your Verifone contact to express your interest and preorder

**Q1 2027**
Partner devkit availability for Partners building their payment app

**Q2 2027**
Full solution availability

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# Integration updates



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# 14 city stops to build integrations with you

## Why we ran them, and what partners built

### Your feedback shapes the platform

You show us the gaps in our docs, APIs and tooling, so we fix them before they slow you down

### You integrate on your own

Build to PSDK or POS Cloud on Victa Android devices, with us there only when you need us

### You go live faster

Less time from your first call to a live transaction, and you tell us what still gets in the way

**43**

integrations completed or working

**14**

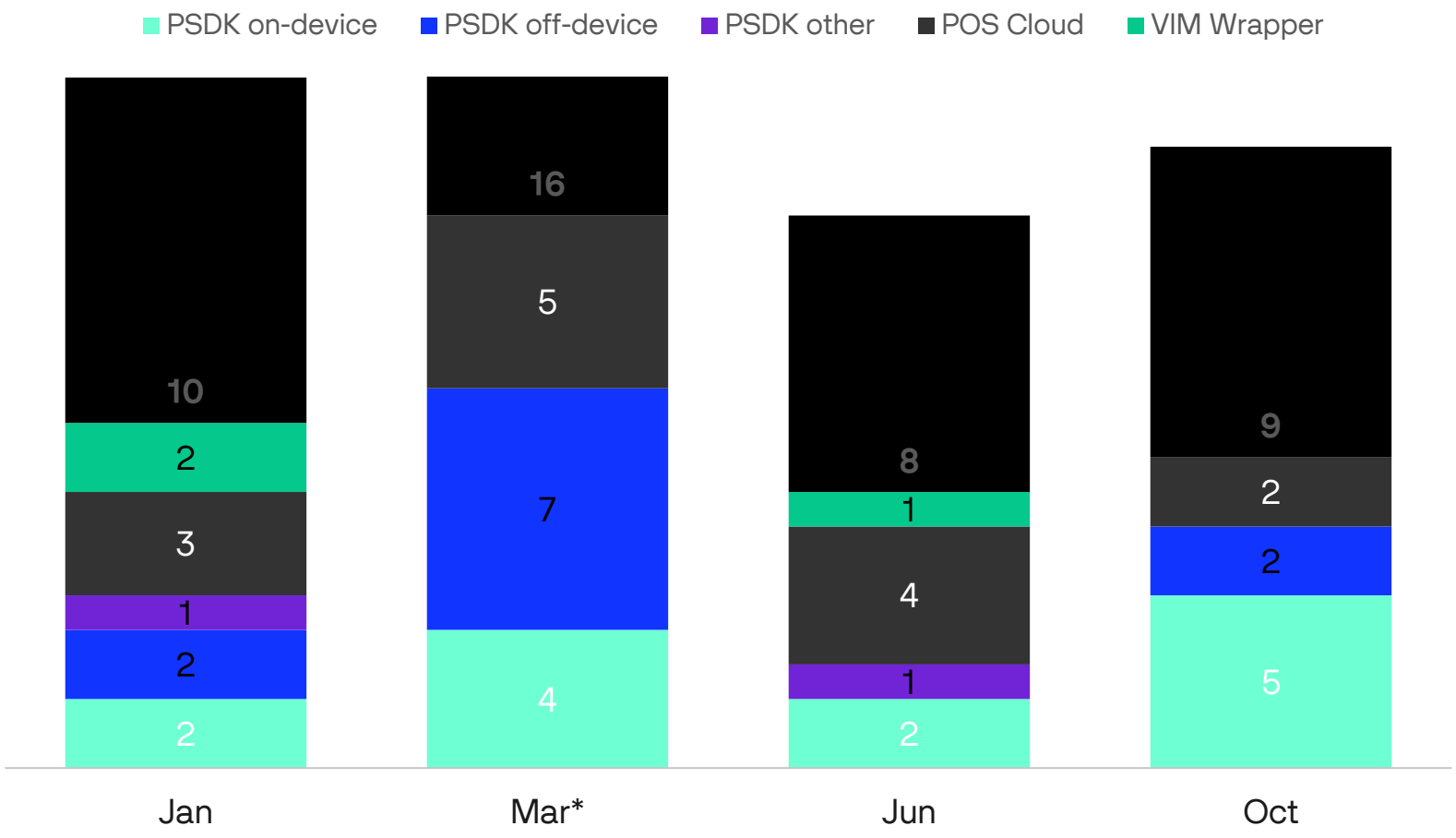
city stops across four hackathons

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# Partners built 43 integrations across four hackathons

## Integrations completed or working, by type




**43**

integrations completed or working

**26 on PSDK**

13 on-device, 11 off-device, 2 other

**14 on POS Cloud**

plus 3 VIM Wrapper integrations

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# After the hackathon: three steps to production

## Your integration journey, recapped



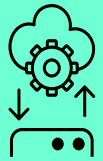
### Register

Sign up at docs.verifone.com and explore the dev portal



### Build, test

Use SDKs, quick-start guides and AI search to develop



### Self-assess

Complete the integration assessment checklist



### Raise JSM ticket

Submit via Jira Service Desk for support at any stage



### Go to production

Assessment approved→ reference set creation → VHQ deployment

**Get started → docs.verifone.com**

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# Self-assessment

Validate your integration before requesting production access

## What it covers

- Transaction flows: sale, refund, void
- Receipt handling and printer integration
- Network connectivity and timeout handling
- Error and decline handling
- UI/UX compliance with Verifone guidelines
- Security: PCI requirements met
- Device compatibility tested

## The process

1. **Access the assessment**
   Available via docs.verifone.com → Assessments
2. **Complete the checklist**
   Work through each test scenario in sequence
3. **Document results**
   Log pass/fail with screenshots or logs
4. **Submit for review**
   Raise a JSM ticket with the completed assessment

**Passed? → Ready to request Production Setup**

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# Customer Service updates

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# Customer service

## Support for merchants and partners in Sweden, Norway and Denmark

Today

### Local-language support, around the clock

24/7 phone and Help Center with AI search; chat and email in Sweden and Denmark

Next

### Faster answers, more self-service

**24/7**

phone support, every day of the year

**3**

countries, with support in the local language

**8**

terminal models covered in the Nordic Help Center

- Help Center in Swedish, Norwegian and Danish
- Faster written answers from a dedicated Nordic team
- Fewer set-up issues on new terminals

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# Nordic Help Center

## Self-service support, open 24/7

### Ask a question

AI search answers in plain language

### 8 terminal models covered

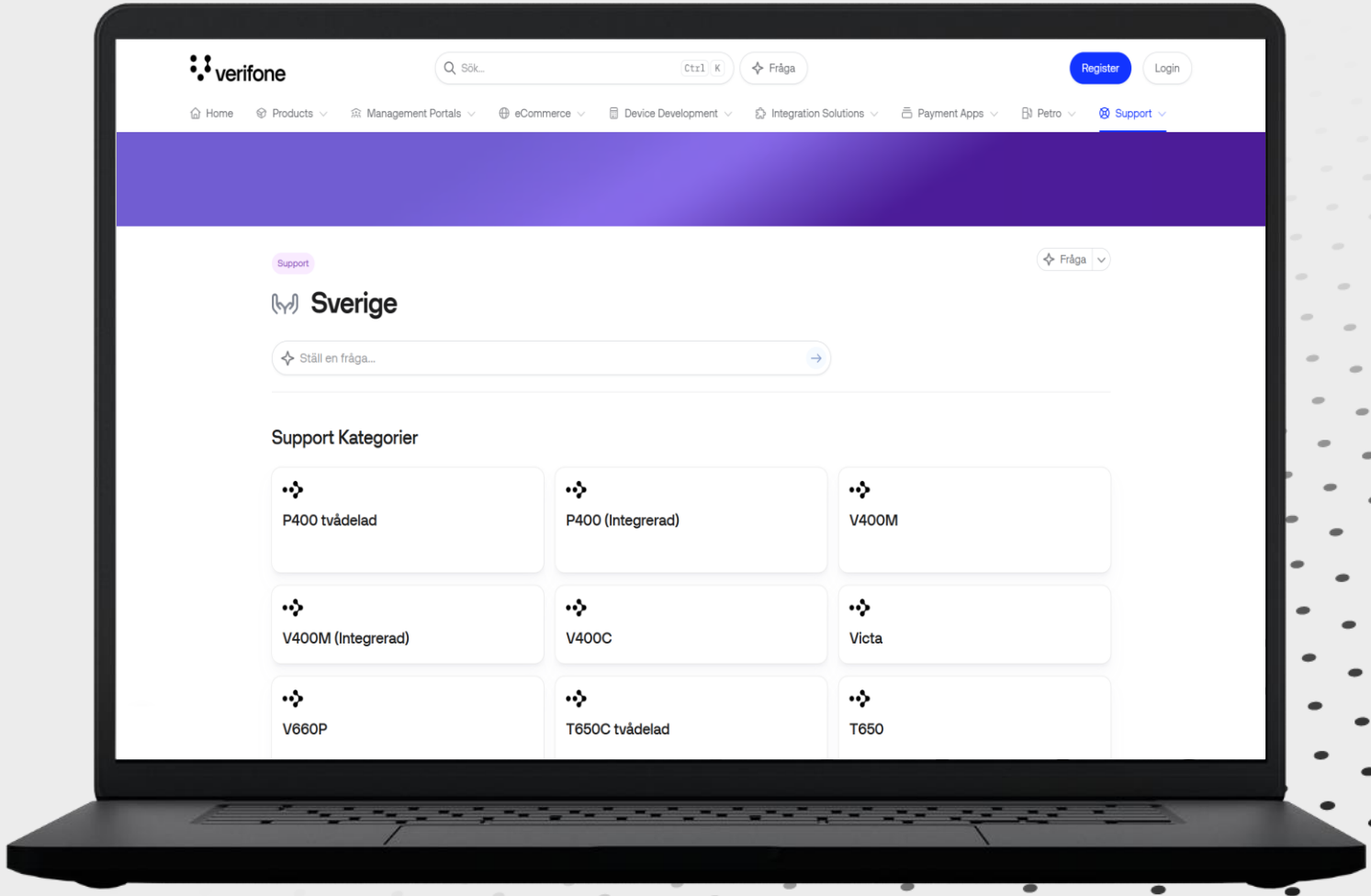
Error codes and step-by-step troubleshooting for P400, V400M, V400C, Victa, V660P, T650, P630 and UX700

### Manuals and quick guides

Getting started with TCS Client, plus direct links to Verifone Central and the TCS portal

### Swedish live, Norwegian and Danish next

docs.verifone.com/support-nordics




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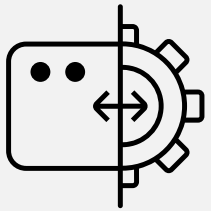
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# A dedicated Nordic support team

## Faster written answers for Nordic merchants

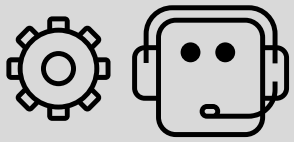
### Dedicated Nordic team

A new Verifone team trained on Swedish, Norwegian and Danish terminals, tools and processes.



### Answers in your language

Replies in Swedish, Norwegian or Danish, built on the same knowledge as our Help Center.



### Faster written support

Simple questions get a case number and a written answer, so urgent calls are answered faster.



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# New in Customer Service

## Live this autumn

### Hot devices

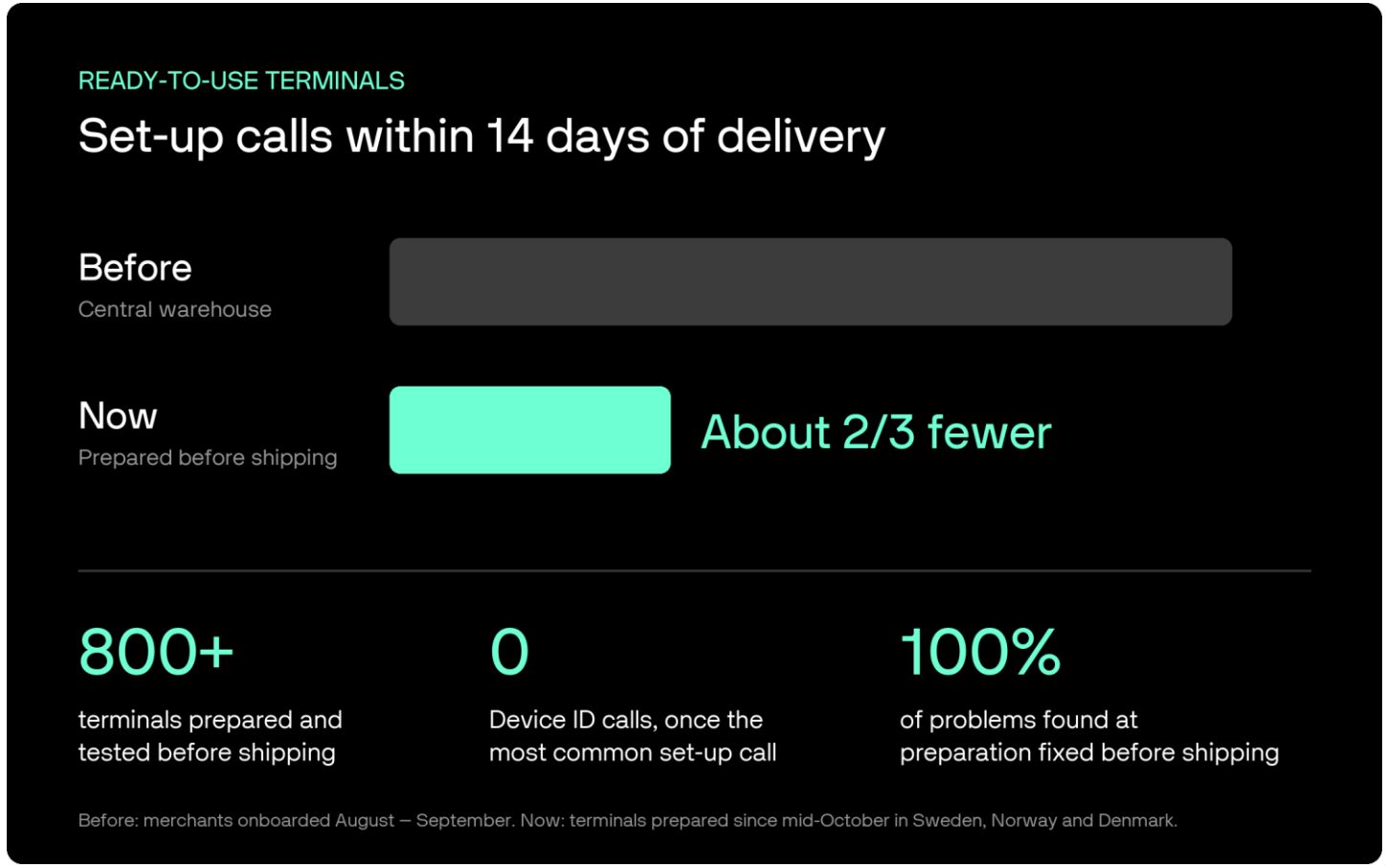
New terminals are prepared and tested before they ship. Set-up calls in the first 14 days are down by about two thirds.

### Priority line for key accounts

A dedicated priority queue for enterprise and high-priority customers in Sweden, shared by your Verifone contact.

### Support reviews for partners

Your account manager can share a support review: your cases, top contact reasons and response times.






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# Q&A

Use the Questions tab in the webinar platform to send us your queries.

Get in touch with us anytime at Nordics.Marketing@verifone.com.

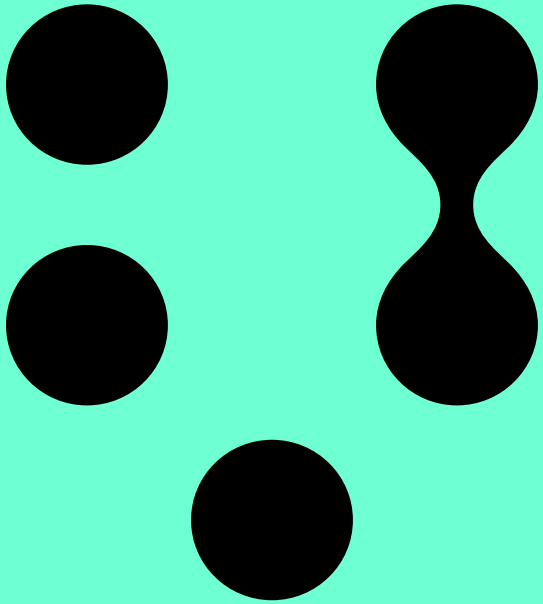
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# Thank you

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