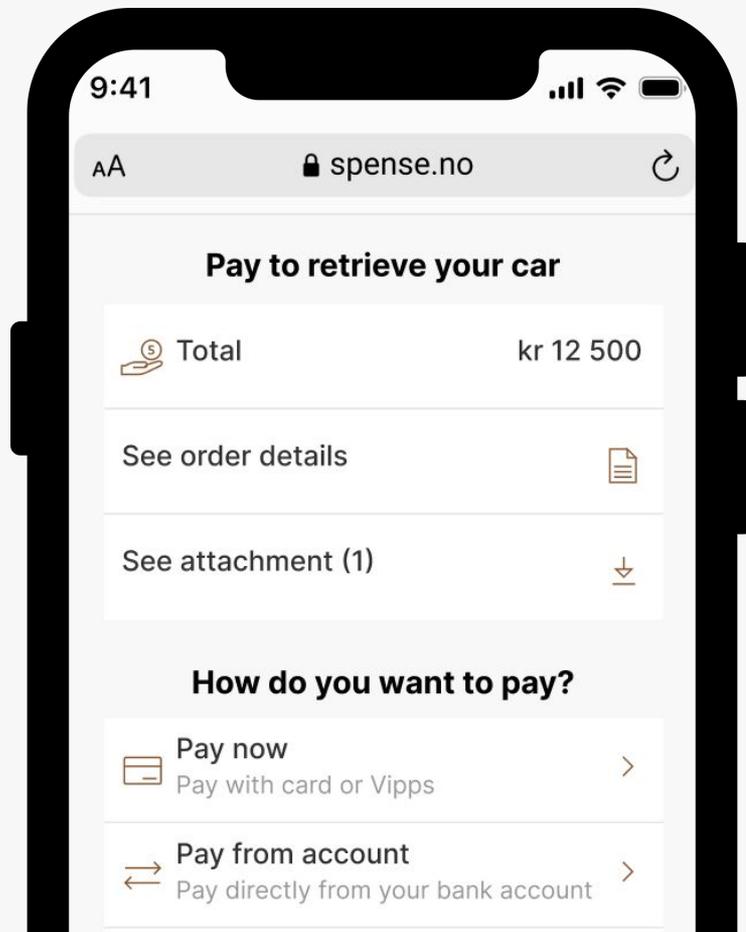




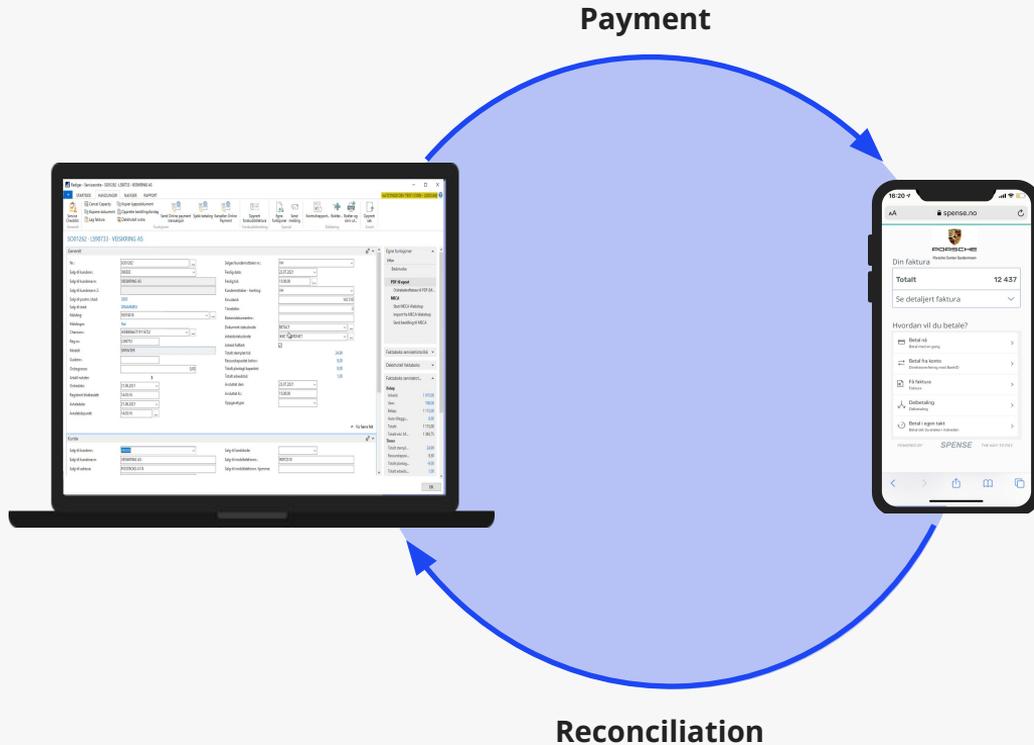
spense

Payment Management platform
integrated with Incadea



Streamline all dealership payments

One click to send, receive and reconcile payments with the integrated Incadea.DMS solution



Value for the dealership

- No more missed customer opportunities
- Improved cash-flow
- Streamline your accounting department

Our **value proposition**

No more missed **customer opportunities**

Streamline operations with our fully digitized process, boosting efficiency for your team while unlocking your sales potential, leaving customers satisfied!

- Easy handling of all payments
- Spend less time per customer
- Reduce time spent on manual reconciliation of cash payments
- Full transparency on all payments in real time
- Integrated with keyboxes
- No need for papers or printers

Improve cash-flow through **digital payments**

Provide customers with an cutting-edge digital payment experience. The platform supports multiple payment providers for optimal business solutions, ensuring secure and seamless fund receipt

- Enjoy faster payouts
- Reduce invoices outstanding
- Customize your payment mix for car sales, workshop and parts & accessories
- Improve sales with BNPL options

Streamline your **accounting department**

Let your accounting department focus on how to drive your business forward, removing manual processes. Automatic reconciliation will not only save time, but also reduce numbers of errors.

- Automatic reconciliation
- Full transparency across all departments through a single dashboard
- Track due payments and send reminders
- Refunds in one click

Case studies

In summary: Accounting can easily track and reconcile payments via our dashboard, Customers are happy because they pay the way they see fit and Service Advisors can focus on value creation instead of payments

“The payment process should be fully digital, with no papers required to be signed or printed. We have found that employees save a significant amount of time each day by making the process entirely digital. This adds up to many hours per year that can be devoted to other tasks”

Petter Johannessen, Managing Director
Porsche Center Oslo og Porsche Center Gardermoen

- Implemented across 6 rooftops after an initial trial at one rooftop
- 60% of workshop payments paid pre pick-up
- 100% of car sales payments covering remaining cash amount are paid digitally
- Customers prefer cards and wallets. 90% of transactions using such options
- 10% choses to pay with BNPL products such as installments

Data: Autozentrum/Porsche Norway,
September and October 2023

“Spense has made a significant impact on our business with regards to customer and employee satisfaction as well as management insight and control. It has resulted in significantly reduced waiting time in the reception area, making customers happy and employees less stressed. Additionally, the dashboard provides us with a complete overview of status on all payments at any given time.”

Steinar Olsen, Business development,
Hedin Automotive

- Transitioning from all customers being granted credit to making digital payments the standard, strongly improving cash-flow
- Significantly reduced accounts receivables
- Over 90% of the customers pays the full amount via their phone pre pick-up
- Cards and wallets account for 85% of all transactions
- Great feedback from customers who loves that they can choose payment method at their convenience