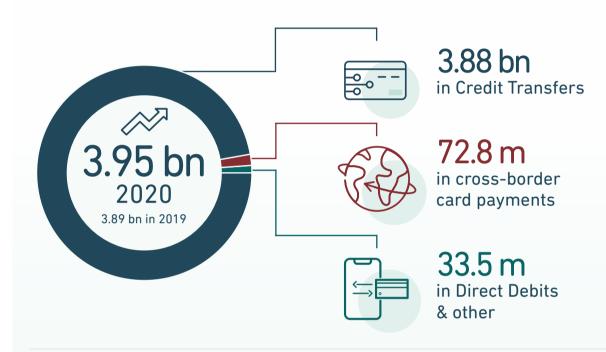




CROSS-BORDER TRADE IN DENMARK: OPPORTUNITIES FOR GROWTH

Cross-border payments are on the rise in Denmark



But settlement in and out of DKK can be slow



 $\begin{array}{c} \text{Taking between} \\ 2 \text{ and } 5 \text{ days} \end{array}$



37%
Companies transacting in DKK that want improved trade settlement times

And transactions can be expensive



0.8% of GDP
The total cost
of payments to the
Danish economy



27%

The total cost of payments in Denmark from B2B transactions

Now, innovations in direct clearing will make payments faster and cheaper for businesses trading in Denmark