



# Fast payments create jobs

FENCA Congress 2015, 16th of October

Lars Wollung, CEO & President



# EUROPEAN PAYMENT REPORT 2015

8 979 credit managers

29 European countries

775 respondents from Sweden

Survey conducted March-April 2015



# EUROPEAN PAYMENT REPORT 2015

The effect of low interest rate on European companies

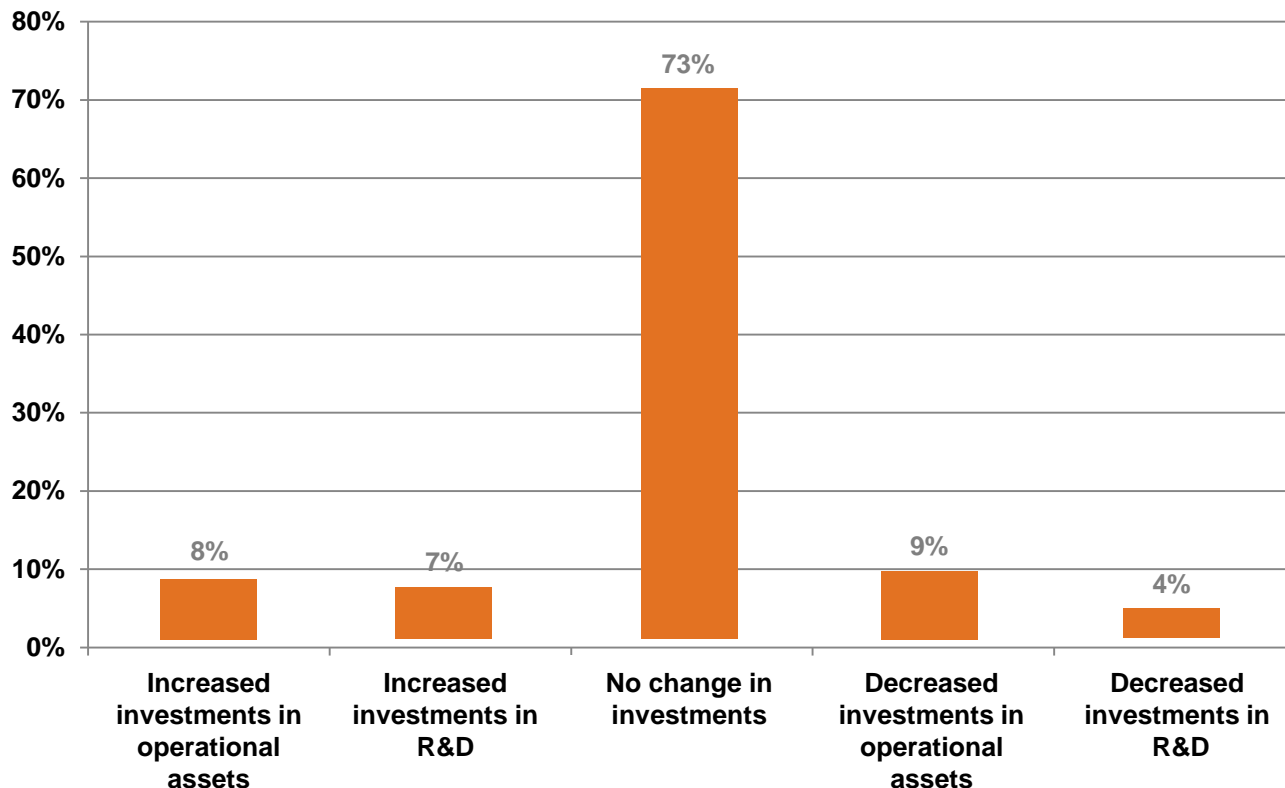
How would faster payments affect the possibility to increase employment?

Reasons for late payments

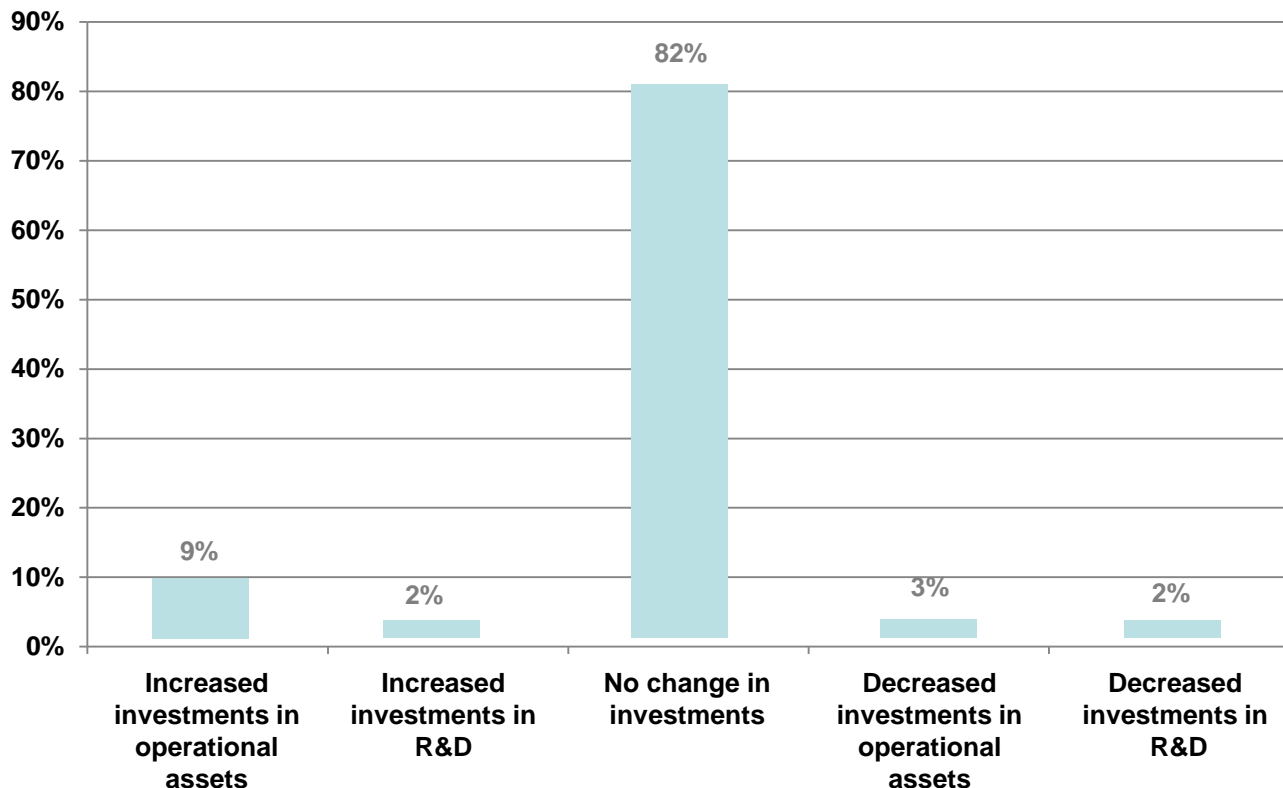


# THE LOW INTEREST RATE

# HOW INVESTMENTS ARE AFFECTED BY THE LOW INTEREST RATE



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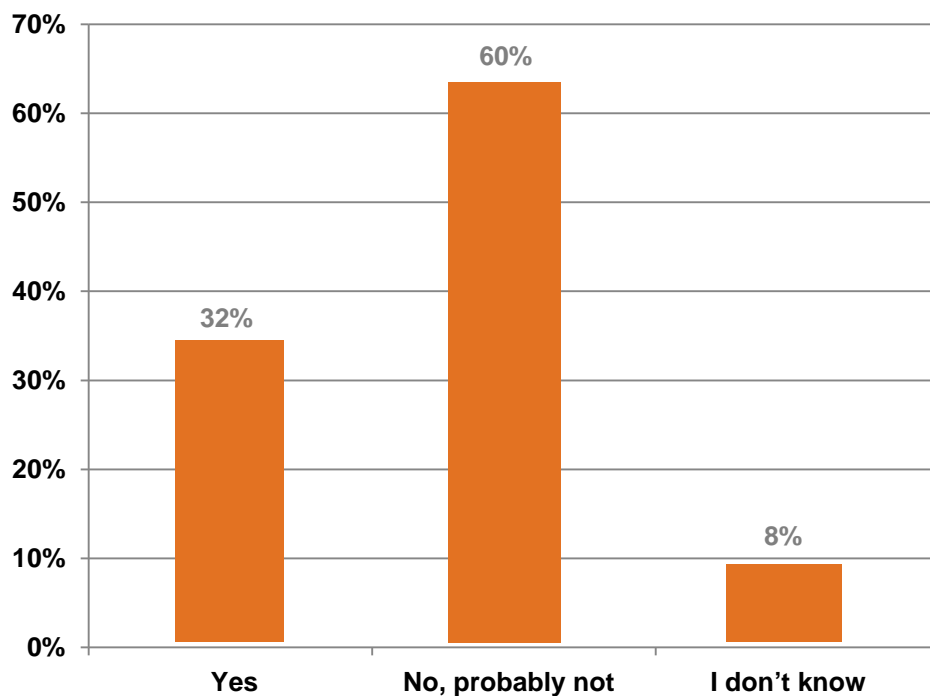




# FASTER PAYMENTS

# WOULD FASTER PAYMENTS FROM YOUR DEBTORS ENABLE YOUR COMPANY TO RECRUIT MORE STAFF?

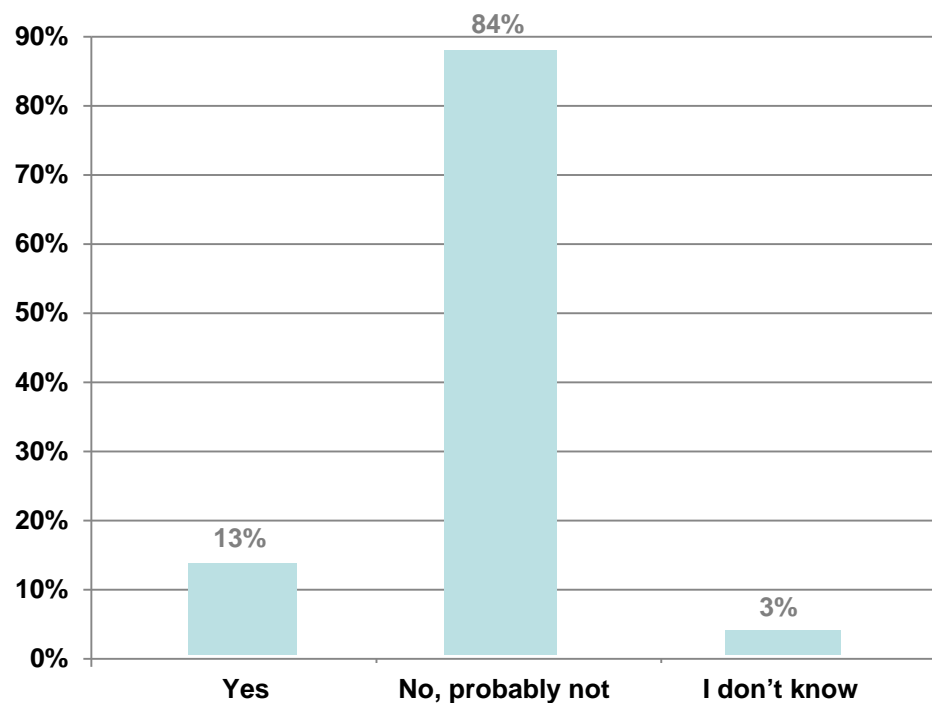
**32%**  
– every third  
European  
company,  
equivalent to  
about 8 million  
companies





# WOULD FASTER PAYMENTS FROM YOUR DEBTORS ENABLE YOUR COMPANY TO RECRUIT MORE STAFF?

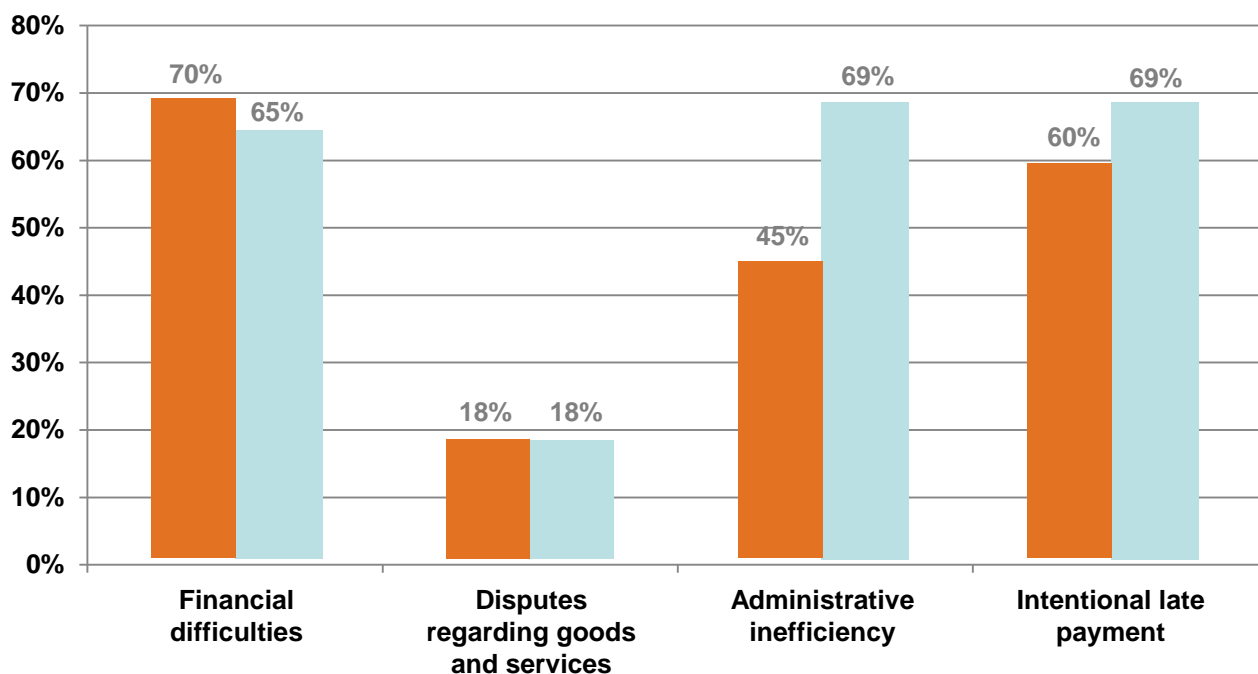
**13%**  
– equivalent to  
about 85 000  
companies





# REASONS FOR LATE PAYMENT

# MAIN CAUSES OF LATE PAYMENTS FROM CUSTOMERS





# IN SUMMARY

Small effect of the low interest rate

- 73%

Fast payment creates job

- 8 000 000 companies

Companies can sharpen the routines and should let go of each other

- 60 %



WE ARE A **CATALYST**  
FOR A SOUND ECONOMY

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**intrum**  **justitia**

Better business for all