

THE ANNUAL REPORT ON THE ASSESSMENT OF FINANCIAL RISK FOR BETALINGSSERVICE

Nets, February 2020

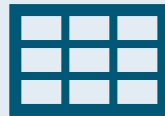


Introducing an annual report on financial risks strengthens the trust in Betalingsservice



FRAMEWORK

THE BETALINGSSERVICE BUSINESS
SERVICE RISK ASSESSMENT



RISK CATEGORIES

TRANSFER OF LIQUIDITY BETWEEN
CREDITOR AND DEBTOR

TRANSFER OF LIQUIDITY BETWEEN BANKS

SECURITY BREACHES (THROUGH A
CREDITOR/BANK/INTEGRATION PARTNER)



RISK PARAMETERS

PROBABILITY

IMPACT

WEIGHT

MONITORING OF THE PROCESS AND IDENTIFICATION OF POTENTIAL MITIGATING ACTIONS IS CONTINUOUSLY IMPROVED

Financial Risk Report: Creditors

RANK	RISK	Urgency*			
		V. HIGH	HIGH	MEDIUM	LOW
RISK #1	<p>LIQUIDITY An assessment of the inability and/or delays in the transfer of funds between Creditors and Debtors.</p> <p><i>Comment:</i> The likelihood of this risk to occur is <10%.</p>				R
RISK #2	<p>FRAUD An assessment of the risk of fraudulent use of Betalingservice due to security breach through Creditors or Integrator Partners.</p> <p><i>Comment:</i> The likelihood of this risk to occur is <10%. Due to the potential impact the overall risk is assessed as medium.</p>		R		

