



PayiQ develops cloud-based intelligent mobile ticketing, payment and validation solutions for smart cities, transport operators and event organizers around the globe utilizing Microsoft Azure technology. Our solutions provide endusers a seamless way to travel from door-to-door and a freedom to combine various means of transport and services under one transaction using their mobile phones.

























We help public and private service providers streamline their mobility services, increase their services' attractiveness, safety and security in using them, and lower the cost of fair collection while increasing customer satisfaction.

The open ecosystem enables end-users to **freely choose** from a wide range of payment methods. They can combine different services, such as those provided by route planning services, shared car and bike operators or event organizers.

PayiQ collaborates with **Business Finland** and is a member of Microsoft CityNext program in developing solutions for smart cities.



PayiQ in Brief

Smart future needs smart ticketing. The world's population is moving into cities, and mobility and access are keys to functioning metropolitan areas. Smart traffic functions only if also ticketing is smart. In the ever-digitizing world live events keep growing in size and in significance to everyone involved. To stay in the game, both the transport sector and event organizers must serve contemporary clients in modern ways: through mobile, seamlessly and immediately. PayiQ's mission is to enable this with its easy to use, safe, cloud based multi-module ticketing technology.

Our technology, with a sophisticated fraud prevention algorithm at its core, is built to be extremely flexible regarding use cases and payment options, is easy to install and pleasant to use. The technology is built to scale to enable our vision: to become the number one mobile ticketing solutions provider in the world.

Today PayiQ's technology is used in practically all major Finnish cities. To become an active player in the estimated 10,000 billion Euro global mobility market PayiQ has established office and found new team members in Stockholm.

The Board of Directors





Esa Tervo
Chairman of the Board

Over 20 years' experience in international software business in private and public cooperation. CEO of Genestia Group Oy, Nexifon, Inc., Executive Vice President/CTO Probatus Oy/ Comptel Group, Development Director Bentley Systems.



Robert Charpentier
Board Member

Investment Banker with 30+ years' experience of sourcing, executing and closing a number of debt/ equity deals. Board experience from six different countries and in the past several years, as an investor/board member advising smaller (mainly Fintech) companies through the initial phases enabling a full-scale launch.



Claes de Geer Board Member

Claes De Geer is an experienced entrepreneur and business angel investor with a demonstrated history of working in the IT, Telecom and Financial services industries. He has a background from Ericsson in various leading positions of IT and Internet Security Company Parallel Systems.



Tuomo Parjanen
Board Member,
Executive Consultant

Top executive positions over 25 years at US based software company Bentley Systems. He founded Opti Incon, which was successfully sold to Bentley Systems in 1995. Since that he has had several international executive roles.



Janne Tiainen
Board Member

Janne has extensive experience in business development and project management. Managed a variety of business operations in the service and ICT industry.

Management Team





ELENA LIPCHENKO CEO

Elena has over 15 years' experience in sales and business development. Previously she held leading positions in Finnish export and trade consulting firm and airline companies.



PIRKKA LANKINEN
Senior Advisor

Pirkka has over 20 years' experience in product development and customer project deliveries in international markets at Bentley Systems Inc.



Antti Ojaranta CTO

Antti has extensive expertise in the payment ecosystem and an interest in the customer experience of digital channels. He has 20 years of experience in software and product development, e.g. Etteplan and Finnpos Systems Oy.



Funding

Soon after the company was started, in 2014 it was approved to the funding programs of Business Finland, state run development agency for startups and SMEs in Finland. The program comprises of funding and advisory for developing innovations and international growth. After successful completion of the first 2 development projects, in 2017 PayiQ was selected to the 3-year Young Innovative Companies funding program to scale up the business and to enter new markets. This has enabled the company to establish office in Stockholm.

We believe that the future is in mobile ticketing, and for further international expansion we will be looking to raise new funding during the next years.



Contact us to learn about how our solution can benefit your service:

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Elena Lipchenko, CEO

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