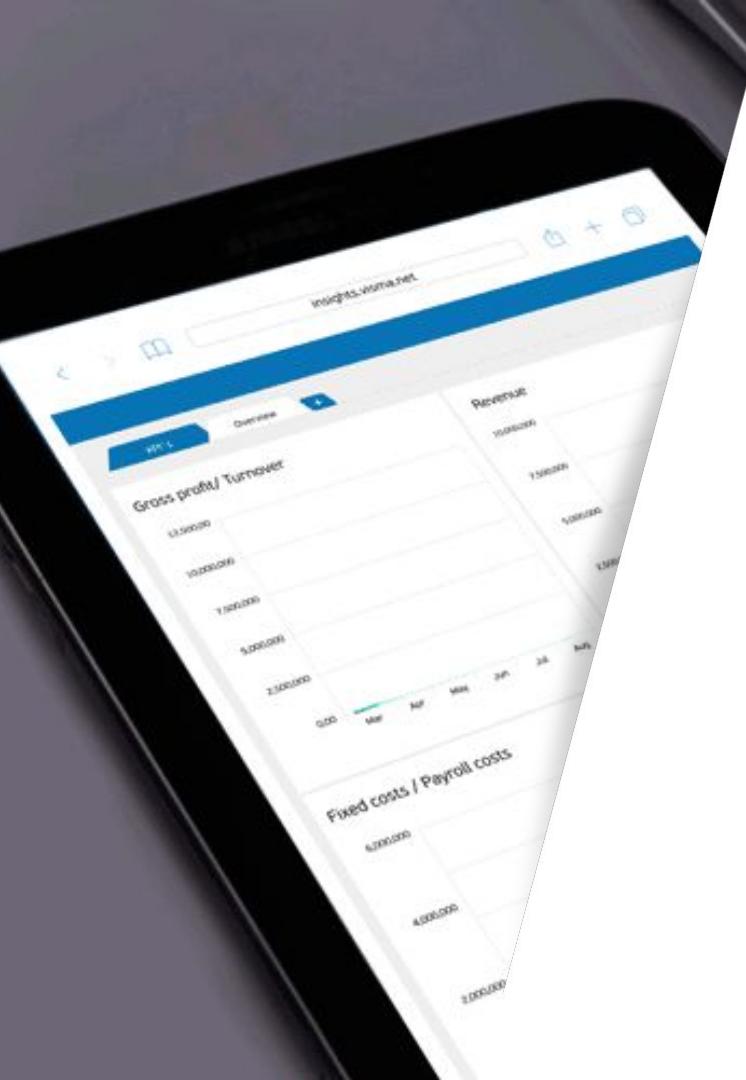




Platform business: case Netvisor

A short story by Kari Rynänen

ISV Manager, Wanna-be Futurist



Visma Group

Headquarter in Oslo, Norway

8,000+

employees

2,500+

software developers

800,000+

customers

1,2 B€

in revenues (2018)



Visma Solutions

Yritysohjelmistot pilvipalveluna

Maventa

Verkkolaskutus
130 000 asiakasta

Netvisor

Taloushallinto
20 000 asiakasta

Severa + Valueframe

Projekti- ja työnohjaus
1 800 asiakasta

Visma Sign

Sähköinen allekirjoitus. 600
000 allekirjoittajaa

Connectivity and API-economy will be core of sw business, not the added-value in 5 years.

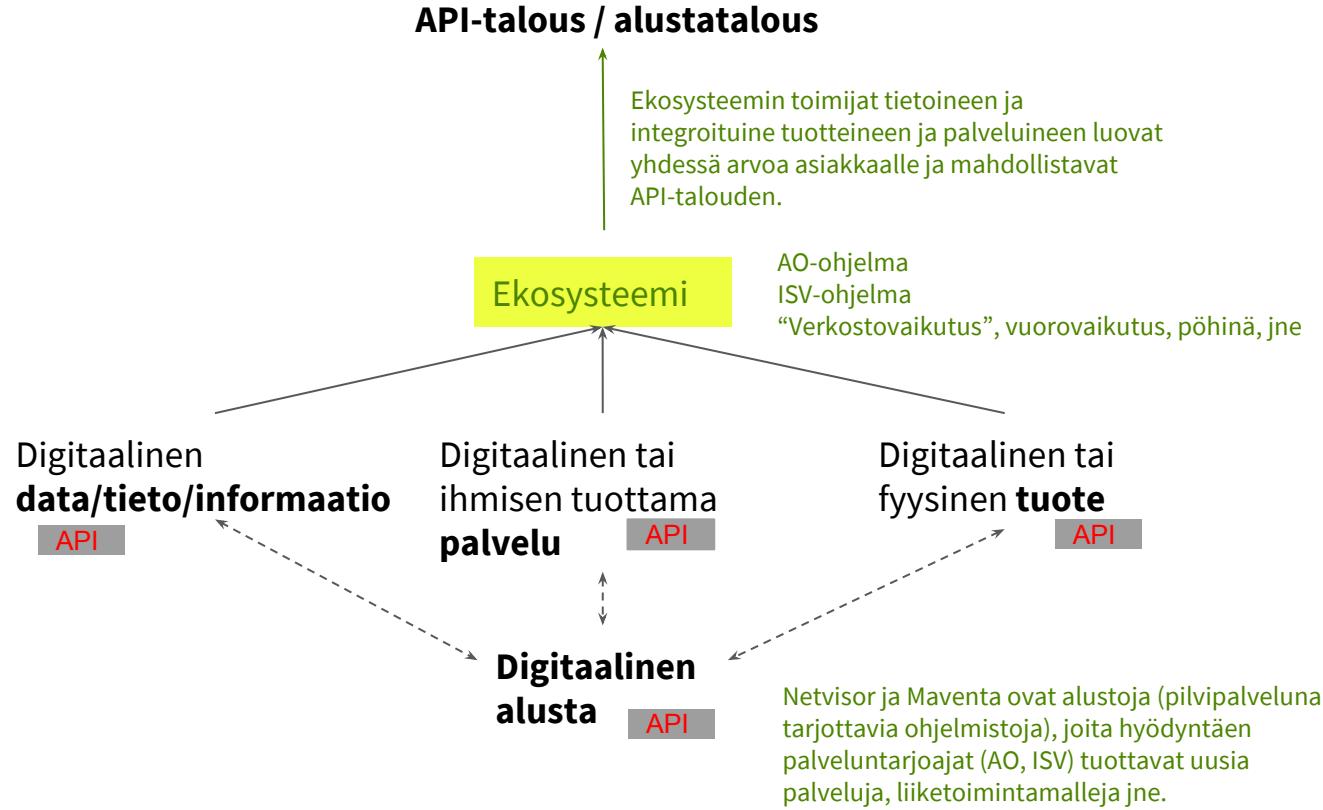
Instead, platform economy will be state-of-practice way of making software business, and own user interface will become either commodity or added-value.

-IBM Institute for Business Value in “Evolution of the API Economy”, 2018

A platform strategy is an approach to entering a market which revolves around the task of allowing platform participants to benefit from the presence of others.

-MIT, 2017

Käsitteitä



Evolution of connectivity during 15 years

2004

Omat point-2-point
-toteutukset

Pankkiyhteydet

Datan lataaminen (csv, xls)

2007

Avoin
ohjelmointirajapinta

Verkkolaskut (=Maventa)

2014

ISV kumppaniohjelma

Tuotteistettu
kumppanitarjooma

**B-2-b -palveluiden
käyttö
käyttöliittymästä**

Laskut perintään

2019

**B-2-b palvelujen
välittäminen**

OP Laskulaina,
EazyBreak, Maventa
EDI, AI, BI, Data, ...

Työ

-€/h
-transaktiot

Mixed

-entry fee -kumppaneilta
-API fee (CMRR) asiakkailta
-asiakas maksaa käytöstä
(transaktiot)

Mixed

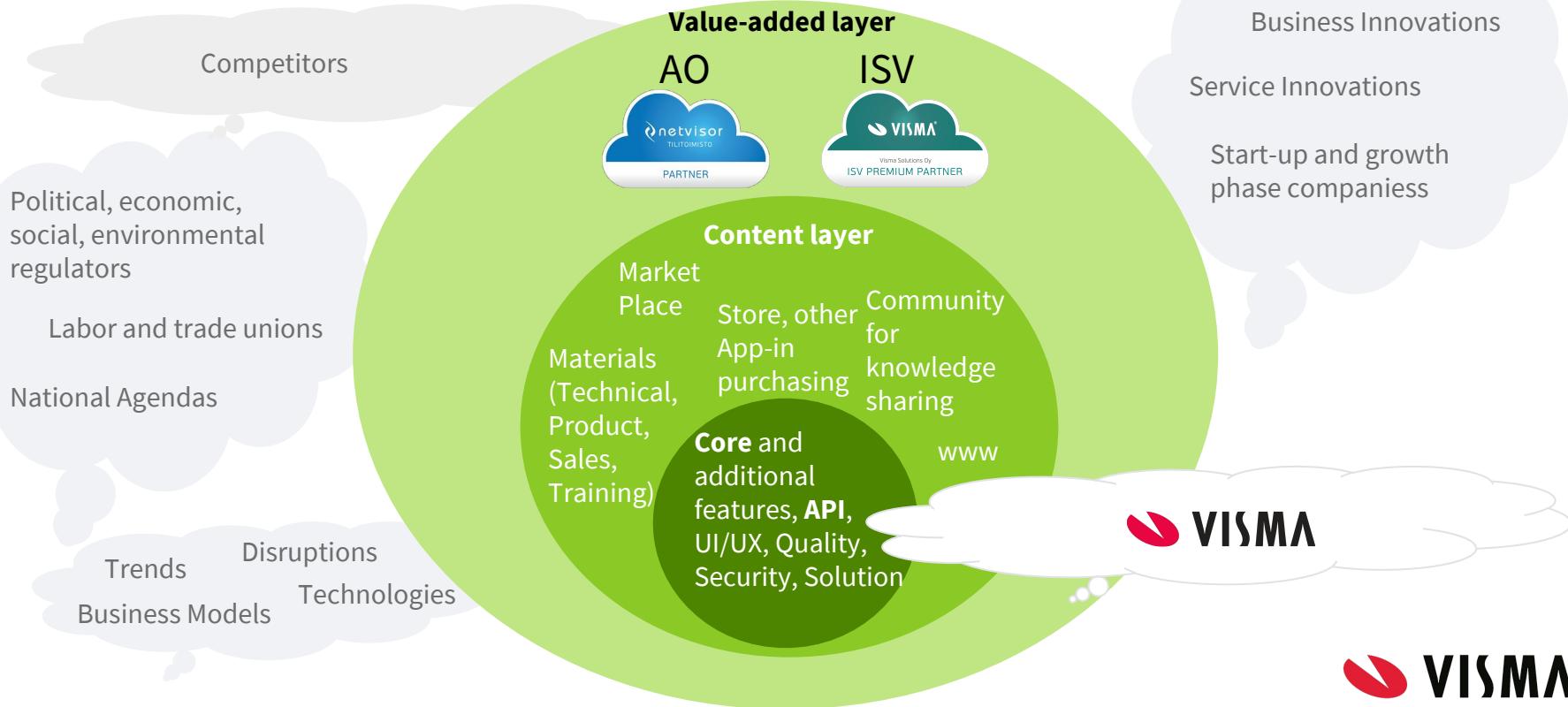
-API fee (CMRR) asiakkaille
-asiakas maksaa käytöstä
(transaktiot)

Mixed

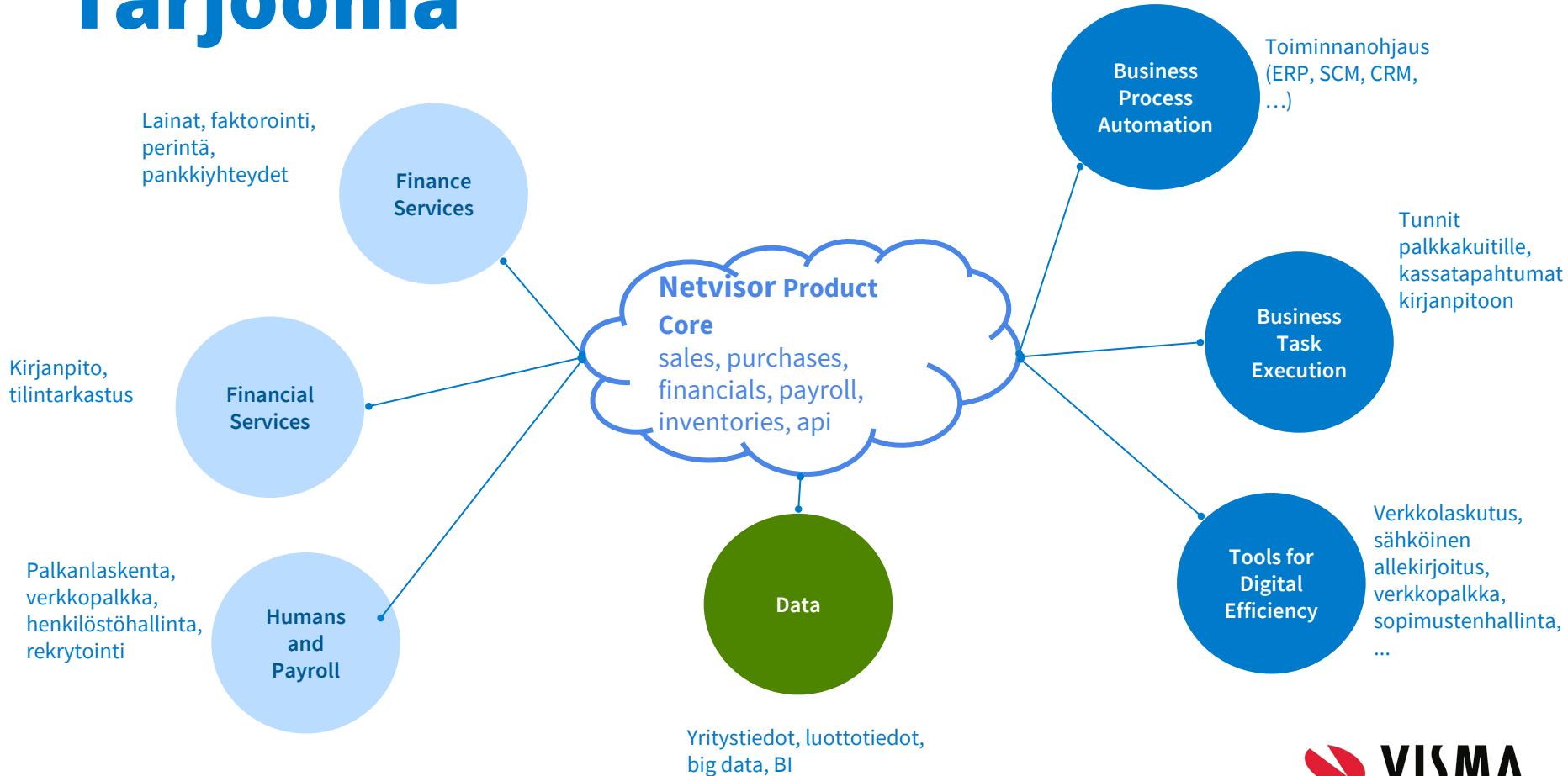
-API kuuluu tuotepaketteihin
-Revenue sharing eli kumppani
maksaa Vismalle
-asiakas maksaa käytöstä
(transaktiot, CMRR)

Ecosystem

ASIAKKAAT



Tarjooma



Value proposition for stakeholders

We are the biggest and most valuable b2b ecosystem in Finland

Biggest - we have currently 400 ISV partners and 500 AO partners.

Most valuable - measured as automation level, cost vs profit and NPS.

We have well balanced high-value portfolio for main verticals/segments

By our multi-sided business model we enable other businesses to interact with Netvisor and Maventa in order to build new services and platforms.



Customers

For the end customers we provide the most comprehensive and valuable partner solution portfolio.



ISV Partners

For ISV partners we offer Netvisor as financial services platform, Maventa as financial transactions channel and Sign as digital signature tool.



AO Partners

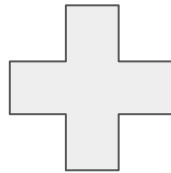
For the AO channel we provide the most comprehensive and valuable partner solution portfolio to cut down manual work and to create value-added services for their clientele.

Platform strategy - very simple core



How will we attract the customers and partners?

Platform is the place where users meet and make connections, where commerce happens. Build the trust and orchestrate. Then you need the most comprehensive and valuable partner portfolio - value proposition for the customers. Honeypot effect.



How will we get core of an ecosystem from our own solution?

Make API the product, not feature or added-value. Consistent, competitive, need based value proposition for stakeholders.



Win ⁿ and Success to all stakeholders

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