



CASE STUDY:

REMA 1000 levels up its payment ecosystem with nexo standards and Market Pay

A large, illuminated sign for a REMA 1000 store. The sign consists of the word 'REMA' in large, blue, rounded letters with a red outline and a white drop shadow, positioned above the number '1000' in the same style. The sign is mounted on a white facade with blue vertical pillars on either side. Two square light fixtures are visible above the sign. In the foreground, there are green crates of produce and a sign for 'RUSH' watermelons with a price tag of '20:'. A sign in the window says 'ÅBEN 8-22'. The store interior is visible through the glass doors, showing shelves and more produce.

REMA 1000

About REMA 1000

REMA 1000 is one of the leading discount grocery chains in Norway and across the Nordic region.

Operating over 800 stores, the chain has built a strong reputation for offering high-quality products at low prices and its commitment to sustainability and convenience.

As a high-volume retailer with over two million daily transactions, REMA 1000 prioritizes providing efficient, cost-effective, and seamless payment experiences for its customers.



MARKET PAY

About Market Pay

Market Pay is a pan-European payment platform offering omnichannel digital solutions. It manages the entire value chain, drawing on its experience in the retail sector. Market Pay provides end-to-end digital solutions to the retail sector, financial institutions and service providers alike by deploying innovative and simplified payment solutions.

REMA 1000's business challenge

As REMA 1000 continues to expand and adapt to the fast-changing retail landscape, it faced critical challenges with its legacy payment infrastructure, including scalability issues, high operational costs, and a lack of transparency from its previous payment provider.

The need to add alternative payment methods, implement a new customer experience and have the ability to address the demands of its customers were key factors which led to the redesign of its payments infrastructure.

REMA 1000's pain points were:

- 1 Scalability issues:** Fragmented payment systems were expensive and difficult to manage across its growing network of stores.
- 2 Innovation roadblocks:** Complex legacy infrastructure hindered the rapid adoption of new technologies, limiting its ability to offer modern payment methods and value-added services.
- 3 Customer experience:** Long transaction times and limited payment options impacted customer satisfaction, while the lack of loyalty program integration meant that opportunities for deeper engagement with customers were missed.

Key project goals

Recognizing the urgent need for a streamlined, modern payment solution, REMA 1000 sought to partner with a provider that could offer robust, scalable, and future-proof payment technology to support its ambitious business goals of:

- 1** Ensuring customers can pay quickly and effortlessly.
- 2** Achieving the lowest possible costs for payment transactions.
- 3** Enhancing interoperability between retail and payment systems while avoiding vendor lock-in.

Additionally, the project aimed to integrate a multi-method payment acceptance system that could accommodate both local and international schemes, ensure high security, and support real-time data analytics for better decision-making.

Why REMA 1000 chose nexo standards

REMA 1000 selected nexo standards for its payment infrastructure transformation due to several key advantages that aligned with the retailer's operational needs and future growth plans:

- 1 Global interoperability:** As a retailer with operations in multiple Nordic countries, REMA 1000 required a payment solution that could seamlessly integrate both local and international card schemes. nexo standards provides a universal framework that simplifies cross-border payment processing, reducing the need for multiple certifications and local adaptations. This ensures a consistent payment experience across all markets while meeting regional regulatory requirements.
- 2 Simplified certification and compliance:** nexo standards offers a standardized approach to compliance with both international and local regulations. By adhering to nexo's globally accepted protocols, REMA 1000 could reduce the complexity of navigating diverse payment landscapes and eliminate the need for individual certifications in different countries, speeding up deployments.

- 3 Accelerated innovation:** nexo standards enables faster adoption of new payment technologies. With the nexo Implementation Specifications (NIS), REMA 1000 can easily integrate new features, such as contactless payments, loyalty programs, and digital wallets, without overhauling its entire payment system. This flexibility allows the retailer to stay ahead of market trends and respond quickly to evolving customer expectations.
- 4 Operational efficiency:** Adopting nexo standards simplifies the payment ecosystem by providing a uniform approach to transaction processing. This reduces operational overheads, as the payment infrastructure can be managed more efficiently across all store locations. By minimizing fragmentation, REMA 1000 could centralize its terminal management and streamline maintenance processes, leading to cost savings and increased reliability.
- 5 Security and future-proofing:** nexo standards include robust security protocols that ensure compliance with the latest industry standards, such as EMV[®] Chip technology. This not only protects REMA 1000 from potential fraud risks but also ensures that the payment system is scalable and adaptable to future security requirements.

Why REMA 1000 chose Market Pay

REMA 1000 selected Market Pay for its ability to deliver innovative, scalable, and customer-focused payment solutions that aligned with the retailer's strategic goals. Key reasons include:

- 1 End-to-end payment expertise:** Market Pay offers an end-to-end solution, covering payment acceptance, terminal management, and data analytics, ensuring REMA 1000 doesn't need multiple providers.
- 2 nexo compliance:** Fully nexo ISv4 compliant, Market Pay's solution is scalable and adaptable, as it supports local schemes like BankAxept as well as international cards such as Visa and Mastercard.
- 3 Cultural and strategic fit:** Both companies share a customer-first approach and a focus on cost efficiency.

- 4 Technical maturity:** Market Pay demonstrated flexibility and technical excellence, offering a platform that evolves with future payment innovations.
- 5 Value-added services:** Market Pay's features, such as loyalty integration and real-time analytics, enhanced customer engagement and operational efficiency.
- 6 Modern technologies:** MarketPay offers PCI6 certified PAX pinpad A35, running Android which can ease the adoption of future technologies and alternative payment methods delivered by third parties.
- 7 Data insight:** Market Pay provides an online data feed which REMA 1000 uses for 24/7 monitoring of store operations and solution performance, as well as accounting and management reporting.
- 8 Payment system resilience and support services:** A high-level service level agreement and integrated support tools safeguard REMA 1000 from disruption.

The solution

Market Pay delivered an end-to-end nexo-compliant payment platform based on PAX Android A35 terminals. The solution was entirely compliant with complete nexo NISv4 standard, including:

- nexo Fast v3.1
- nexo Acquirer v6.0
- nexo TMS v6.0
- nexo Retailer v3.1
- nexo Security v2.1

This provided the scalability, reliability, and flexibility that REMA 1000 needed.

Project rollout and results

The deployment of the new payment solution began in early 2024 and was successfully completed across all REMA 1000 stores in Norway, with approximately 2,500 terminals installed by mid-year. The system is expected to process around 200 million transactions annually.

As a result, customer satisfaction has improved, thanks to faster transaction times and the seamless integration of loyalty programs. Additionally, significant cost savings have been achieved by consolidating and streamlining payment processes into a single, standardized, nexo-compliant system.

Market Pay's end-to-end payment platform effectively met all of REMA 1000's needs for scalability, reliability, and enhanced customer engagement, offering a future-proof solution for the retailer's expanding operations.



Key implementation features

- **Multi-channel payment acceptance:** Terminals support various payment methods, including local schemes like Norway's BankAxept and international cards like Visa, Mastercard, and American Express.
- **Seamless integration:** The nexo-based solution integrates with REMA 1000's existing systems, ensuring real-time terminal management, remote updates, and monitoring. The TMS communication with terminals uses the nexo TMS protocol. Terminals are connected with ECR using nexo retailer protocol which guarantees fast and reliable transaction processing. Thanks to Market Pay's API, REMA 1000 can consolidate data from the POS system, acquirer and terminal gateway and have a complete real-time view of its store operations and money flows.
- **Loyalty integration:** Customer identification through payment cards allows integration with REMA 1000's loyalty programs, enhancing customer engagement.
- **Data analytics:** Real-time insights into transaction data supports better decision-making for operations and customer service.
- **Security:** Full adherence to the nexo Security specifications ensures robust fraud protection and compliance with industry standards.

Through its expertise in payment technologies, Market Pay helped REMA 1000 create a modern, future-proof payment ecosystem that enhances customer experience, reduces operational costs, and prepares the retailer for continued growth in the competitive retail landscape.

By choosing Market Pay's nexo solution, REMA 1000 has successfully transformed its payment infrastructure into a scalable, secure, and customer-centric system that meets the demands of today's fast-paced retail environment. The implementation has provided the retailer with the tools to offer a seamless shopping experience while driving significant operational efficiencies. Market Pay's expertise, combined with the benefits of nexo standards, ensures that REMA 1000 is well-equipped to navigate future innovations in the payment landscape and continue its growth across the Nordic region.

This partnership between REMA 1000, Market Pay, and nexo standards serves as a blueprint for retailers seeking to modernize their payment systems, reduce costs, and enhance the customer experience in an increasingly competitive and digital marketplace.

Hear from REMA 1000 & Market Pay

“We are thrilled to collaborate with Market Pay to introduce advanced payment solutions across our stores. This partnership aligns with our commitment to providing convenient and seamless shopping experiences for our customers.

In addition, we are pleased to leverage nexo standards’ protocols and specifications, which ensure a highly secure and standardized infrastructure for payment processing. By adopting these innovative technologies, we can enhance both the efficiency and reliability of transactions, offering our customers a faster and more convenient checkout experience.”



Erik Marcus Torkildsen

Manager of Identity and Payments
REMA 1000

REMA 1000

The logo for REMA 1000, featuring the text in a stylized, outlined font.

“At Market Pay, we firmly believe in the power of nexo standards to drive innovation and operational excellence in the payment industry. Our collaboration with REMA 1000 is a perfect example of how nexo enables us to deliver a scalable, secure, and flexible solution that meets the unique needs of a growing retail chain. Working with nexo allows us to future-proof REMA 1000’s payment infrastructure, ensuring seamless integration of new technologies and providing a superior experience for both the business and its customers.”



Petri Ahti

Global Sales Director RFP & Nordics
Market Pay

MARKET PAY

The logo for MARKET PAY, featuring a stylized 'M' icon and the text 'MARKET PAY'.