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PRESS RELEASE

Apple Pay arrives for BNP Paribas and Hello bank! Customers in France

Offering an Easy, Secure & Private Way to Pay

From today, BNP Paribas and Hello bank! customers in France can now use Apple Pay, an easy, secure and private way to pay that's fast and convenient.

In Europe, the proportion of payments made via smartphone continues to rise, with the penetration of mobile devices and the increasing volume of uses representing significant development potential for the mobile payment market.

Security and privacy is at the core of Apple Pay. When you use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code.

"BNP Paribas is actively contributing to the development of mobile payment solutions in Europe, particularly in France, and we are pleased to bring our customers the broadest range of innovative and secure services, which includes Apple Pay, to simplify their online and in-store purchases," says **Marc Espagnon, Head of Cash Management and Payment Solutions at BNP Paribas French Retail Bank.**

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits offered by credit and debit cards. In stores, Apple Pay works with iPhone SE, iPhone 6 and later models, as well as with Apple Watch.

Online shopping in apps and on websites accepting Apple Pay is simple with Touch ID, or just double-click the side button and glance at your iPhone X to authenticate with Face ID. There's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information with Apple Pay. When paying for goods and services on the go in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad (5th Generation), iPad Air 2, and iPad mini 3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running macOS Sierra and confirm the payment with iPhone 6 or later or Apple Watch, or with Touch ID on the new MacBook Pro and MacBook Air.

For more information on Apple Pay, visit: <http://www.apple.com/apple-pay/>

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About BNP Paribas French Retail Banking

BNP Paribas French Retail Bank, leader in the private banking and corporate clients markets in France, provides innovative solutions in financing, payment solutions, wealth management and insurance. Combining optimal use of digital tools with customer experience built on human relationship, BNP Paribas French Retail Bank offers customers a broad choice of interface options, ranging from basic banking services provided through the selfcare option to tailor-made banking assistance delivered by customer-service expert teams dedicated to specific areas. BNP Paribas French Retail Bank employs over 28,000 people, who currently serve 6.6 million individual customers, more than 570,000 self-employed professional clients and Very Small Enterprises, plus 31,000 corporate clients (ranging from SMB to midcap and major corporate) and close to 61,000 charities and non-profit organisations. BNP Paribas French Retail Bank relies on a local physical banking network consisting of some 1,900 branches, 190 Private



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Banking centres, 51 'Maisons des Entrepreneurs' (banking centres specially designed to assist entrepreneurs and business founders), 63 'We Are Innovation' (WAI) hubs and 43 Business Centres (including five special Competence Centres) designed to serve corporate client's needs. With strong bonds with local territories and ecosystems, BNP Paribas French Retail Bank teams support local initiatives from individuals or non-profit organisations which help to bring about positive change in society. In addition, Hello bank!, BNP Paribas 100% digital bank, is also embedded within the BNP Paribas French Retail Bank, providing its 350,000 customers in France with a full range of solutions, including payments, credit facilities, savings & investment accounts and insurance cover. In 2017, BNP Paribas was named 'Best Bank in France' by Euromoney and The Banker magazines.

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