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## PRESS RELEASE

# BNP Paribas and Apple Pay extend their offer to more customers

BNP Paribas today announces plans to extend its range of mobile payment solutions to customers in multiple markets by offering Apple Pay, which is transforming mobile payments with 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. Having made Apple Pay available to its clients in the USA in 2016, followed by Poland in June 2018, customers of BNP Paribas Fortis and Hello bank! in Belgium, as of today, can take advantage of Apple Pay. In France, BNP Paribas and Hello bank! customers will be able to access Apple Pay in early 2019. In addition to Belgium and France, BNP Paribas will support Apple Pay in other countries including Ukraine via its UKRSIBBANK subsidiary.

*"The international roll-out of Apple Pay to our customers reflects the determination of BNP Paribas to offer all its customers, wherever they may be, innovative and secure services that simplify their online and in-store purchases,"* says **Carlo Bovero, BNP Paribas Global Head of cards and innovative payments.**

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, or 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.

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, and 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 authenticate with a glance 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 in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad (5th Generation and later), 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.

BNP Paribas is actively contributing to the digitisation of mobile payment solutions in Europe, notably by deploying electronic wallets and various complementary and convenient payment solutions. BNP Paribas is also helping its retailer clients to convert their in-store payment systems to internet and mobile solutions. Lastly, in May 2018, BNP Paribas was the first bank in France to enable money to be transferred from person to person via mobile.

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## About BNP Paribas

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 73 countries, with more than 196,000 employees, including around 149,000 in Europe. The Group has key positions in its three main activities: Domestic Markets and International Financial Services (whose retail-banking networks and financial services are covered by Retail Banking & Services) and Corporate & Institutional Banking, which serves two client franchises: corporate clients and institutional investors. The Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance.

In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the European leader in consumer lending.

BNP Paribas is rolling out its integrated retail-banking model in Mediterranean countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

## Press contacts

### BNP Paribas

Olivier Durbize - +33 (0)6.65.01.85.14 - [olivier.durbize@bnpparibas.com](mailto:olivier.durbize@bnpparibas.com)

Valérie Sueur - +33 (0)6.65.63.85.14 - [valerie.sueur@bnpparibas.com](mailto:valerie.sueur@bnpparibas.com)



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