

Bancontact Mobile – at the centre of your omni- channel payment solution

CM Inspiratiedag – 7 February 2017

Wim De Pril – Product Manager



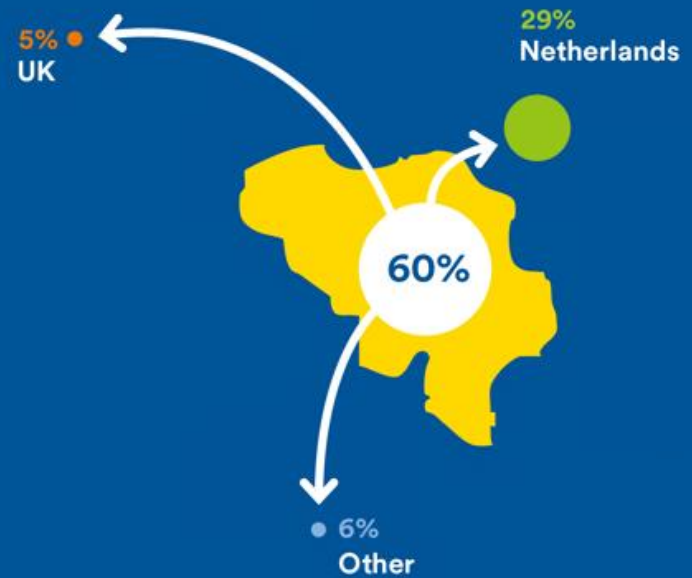
Agenda

- ① Bancontact's Value Proposition, Ecosystem & Key Figures
- ② The omni-channel ambition in practice :
 - a. Using QR-code
 - b. Using In-app
 - c. Using Contactless/NFC
- ③ Q&A

Bancontact Value Proposition, Ecosystem & Key Figures

Bancontact's Value Proposition

- ✓ Trusted brand
- ✓ Footprint / reach
- ✓ Distribution power
- ✓ Stay in control
- ✓ Appealing proposition





Bancontact distributors in retail

25 issuers



11 acquirers



14 direct PSPs



10 terminal providers



> 18 indirect PSPs

Bancontact in 2016

1.39 billion transactions
(increase of 6.3% compared to 2015)



1.35 billion Bancontact card transactions at the POS



37.8 million Bancontact transactions in online shops



3.5 million Bancontact transactions with the Bancontact app

Key Figures for 2017



15.4

million cards
issued



1.44

billion Bancontact
transactions

3.7%

growth
Y-o-Y



51.8

million Bancontact E-
Commerce transactions
(of which 28% done with
Bancontact Mobile)

37%

growth Y-o-Y

40%

market share

Average transaction
amount

65



2016

68



2017



13.4

million Bancontact
Mobile transactions
(28% Bancontact app,
72% Embedded apps)

380%

growth Y-o-Y

P2P

14%

P2M

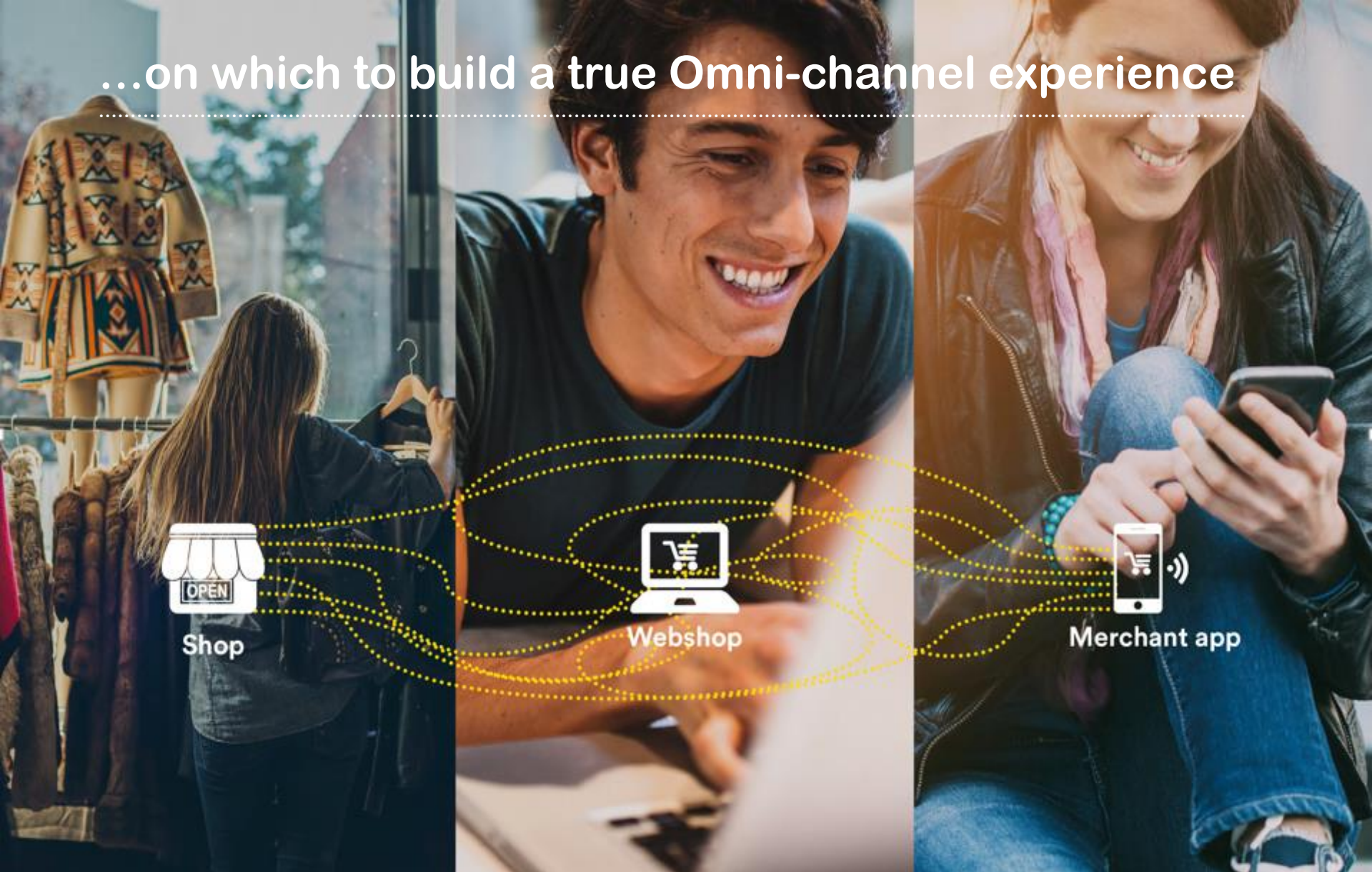
86%

Two Products...

- The app, **digital extension** of your card
- The card and the app, **a powerful duo**



...on which to build a true Omni-channel experience



“Blurred Lines”

From Virtual Channel...

E&M transactions on a different device



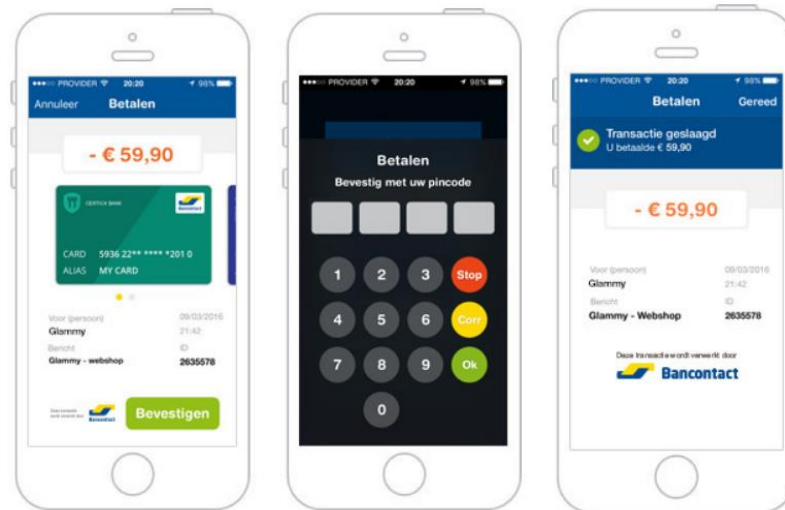
...to Physical Channel

a. Using a QR-code

In-store Mobile Payment using QR-code

→ Possible flows :

- Option 1 : Scan dynamic Bancontact QR-code on terminal with the Bancontact app or embedded app



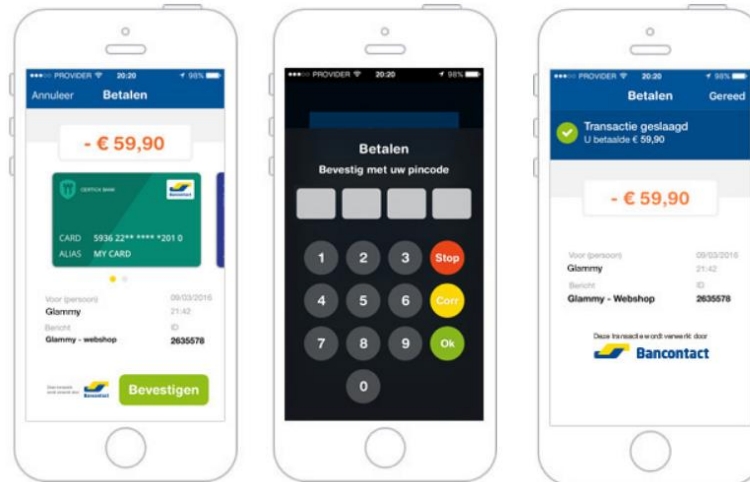
→ Opportunity :

- Can work on existing terminal infrastructure
- No need for integration between ECR and PSP
- No need for separate Merchant app on the device of the customer from which to start the transaction

In-store Mobile Payment using QR-code

→ Possible flows :

- Option 2 : Scan dynamic Bancontact QR-code on a digital screen with the Bancontact app or embedded app (e.g. tablet, digital kiosk)



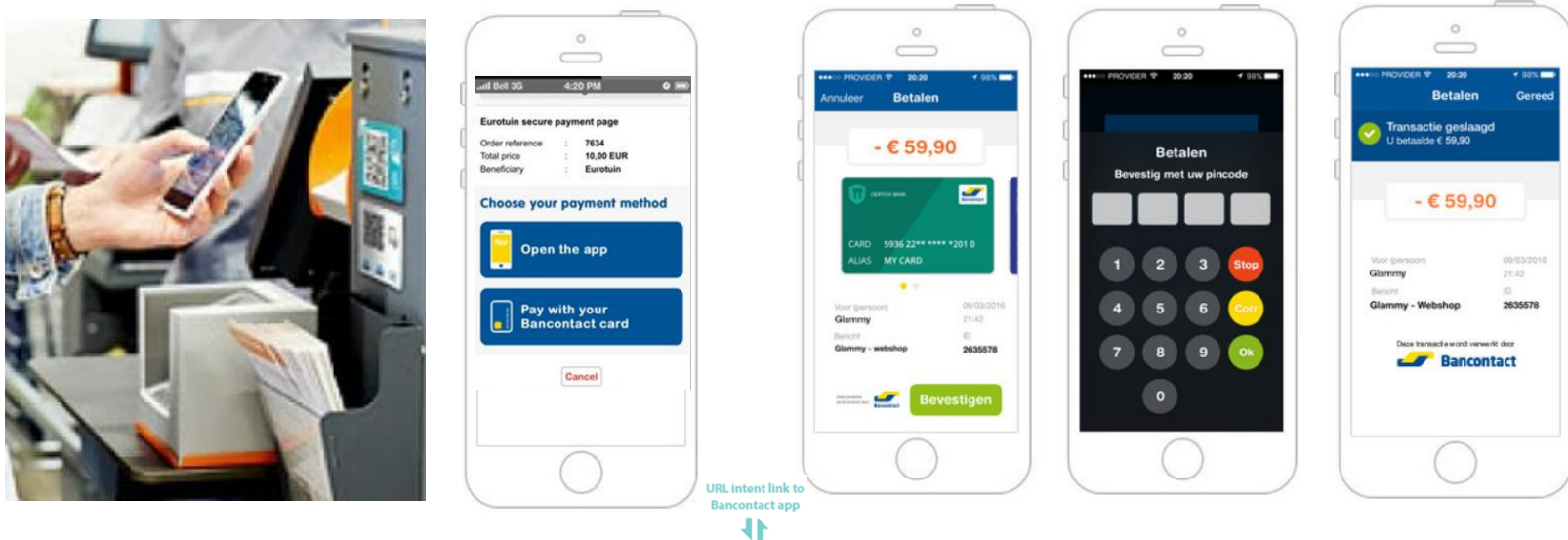
→ Opportunity :

- Can work on any digital screen
- No need for separate Merchant app on the device of the customer from which to start the transaction
- Leverages existing PSP integration for online channels

In-store Mobile Payment using QR-code

→ Possible flows :

- Options 3 : Scan static QR-code on or near cash register with the Bancontact app or embedded app



→ Opportunity :

- No need to update existing terminal infrastructure
- No need for separate Merchant app on the device of the customer
- Integration between ECR and PSP is required, but could offer integrated customer journeys beyond payment

In-store Mobile Payment using QR-code

→ Success Stories :

- Option 1 : QR-code on terminal display



- Option 2 : QR-code on digital screens



- Option 3 : Static QR-code

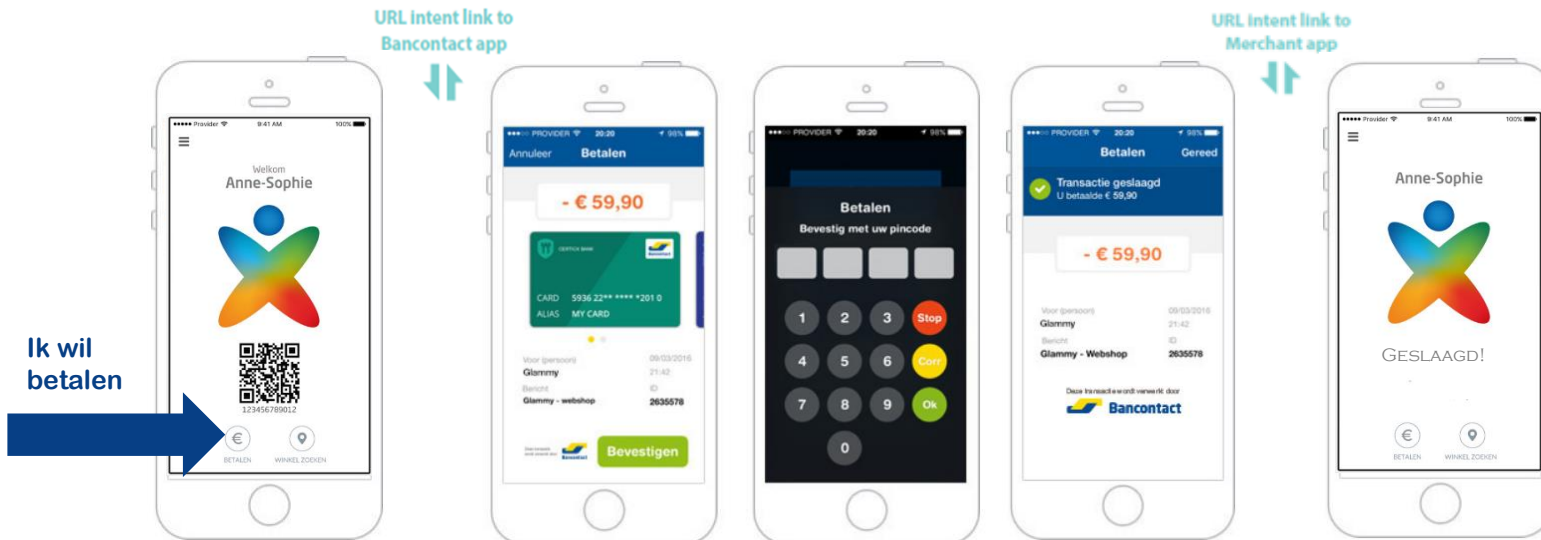


b. Using in-app

In-store Mobile Payment using in-app

→ Possible flows :

- Start from the Merchant app and call the Bancontact app or embedded app via URL intent (in-app)



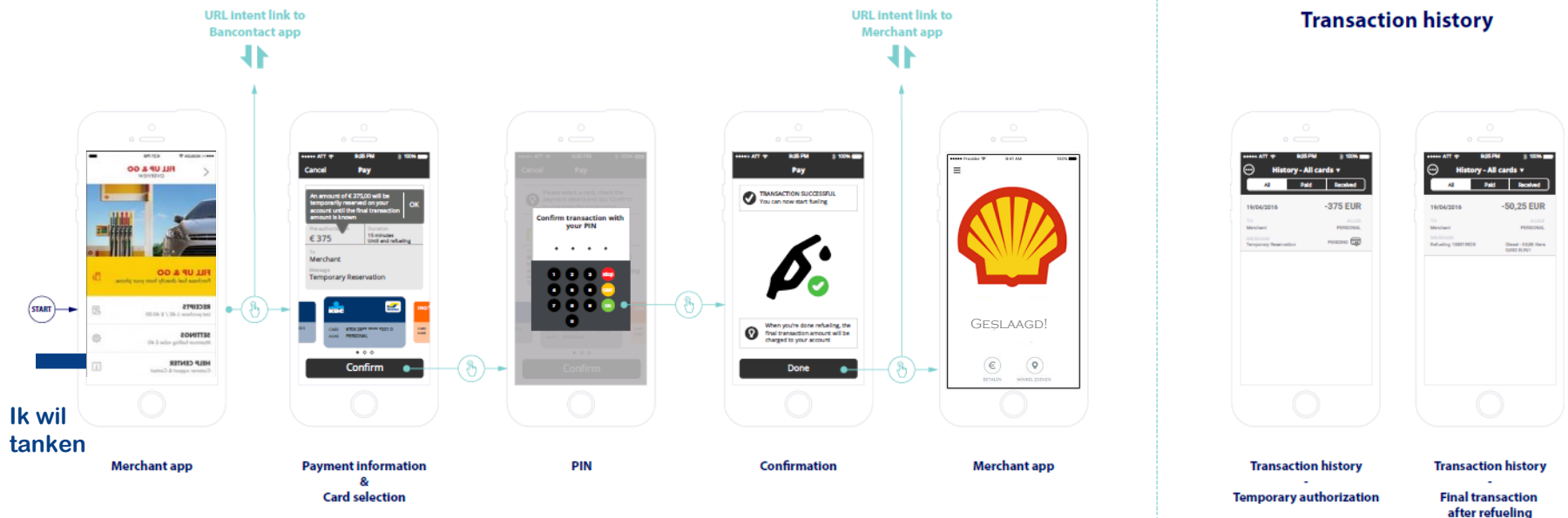
→ Opportunity :

- No need for update of existing terminal infrastructure
- Integrate loyalty redemption and payment in one customer journey
- Possibility to leverage on existing webshop integration between Merchant and PSP

Mobile Payment in petrol station using in-app

→ Possible flow :

- Start from the Merchant app and call the Bancontact app or embedded app via URL intent (in-app) to start a Mobile Deferred Sale transaction



→ Opportunity :

- New and innovative payment experience in petrol stations
- Integrate loyalty redemption and payment in one customer journey
- Integration between Merchant app and PSP is required

Mobile Payment using in-app

→ Success Stories :



c. Using Contactless/NFC

Mobile Contactless Payment in Bancontact App

→ Product Features :

- Service is fully integrated in the existing Bancontact app (Android only)
 - Supports TAP and TAP-PIN-TAP
 - Same PIN is used for all cards
 - No PIN entry required for amounts up to € 25,00
 - Maximum amount of No PIN txns is € 50,00 and maximum number of consecutive No PIN txns is 5



→ Opportunities :

- Take away friction for adoption of Bancontact Mobile Payments at physical POS
- Leverages existing terminal hardware and offers fast Mobile Payments where speed is crucial and thus less suitable for QR-code
- Merchant remains in control of data

In summary

You can initiate a Bancontact Mobile transaction from...

- A webshop
- A payment terminal
- A merchant app
- A digital screen
- ...or even...
- A piece of paper

Thank You!

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