

# Bancontact rolls out contactless smartphone payments to the general public

**Bancontact has now added contactless payments to its mobile app. To pay for a purchase, all you have to do is hold your smartphone alongside the payment terminal. And for small amounts, a PIN code is not required. This makes contactless payments a reality for almost all Belgian Bancontact cardholders, regardless of who they bank with.**

Mobile payments are becoming an increasing part of our habits with each passing day. Belgians already make more than one million payments each month using the Bancontact app. And Bancontact has now also activated its app for **contactless payments**. This technology works using **Near Field Communication, or NFC**. The principle is simple: when you're at the cash register, place your smartphone alongside the payment terminal. The NFC chip in your smartphone makes a connection with the magnetic field around the payment terminal. Details for the payment transaction are then exchanged.

Which means you can pay for your purchases with just one movement of your smartphone. "A new milestone in the way we pay," is how Bancontact CEO, Kim Van Esbroeck, describes it. "The smartphone is steadily becoming a genuine extension of our wallets."

## SIMPLE BENEFITS

Paying contactlessly with the Bancontact app is all about simplicity. And here's why:

- 1.** You don't have to unlock your phone first. All you have to do is **light up the screen** and hold the phone next to the terminal.
- 2.** **You don't need an Internet connection** to pay contactlessly. The chip in your smartphone automatically makes a wireless connection with the terminal. This is in contrast with mobile payments using a QR code, where Wi-Fi or 3G/4G are required.
- 3.** For contactless transactions up to and including € 25, **no PIN code** is required.
- 4.** You can use **any ordinary bank card** in the Bancontact app to pay contactlessly. Which means you don't have to register a special contactless card in the app.

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<sup>1</sup> Bancontact figures from September 2017

## CONTACTLESS PAYMENTS STEP UP A GEAR

Contactless payments using a smartphone have gradually been introduced to the Belgian market over the past few months, including via the Belfius app with which Bancontact has been involved. But now, in a single major step forward, the contactless technology has been rolled out **to the general public**. That's because the Bancontact app is supported by 20 banks nationwide, making contactless payments available to 99% of all Bancontact cardholders in Belgium. "This extensive coverage means that contactless payments are **stepping up a gear**," says Kim Van Esbroeck. "Every cardholder can benefit from this technology, regardless of who they bank with or which bankcard they have."

Although the access threshold is low, there are still a few conditions linked to it. For instance, contactless technology is only available for smartphones that have an NFC chip (which is most of them) and which run on the **Android operating system**. Anyone who has an iPhone is not so lucky, because Apple shields the NFC chip from all of its devices.

You can make contactless payments on terminals that display a **contactless logo** (with radio waves) and which accept Bancontact as a payment method. More than two-thirds of payment terminals in Belgium already support NFC technology. **All terminals** in the country should be able to offer contactless payments by 2018.

## SECURITY FIRST

CEO Kim Van Esbroeck has further reassurances that contactless payments will have no impact on **security**. "The Bancontact app meets the strictest security standards," she says. "Transactions with the app are automatically monitored to guarantee security."

In any case, for amounts higher than € 25 a **PIN code** is always required. A PIN is not needed for small amounts, although a check on transactions is still carried out. For example, the Bancontact app will ask you for your PIN once you reach the limit of € 50 with the total of your small purchases. After that, the counter is reset until you again reach a total of € 50 or more.

If you would prefer not to pay contactlessly, you can simply **switch off** the NFC chip on your smartphone. However, you can continue to make mobile payments at any time using the QR code in the app.

## PAYING CONTACTLESSLY WITH BANCONTACT IN 4 EASY STEPS

1. Download the free Bancontact app
2. Register one or more bankcards in the app and secure them using a single PIN code
3. Activate NFC on your Android smartphone and set Bancontact as the standard app
4. Hold your smartphone alongside the terminal and pay. When you have effective contact between the NFC antenna on the terminal and your smartphone, your phone will vibrate and you have paid. The terminal will then confirm the transaction. After that, you can lock the screen of your smartphone.



#### **TIPS FOR ACHIEVING THE OPTIMUM CONTACTLESS USER EXPERIENCE:**

- 1.** Find the exact location of the contactless antenna on your smartphone so that you know which part of the phone you need to hold alongside the contactless icon on the terminal.
- 2.** Your phone case may sometimes make it hard for your smartphone to make contact with the terminal. If you experience difficulties with paying and your smartphone is in a case or protective surround, simply remove the case or hold the edge of your smartphone screen close to the payment terminal while making your contactless payment.
- 3.** Hold your smartphone alongside the terminal for a few seconds so that there is good contact between the terminal and the phone. Once you have made effective contact, your smartphone will vibrate and the terminal will display a message telling you to remove your phone.

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