

Apple Pay Coming to BGL BNP Paribas' Customers

Offering an Easy, Secure & Private Way to Pay

BGL BNP Paribas today brings its customers Apple Pay, which is transforming payments with an easy, secure and private way to pay. With Apple Pay on iPhone, Apple Watch, iPad and Mac, customers can make fast and convenient purchases in stores, in apps and on websites.

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. BGL BNP Paribas is actively contributing to the development of mobile payment solutions in Luxembourg. From today, BGL BNP Paribas brings its customers Apple Pay for daily contactless payments with V PAY, Visa and Mastercard cards.

Security and privacy are 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.

Geoffroy Bazin, Chairman of BGL BNP Paribas' Executive Committee and Country Head of the BNP Paribas Group in Luxembourg, states: "I am delighted that BGL BNP Paribas is now bringing Apple Pay to its customers. We are continuously improving our range of products and services to capitalize on the latest technological developments and respond to the changing needs and expectations of our clients. Mobile payments are increasingly in demand, and with Apple Pay we will offer our clients a fast, secure and easy-to-use solution".

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.

With iPhone and Apple Watch, customers can pay with Apple Pay in stores, restaurants, taxis and many more places. When shopping in apps or on the web in Safari with Apple Pay, there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. Every Apple Pay purchase is authenticated with just a glance or a touch with Face ID or Touch ID, or a device's passcode.

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

About BGL BNP Paribas

BGL BNP Paribas (www.bgl.lu) is one of the largest banks in Luxembourg and part of the BNP Paribas Group. It offers an especially wide range of financial products and bancassurance solutions to individuals, professionals, businesses and private banking clients. At end 2018, BGL BNP Paribas employed 2,474 people in Luxembourg.

In 2018, BGL BNP Paribas was named "Bank of the Year" in Luxembourg by The Banker and "Best Bank in Luxembourg" for the third year in a row by Euromoney.

About BNP Paribas

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 72 countries, with more than 202,000 employees, of which more than 154,000 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.

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for a changing
world**