

Press release

16 September 2015

Auchan innovates by combining payment and loyalty cards on smartphones



On the picture: Kik Schneider (BGL BNP Paribas), Marc Gueuzurian (Auchan Luxembourg), Raoul Mulheims (Digicash Payments)

Auchan Luxembourg, Digicash Payments and BGL BNP Paribas have teamed up to launch a new point-of-sale payment method

Auchan Luxembourg, Digicash Payments and BGL BNP Paribas are presenting a completely new in-store payment experience. By merging payment and loyalty programme, the purchasing process becomes more direct, quicker and more enjoyable.

From 1 September 2015, a completely new solution connecting mobile payment and loyalty programme is available at the Auchan Kirchberg megastore. It enables customers to pay with their smartphone using their bank's Digicash app and to link it to their Auchan loyalty card.

This new payment method has many benefits for customers. They no longer need to show their Auchan card at the tills to earn euros. By paying with Digicash, rewards are automatically transferred to the account, reducing the time spent at the till and the number of actions required.

To offer this new payment solution to customers, Digicash beacons have been installed at the megastore's tills, allowing contactless mobile payments to be made using Bluetooth Low Energy (BLE) and Near Field Communication (NFC) technology.

For Marc Gueuzurian, Auchan Kirchberg megastore director, "this fantastic technological step forward means that we can consider using other applications linked to our business activity with the aim of improving the quality of service and making shopping more enjoyable for our customers".

For Kik Schneider, member of the BGL BNP Paribas Management Board and Head of Retail and Corporate Banking in Luxembourg, "it was only natural for us to be involved in this partnership. This



mobile payment solution fits in perfectly with our bank's aim to continually improve our range of products and services and to digitalise our payment methods. Additionally, the Digidash payment app is linked to the bank's Premium Benefits loyalty programme, which allows our customers to build up their kitty and enjoy a large number of extra-banking services."

Raoul Mulheims, CEO of Digidash Payments, emphasises the "significant milestone in the evolution of the Digidash product. Our aim is to position Digidash as the 'best in class' in all payment contexts. After having rethought bill payments and on-line payments, through this ambitious approach we are providing a relevant response and real added value to payment in large retailers."

To accompany the launch, a contest to win the value of the contents of two shopping trolleys per day will take place from 14 to 26 September for customers who have paid for their purchases at Auchan using their BGL BNP Paribas Digidash app.

About BGL BNP Paribas

BGL BNP Paribas (www.bgl.lu) is one of the largest banks in the Grand Duchy of Luxembourg. It offers an especially wide range of financial products to individuals, professionals, private banking clients and businesses. BGL BNP Paribas is Luxembourg's number-one provider of banking services to professionals and small- and medium-size companies, and number two in services for individuals. It is also the leader for bancassurance.

About Auchan Luxembourg

The 11th largest food retail group in the world, Groupe Auchan is a federation of companies brought together by shared values and a shared vision. Its development is based above all on independence and progress for people and places.

Auchan Luxembourg is part of this process and cares about the changing needs and concerns of society and stakeholders by improving purchasing power and quality of life for the greatest possible number of customers. Today, Auchan Luxembourg pursues this objective of better serving its customers by making the best technology available to them.

About Digidash Payments

The Digidash mobile payment tool was introduced on the Luxembourg market in November 2012 and is issued by the four major banks of the country: BGL BNP Paribas, Banque et Caisse d'Epargne de l'Etat, Luxembourg (BCEE), Banque Internationale à Luxembourg (BIL) and POST Luxembourg. On the payer's side, Digidash is available as an App for iOS and Android smartphones and distributed by the participating banks. The App has been downloaded by more than 10% of local bank clients. It is directly issued by banks and both meets the industry's security standards and delivers an outstanding user experience.

After the successful establishment of a national mobile payments ecosystem, Digidash Payments S.A. is now using the highly competitive Luxembourg financial centre as a springboard to enter international markets. As a premium technology provider, Digidash Payments provides retail banks and payment specialists with an EU regulation-compliant end-to-end mobile payment solution (Apps, issuing and acquiring platforms) with a proven track record at a national level.

BGL BNP Paribas Eliane Thines Tel.: (+352) 4242-6264 E-mail: eliane.thines@bgl.lu	Auchan Luxembourg Sophie Morlé Tel.: (+352) 43 77 43 26 00 E-mail: smorle@auchan.lu	Digidash Payments Maxime Talagas Tel.: (+352) 26 37 36 1 E-mail: maxime.talagas@digidash.lu
---	---	---