



Cartes Bancaires CB

Apple Pay now available to CB customers in France

Paris, France, February 14 2018

CB cardholders from participating banks can now pay with Apple Pay

CB, the French card payment scheme, today brings Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay that's fast and convenient to its bank members and their 66 million CB cardholders.

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, 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.

CB is committed to responding to the expectations of merchants, banks and end-users, with a particular focus on customer experience and security. For around ten years now, CB has been developing contactless payments with significant success. The number of contactless card transactions performed in the CB scheme reached more than one billion over the past year, more than 900,000 point-of-sales are now ready to accept NFC transactions, and these figures continue to rise. Bringing Apple Pay to our bank members and their cardholders is a logical step forward in CB's development strategy in mobile and digital payments.

"With Apple Pay, CB confirms its willingness to develop its activity in mobile and digital payments, and keep up the expansion of contactless technology," explained Loÿs Moulin, EVP, Development, Groupement des Cartes Bancaires CB.

ABOUT APPLE PAY

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 glance at your iPhone X to authenticate 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 on the go in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad (5th Generation), 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.

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

ABOUT CB

Established in 1984 to provide a universal and interoperable card payment and ATM cash withdrawal scheme in France, Groupement des Cartes Bancaires CB is a non-profit organization acting as the governing body of the CB payment scheme.

End 2016, CB has 112 members, comprising both banks and payment institutions worldwide.

CB is responsible for the system's overall architecture, inter-member rules & procedures and risk management.

CB also defines technical and security standards, and ensures that manufacturers and vendors whose products and services are used in the CB system comply with these standards.

Furthermore, CB operates an information system, providing its members with high performance data mining tools and countermeasures in the fight against fraud.

CB is one of the largest card payment schemes in the European Union (2016 figures):

- 66.5 million cards
- 57 136 ATMs
- 1.49 million merchant acceptance points
- 12.11 billion CB transactions for a total value of 592.5 billion Euros

For more information, visit www.cartes-bancaires.com

PRESS RELEASE

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