



Press release,  
Massy, March 22, 2018

## Carrefour steps up its digital transformation with the in-store roll-out of "Carrefour Pay" – its mobile payment solution

- **A proprietary mobile payment solution, already available on Android, for payment, loyalty programmes and discount coupons. Can be used in 3000 Carrefour stores in France and beyond with all retailers which accept contactless payment throughout the world.**
- **Carrefour Pay meets the needs of today's increasingly connected consumers and is a major step forward for the Group in the roll-out of its leading omnichannel approach, designed to benefit customers.**

### A mobile payment solution for an enriched shopping experience

Following Apple Pay which was launched in France in June 2016, "Carrefour Pay" is part of Carrefour's continuing drive to increase the number of mobile payment solutions available to customers in its stores. **Carrefour Pay is quick and easy and has no payment limit – customers can use it to pay for their shopping at all terminals which have NFC contactless technology.** Already available for customers with PASS MasterCards or C-Zam cards, it can be used in 3000 Carrefour stores in France and in all stores which accept contactless payment. All bank cards will be added in 2018, as well as all Carrefour e-commerce sites in France.

**Carrefour Pay can be accessed via the Carrefour&Moi mobile app and also features a loyalty card and coupon facility.** It can be used to easily manage the loyalty programme and customer discount offers.

### An innovative and secure service that is easy to use

The service has been designed to be intuitive. It cuts down on waiting times at store checkouts and improves the shopping experience for today's increasingly connected customers. Using Carrefour Pay is extremely straightforward:

- Customers need an Android telephone with NFC. Then they just have to download the free "Carrefour&Moi" app from the Google Play store.
- Then they go to the "Pay with my mobile" section, present their bank card to their mobile phone so the card's information can be read, and then confirm by entering the security code that they will have received by SMS
- Then every time they check out, they just have to unlock their phone and place it over the payment terminal to pay and take advantage of any loyalty benefits and discount coupons in the Carrefour ecosystem.



*MasterCard, Carrefour Pay's preferred partner, supports the digital transformation of its payment solutions in order to make the consumer shopping experience as fluid and secure as possible. In order to do this, MasterCard can digitise PASS and C-Zam cards so customers can use their mobile phones to make secure payments in all stores which have contactless technology, throughout the world. Each payment made with Carrefour Pay is rendered secure with the help of MasterCard's MDES digitisation solution: none of the payment card's data is stored on the phone, and payment is authenticated by entering a code or using one's fingerprint.*

#### **About Carrefour**

With a multi-format network of some 12,300 stores in more than 30 countries, the Carrefour Group is one of the world's leading food retailers. Carrefour welcomes 105 million customers throughout the world and recorded revenue of €88.24 billion in 2017. It has more than 380,000 employees who help to make Carrefour the world leader in the food transition for everyone, providing everybody with access to high-quality, affordable food every day, no matter where they are.

For more information, visit [www.carrefour.com](http://www.carrefour.com), or find us on Twitter (@GroupeCarrefour) and LinkedIn (@Carrefour).