



BNP PARIBAS

PRESS RELEASE

BNP Paribas and Carrefour test out mobile phone-based multi-service payment solution

- BNP Paribas and Carrefour are testing a new secure mobile services model designed to make life easier for the customer
- A ground-breaking initiative, which will be open to all retailers

BNP Paribas and Carrefour are about to test an application that will enable customers to pay for purchases with their mobile phones, automatically combining standard loyalty services with the payment facility, whatever bank or bank card they use. In just one movement, using only a PIN code, the customer will be able to settle up for his/her purchases both at physical retail outlets, including hypermarkets, supermarkets and local shops, and on the Internet, with the guarantee of still being able to claim their usual loyalty benefits.

For this purpose, Carrefour and BNP Paribas jointly developed a technology platform, which has been operational since 2015. It was designed from the very outset to be open for tech startups to contribute a range of enhanced services. A mobile app called *Wa!* – which provides paperless electronic payment, loyalty and couponing services – has been created for the test. Experiments so far have shown strong interest among consumers and full-scale tests are now due to be conducted over the next few months in the Ile-de-France (Greater Paris region) at a dozen sales outlets representing the full range of Carrefour store formats. Other retail players with an interest in joining the initiative are also invited to take part in the test.

Connected shopping opens up opportunities to create a new type of relationship with the customer, with greater emphasis on personalisation, mobile facilities, simplicity, accessibility and usefulness. BNP Paribas and Carrefour share the same determination to develop a rigorous basis for this new Customer Experience, especially as regards security and data protection.

"BNP Paribas and Carrefour are delighted to be able to offer the market this disruptive innovation, which is fully secure and based on customers' new needs and expectations," declared BNP Paribas CEO Jean-Laurent Bonnafé, adding: *"The technology platform is already operational. Based on a solid foundation, it has been designed to enable tech startups to work hand-in-hand with us in order to build forward-looking services."*

Explained Carrefour Chairman and CEO Georges Plassat: *"We're working to develop really useful services for our customers that will help us forge a closer relationship with them. We share with our partner BNP Paribas this determination to provide a new Customer Experience by harnessing the new technologies to create fun and social links."*

About BNP Paribas

BNP Paribas is a leading bank in Europe with an international reach. It has a presence in 75 countries, with more than 189,000 employees, including more than 146,000 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 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.

Follow us on Twitter : [@BNPParibas_pr](https://twitter.com/BNPParibas_pr)

Press Contact: BNP Paribas

Frédéric Lemonde-San: Tel +33 (0)1 57 43 89 26 ; Email frederic.lemonde-san@bnpparibas.com

About Carrefour

As a multi-local, multi-format, and omni-channel retailer, Carrefour employs more than 380,000 people worldwide. With 12,300 stores in more than 30 countries, the group generated revenues of €104.4 billion under banners in 2015. Carrefour is a partner for daily life. Every day, it welcomes more than 13 million customers around the world. Carrefour is committed through its actions to sustainable and responsible trade. The Group's Corporate Social Responsibility worldwide approach is built on three pillars: fighting against waste in all its forms, protecting biodiversity and working alongside the company's partners.

For more information: www.carrefour.com, @GroupeCarrefour

Press Contact: Carrefour

Tel +33 (0)1 41 04 26 17; Email presse_groupe@carrefour.com