



## Interviews – BNP Paribas - February 2008

### Payer Mobile

**BNP Paribas:** French Retail Banking has launched Operation « Payez Mobile » in the French cities of Caen and Strasbourg. An experimental “no contact” method of payment which involves 1000 tester clients and 200 retailers spread out over the 2 cities. Willy Dubost, Hello.

**Willy Dubost:** Hello.

**BNP Paribas:** You're Head of Marketing for French Retail Banking Retail Card and Merchand Services. Could you tell us about this operation?

**Olivier Legrand:** Yes, but before that I'd just like to go back in time a bit. Just 40 years ago, BNP Paribas, together with other French banks, created the payment system by card. At first the card had magnetic strip, and then it became a Memory card with a chip. The memory card is now fully operational, so it's just natural that we look to revolutionise this product yet again. BNP Paribas is now working with other banking institutions, as well as with some French mobile phone operators to create a bankcard type feature in new mobile phones. The “Payez mobile” trial has been operational in Caen and Strasbourg since November 2007 and other towns will follow.

**BNP Paribas:** In practical terms, how does it work for the BNP Paribas cardholder who wants to test the offer?

**Willy Dubost:** If you had a latest generation mobile, you receive an SMS telling you that the payment functionality has been installed on their SIM card. If you then want to buy something and the amount is more than 20 euro, you enter PIN code. If the amount is less than 20 euro, no PIN is needed. The payment is then made by debit your banking card, just like it is today when you use your bank card. It's really easy to use. You just hold your mobile phone in front of a scanner in a shop, and follow the instructions on your phone screen. For the retailer we just have to install a reader into their existing payment terminal. We think that this type of payment will be beneficial for our clients. They'll be able to access more banking services and let's not forget mobile phone screens are becoming more and more like TV screens, which means we'll be able to start developing what we call Mobile commerce, or M-Commerce.