Mobiel betalen, Het nieuwe normaal

Safeshops 8 Maart 2022

Johan Boeckstyns
Business Development Manager

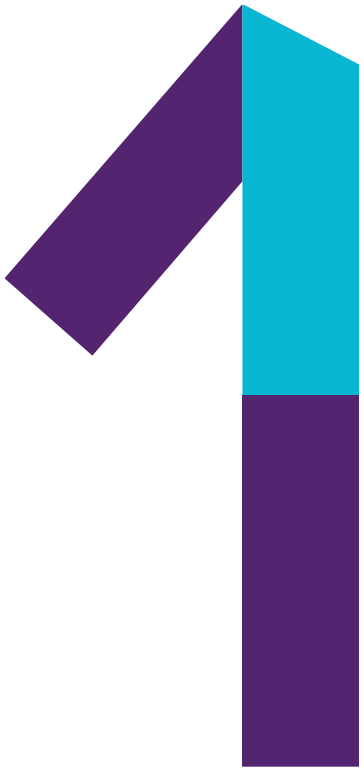
Bancontact Payconiq Company

Bancontact Payconiq Company

- Bancontact Payconiq Company
- Product solutions
- Payconiq feature : Meal Voucher Integration
- Bancontact feature : Wallet Initiated Payments
- Our partner network
- Promotions

Bancontact
Payconiq
Company

Bancontact Payconiq Company



Bancontact Payconiq Company

Bancontact Company + payconiq =

- **Merger** between Bancontact & MisterCash in 1989
- **Owned by** Axa Bank, Belfius, BNP Paribas Fortis, ING and KBC
- Distribution of cards to consumers via **25 banks – 17.4m cards**
- Distribution to merchants via **+/- 40 suppliers** of payment services and terminals
- **Debit card** (contact or contactless)
- **Mobile app** (stand alone) + Mobile app **integrated** in mobile banking app
- **1.9 bio transactions** with Bancontact card*

- Legal Belgian entity **founded in 2017,** app available since 2014
- **Owned by** Belfius, BNP Paribas Fortis, ING and KBC
- **Belgian legal entity responsible for commercial activities.** License and servicing agreement with Payconiq International (Luxemburg)
- Consumers link their current account and make payments to their friends **(P2P)** or to merchants **(P2M)**
- Payments executed through **SEPA Credit Transfer (SCT)** for banks which have performed a specific technical integration with Payconiq or SEPA Direct Debit (SDD) for other banks

*Figures are for 2021

Bancontact Payconiq Company

- Legal entity founded on the **29th of June 2018**
- **Owned by** Axa Bank, Belfius, BNP Paribas Fortis, ING and KBC
- **‘Best of both worlds’**
- **One, integrated app** under the name ‘Payconiq by Bancontact’, making mobile payments possible at all Payconiq and mobile Bancontact acceptance points

payconiq / Bancontact

- **Bancontact card**

Bancontact

Bancontact Payconiq Company

Our challenges and opportunities

1 **Remain a pioneer in the field of digital payments while share of cash payments in economy is being reduced**

2 **Offer a Belgian alternative to international solutions in order to guarantee a diversified offer on the Belgian market**

3 **Rely on an established ecosystem**

4 **Contribute to maintaining attractive pricing for both merchants and consumers**

Looking back at 2021
Our achievements

Mobile payments have become the new normal

Bancontact Payconiq Company

Some interesting results

465.123

Contact points accepting mobile payments with Bancontact or Payconiq

204.489.413 million

transactions in 2021

+62.5%

compared to 2020

77.72%

of all online Bancontact transactions were mobile in December 2021

Bancontact Payconiq Company

Some interesting results

All Bancontact and Payconiq transactions — excl. Cash Withdrawals (FY 2021)

Despite the challenging market conditions, Bancontact and Payconiq in-store and online transaction volume continued to grow significantly

+16.5%

1.92 billion

Bancontact Payconiq Company

Some interesting results

Bancontact cash withdrawals (FY 2021)

The number of cash withdrawals grew again in 2021, following a 40% decrease in 2020

+5.2%

72 million

Bancontact Payconiq Company

Some interesting results

Bancontact Online transactions (FY 2021)

Exceptional growth in 2021 is proof that Bancontact is and continues to be the preferred payment method of Belgians when paying online

+35.1%

224.247.329

Bancontact Payconiq Company

Some interesting results

Bancontact and Payconiq Peer to Peer transactions (FY 2021)

Mobile payments between friends or colleagues is clearly becoming part of daily life

29.563.151

Product solutions

Product solutions

Product portfolio

Consumer

We offer the tools

- Bancontact card
- Payconiq by Bancontact mobile app
- Embedded mobile banking apps
- Wearables
- Apple Pay

Merchant

We offer different solutions tailored to different use cases

- In-store, online, mobile and invoice
- Easy integration with Value Added Services

Product solutions
Product portfolio

Card

Use cases:

1. In store (including digitized cards in Wearables and Apple Pay)
2. Online (including digitized cards in Apple Pay)
3. Cash Withdrawal at ATM

Mobile

Use cases:

1. In store
2. Online (browser or app)
3. P2P
4. Invoice

Embedding in main bank apps

banx · Belfius · BNP PARIBAS FORTIS · CBC · FINTRO · ING · KBC

Use cases:

1. In store
2. Online (browser or app)
3. P2P
4. Invoice

Unique in Belgium
1 app for a broad range of payment needs

- Available to **all Belgians**
- Available on **iPhone** & **Android**
- Supported by **20 banks**
- Supports in store, online, P2P and Invoice use cases
- To pay wherever you can pay mobile with Payconiq or Bancontact

Online QR code payments

Added value of Payconiq online

- **Functional** advantages of adding Payconiq online to your current offering:
  - Omni-channel payment experience:
    - ✓ POS
    - ✓ QR on invoice
    - ✓ Online

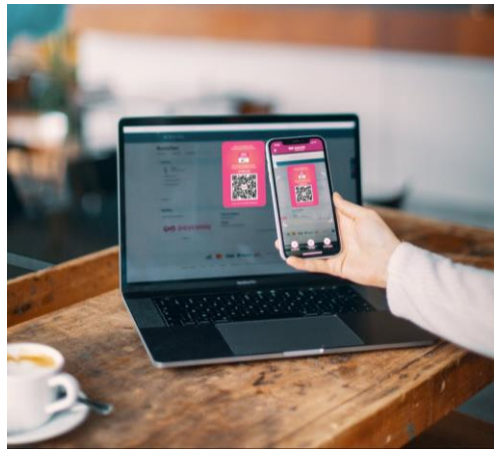
  - Loyalty developments in the pipeline
  - Innovative developments such as meal-, eco- and gift-vouchers via hybrid payments are in the pipeline

Win-win for all

- ✓ Consumers will be able to pay mobile in-store and online with ‘maaltijdcheques’ / ‘titres repas’ and other vouchers
- ✓ Merchants will be able to accept mobile voucher payments – increased conversion for (web)shops
- ✓ PSP ‘s and merchants will be able to extend their mobile payment method offered

Online QR code payments

Added value of Payconiq online



- **Commercial** advantages of adding Payconiq online to your current offering:
  - Meet market requests: many large retailers wish to offer Payconiq
  - To be at par with the market: many acquirers and PSPs offer Payconiq online today
  - Ride on the wave of extensive marketing initiatives from BPC highlighting the Payconiq brand
  - SCT (SEPA Credit Transfer) type of transactions are the future

- **Technical** advantages of adding Payconiq online to your current offering:
  - Easy API integration with the support of BPC and PQI
  - SCT infrastructure is easy and cheap to maintain (f.i. no certifications)

Online QR code payments

Added value of Payconiq online

- Advantages of offering **both Payconiq and Bancontact** mobile payments online:
    - Give the merchant and consumer the choice of the payment method he/she prefers
    - Capture 100% of the mobile consumer population
    - One solution for 2 countries: Belgium and Luxembourg
    - Different platforms / payment schemes so one can be the back-up of the other

Focus on a Payconiq feature : Mealvouchers integration

Meal vouchers via Payconiq

Bancontact Payconiq Company

Adding Monizze, Sodexo & Edenred as new payment methods to Payconiq in Belgium

Why is this relevant? Win-win for all

- Consumers can now pay mobile in-store with ‘maaltijdcheques’ – ‘titres repas’
- Merchants can accept mobile meal voucher payments and offer increased conversion on webshops
- PSPs can extend their mobile payment method offering
- Meal voucher companies enter the Payconiq ecosystem and expand their merchant acceptance reach

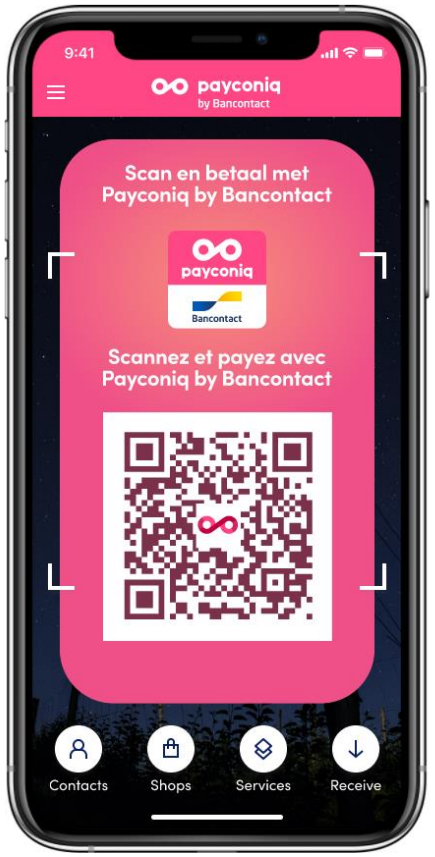
Up Monizze

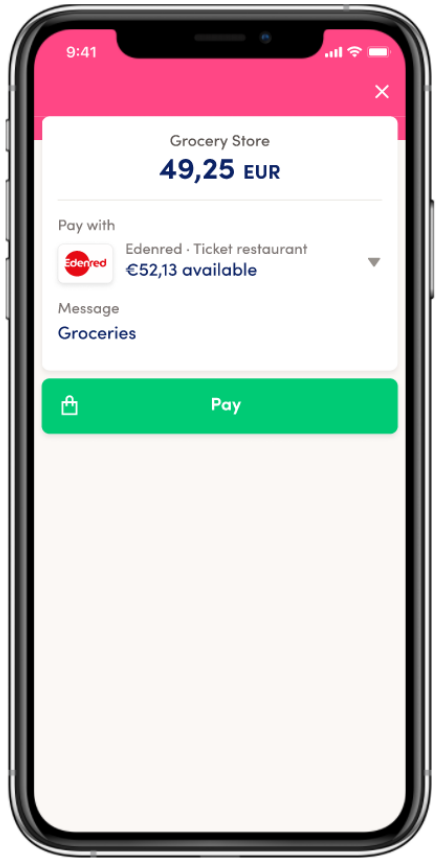
sodexo Lunch Pass

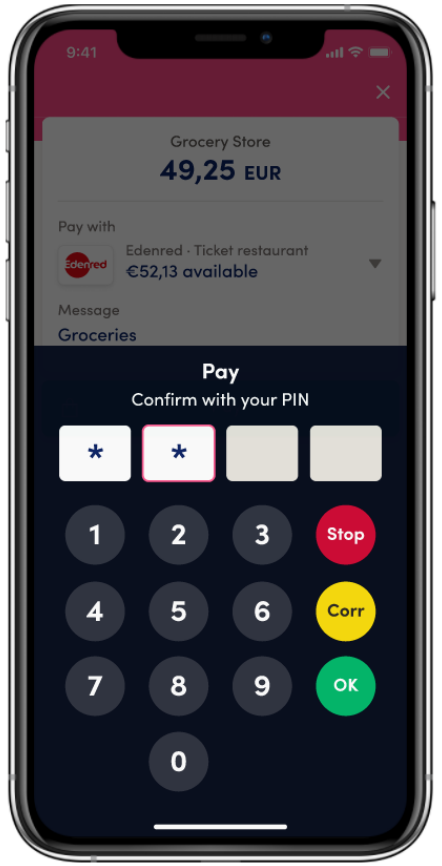
Ticket Restaurant Edenred

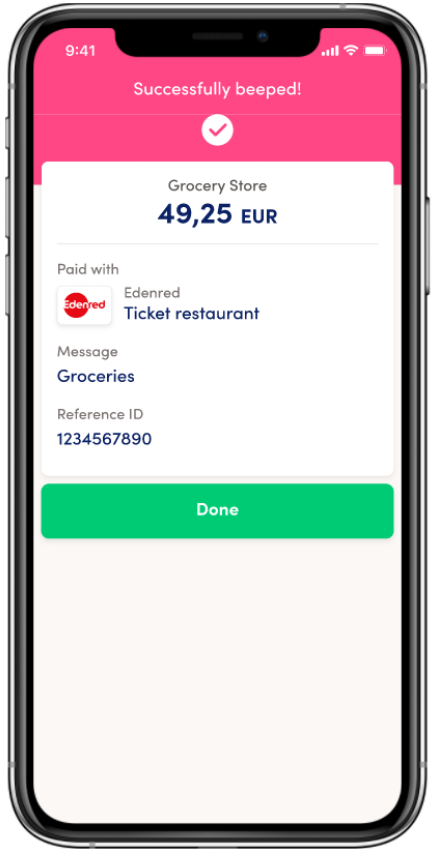
Integrated QR (webshop/cash register) with meal voucher

Amount managed by the merchant







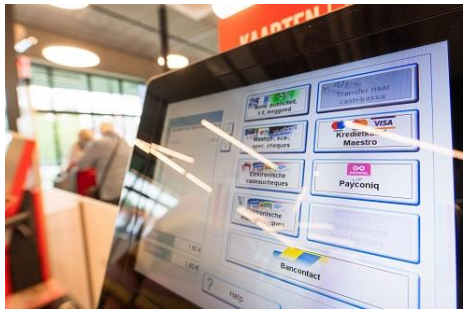


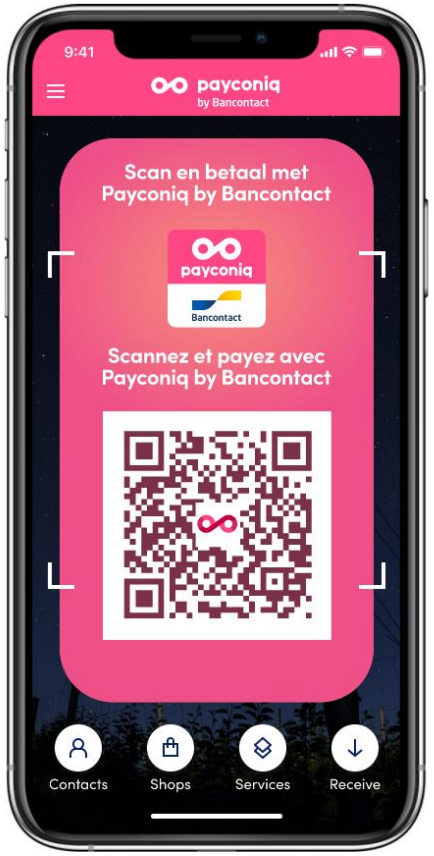
Pre-conditions:

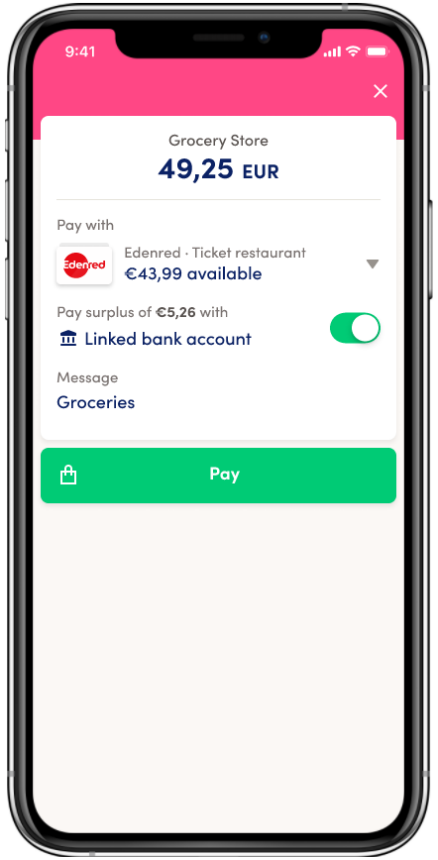
- MV user account linked
- Merchant eligible for meal vouchers
- Balance >0€

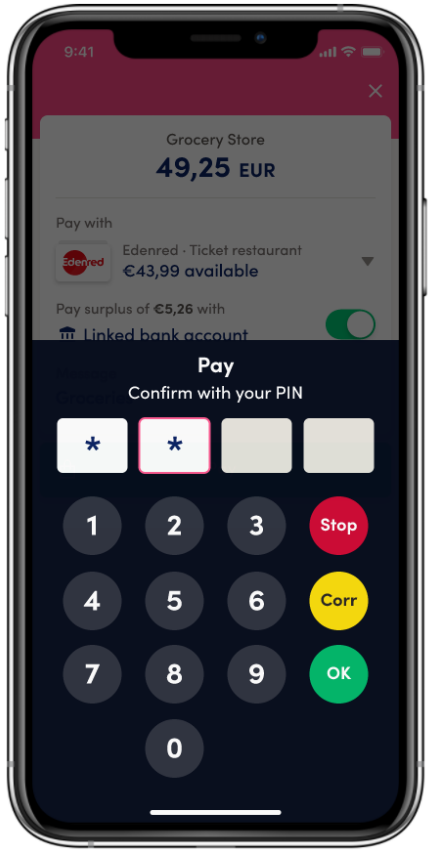
Hybrid payment with meal vouchers

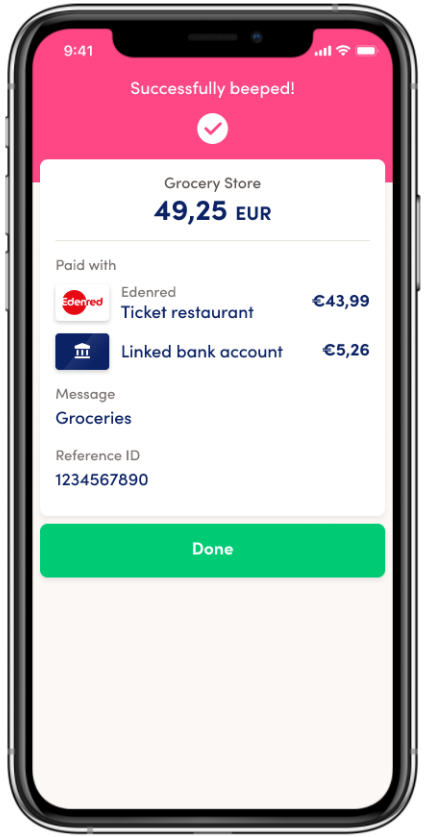
1 Beep, 2 transactions











Pre-conditions:

- ECR integrated PQ API: amount eligible for meal-vouchers
- Merchant eligible
- MV user account linked
- Balance >0€

Focus on a Bancontact feature : Wallet Initiated Payments

What is WIP?

Bancontact Payconiq Company

- **What :**
  - Wallet-Initiated Payment is a **card-on-file service** allowing the processing of Bancontact transactions **without Strong Customer Authentication**
  - Two distinct use cases :
    - Merchant-Initiated transactions : **Recurring/Installment payments**
    - Payer-Initiated transactions : **One-click payments**
  - **No liability shift** to the merchant (but fraud must remain below thresholds)
- **How :**
  - Enrollment :
    - Cardholder enrolls his Bancontact card in the merchant wallet and provides his consent through Strong Customer Authentication via 3D Secure or Bancontact Mobile
  - Subsequent payments :
    - Recurring/Installment : merchant triggers each payment without cardholder intervention
    - One-click : cardholder logs into the merchant wallet and triggers each payment individually but without SCA

Confidential

Bancontact Payconiq Company

Bancontact Wallet Initiated Payments

- Recurring
- One Click Pay

Confidential

Partner Network

Distributors

24 Issuers

- Argenta
- Attijariwafa bank
- AXA
- Bank VanBreda
- banx
- Belfius
- beobank
- BNP Paribas Fortis
- bpost bank
- CBC
- Chaabi Bank
- CPH Banque
- Crelan
- Deutsche Bank
- europabank
- Fintro
- Hello bank!
- ING
- KBC
- KBC Brussels
- Keytrade Bank
- Nagelmackers
- NEWB
- Record Bank
- vdk bank

14 Acquirers

- adyen
- AXEPTA BNP Paribas
- Buckaroo
- let's make payment happen / CCV
- EMS
- iCard
- Market Pay
- MultiSafepay
- pay.
- paynovate
- ppro
- unifiedpost
- viva wallet
- Worldline

16 PSPs

- ACI Worldwide
- adyen
- Buckaroo
- let's make payment happen / CCV
- CM
- Computop
- EMS
- iCard
- MultiSafepay
- MONEXT
- pay.
- paynovate
- ppro
- unifiedpost
- Verifone
- viva wallet
- Worldline

>50 indirect **PSPs**

12 Terminal providers

- Ingenico
- adyen
- let's make payment happen / CCV
- EMS
- Keyware Terminals & Transactions
- POS mx
- Loyaltek
- payworld
- sepay
- Tokheim
- viva wallet
- Worldline

Mobile issuers
WIP
SoftPOS
Mobile Deferred
Deferred
Emergency Fallback

payconiq Distributors 3 Corner

20 Banking partners

- Argenta
- AXA
- Bank VanBreda
- banx
- Belfius
- beobank
- BNP Paribas Fortis
- bpost bank
- CBC
- CPH Banque
- Crelan
- Deutsche Bank
- Fintro
- Hello bank!
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- KBC
- KBC Brussels
- Keytrade Bank
- Nagelmackers
- NEWB
- vdk bank

Technical integrators

- ITREFLEX
- kmo-software
- MASTERmail
- one2three
- playpass
- POSGARD
- SDP
- Shopitag
- ShopPlus
- tilroy
- UN TILL
- Valk Solutions
- WaiterOne

>50 Technical Integrators

Distributors

- AntumID
- CloudPOS
- EmisysAudience
- JUST BITE
- joyn
- Koalect
- Optios
- Orderello
- SimpleCore
- Lambrechts
- Stamhoofd
- SWIPEDRINKS
- TOUCHSYSTEMS
- TRACS
- twikey
- VERTICO
- Waiterr

>50 Distributors

5 Distributing banks

- Belfius
- BNP Paribas Fortis
- CBC
- ING
- KBC

4 Lead generators

- orderBilly
- CGM
- PHARMAGEST
- stardekk

SCT connected banks

payconiq

Distributors 4 Corner

20
Banking partners

- Argenta
- AXA
- Bank VanBreda
- banx
- Belfius
- beobank
- BNP Paribas Fortis
- bpost bank
- CBC
- CPH
- Crelan
- Deutsche Bank
- Fintro
- Hello bank!
- ING
- KBC
- KBC Brussels
- Keytrade Bank
- Nagelmackers
- NEWB
- vdk bank

9
Online distributors

- Buckaroo
- easypayments
- EMS
- Limonetik
- Mangopay
- pay.
- ppro
- pom
- twikey

8
Instore distributors

- let's make payment happen / ccv
- Curo Payments
- EMS
- pay.
- payworld
- sepay
- Valinso
- Worldline

SCT connected banks

Promotions

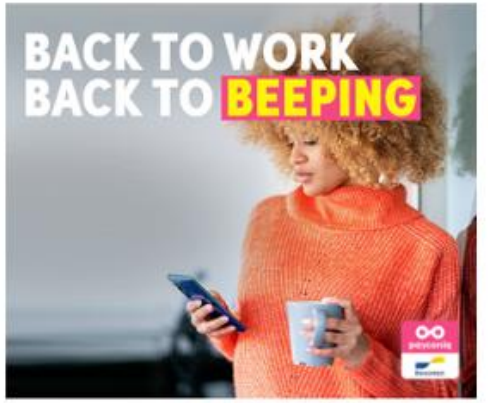
Looking back at 2021 – Payconiq & Payconiq by Bancontact campaigns

Branding, co-marketing & product innovation campaigns

Reopening campaign

Summer campaign

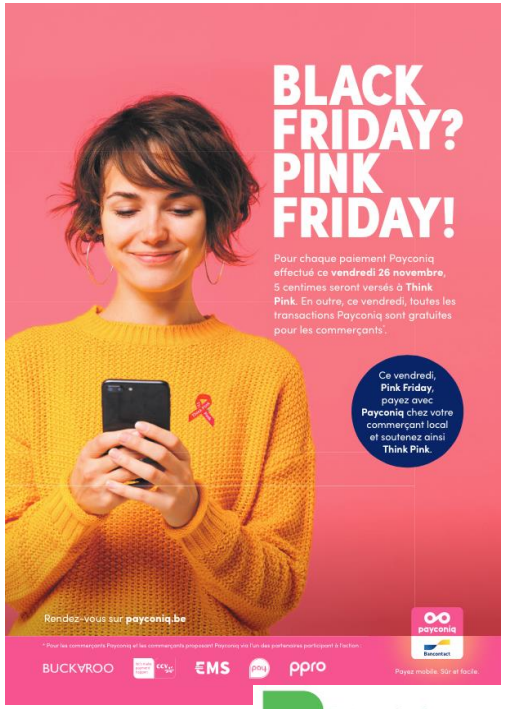
Back to work / school campaign

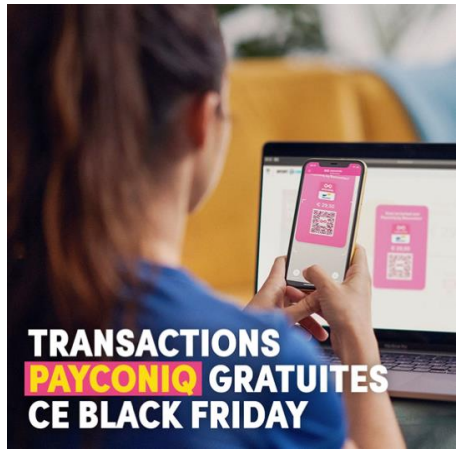


Looking back at 2021 – Payconiq & Payconiq by Bancontact campaigns

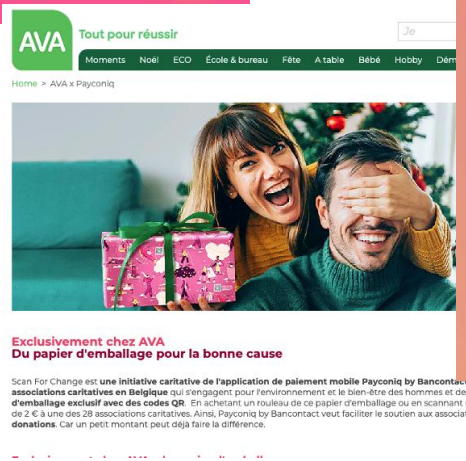
Branding, co-marketing & product innovation campaigns

Pink Friday campaign





AVA campaign



Scan for Change

Thank you

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