



MEDIA RELEASE

Banca Intesa introduces HCE technology to Serbian market in partnership with Intesa Sanpaolo Card and Visa

Wave2Pay contactless mobile payment service

Belgrade, April 14, 2015 – Banca Intesa, in partnership with Intesa Sanpaolo Card and Visa, is among the first banks in the world and the first in South-Eastern Europe and CIS countries and the Serbian market to introduce unique Wave2Pay contactless mobile payment service based on HCE (Host Card Emulation) technology. HCE presents currently the most state of the art payment technology in the global market that enables customers to make quick, convenient and safe payment by waving their mobile devices in front of the contactless reader.

“Banca Intesa is recognized in the market as the leader, not only by key indicators of successful banking operations, but also with respect to using modern technologies. We were the first bank in Serbia to start mobile banking service and to implement contactless payment technology, and now we will enable even simpler and safer payments to our clients on the basis of modern HCE architecture, confirming our pioneering role in the market and our strategic commitment to expanding the borders of innovation through investments in the integration of most advanced technological solutions”, said Darko Popovic, Banca Intesa Executive Board member and Head of the Retail Division.

Wave2Pay service is currently in pilot stage and by the end of the year it will be available to all clients of Banca Intesa who use Visa Inspire payment cards and Android 4.4 or higher. Parallel to the introduction of HCE technology, the Bank will enable the use of payment stickers so contactless payment service could be available to all clients.

“One of our top tasks is innovation in payments, we closely monitor and analyse novelties, test new technologies and if they are found suitable, we complete the project and launch solution. For example, we have been the second in Europe with HCE pilot for Visa. We are proud that with Banca Intesa and Visa we are launching HCE pilot for Serbia, by this Banca Intesa will pioneer the region to offer this service to its clients. This is a very exciting moment for us, our partners and industry”, said Zdenek Houser, Chief Executive Officer of Intesa Sanpaolo Card.

“Contactless payment technologies are designed to increase the use of electronic payments at cash-based retail environments where speed and convenience are important, such as supermarkets, petrol stations, quick service restaurants, cinemas, shopping malls. Visa’s experience with contactless cards shows that consumers value this way of paying, and we are looking forward to seeing contactless payment evolution in Serbia, together with such partners as Banca Intesa and Intesa Sanpaolo Card”, said Vladimir Djordjevic, Visa Regional Manager for South-Eastern Europe.”, said Vladimir Đorđević, Visa Regional Manager for South-Eastern Europe.

Banca Intesa is also launching improved internet and mobile banking services, Intesa Online and Intesa Mobi, which will bring a series of new functionalities to customers, including simpler payment confirmation through mToken or SMS OTP, depending on mobile device types they use. Customers will also be provided with unique service in the market that will



enable them to create PayPal orders quickly through Intesa Online application and to connect the payment card which will be used for shopping or for money transfer through PayPal, a global leader in providing electronic money and internet shopping services with over 8 million outlets worldwide.

Banca Intesa ad Beograd, member of **INTESA SANPAOLO**, is the leader in domestic market, reliable partner for 1.67 million clients, natural and legal entities. With net balance sheet amount of over 4 billion euros, total deposits of 2.5 billion euros and total placements of 2.3 billion euros, Banca Intesa Belgrade is leading the list of the biggest banks in Serbia. Owing to a developed business network of 178 branches across Serbia, the most developed network of ATMs and POS terminals and professional team of 3,000 employees, the bank is achieving considerable growth in all business areas. Banca Intesa is developing its business activities in five directions: retail and small business operations, corporate banking, local self-government and investment banking. www.bancaintesa.rs

Intesa Sanpaolo Card Ltd is a provider of payment solutions, dedicated to developing and managing payment business on the international level. Company was founded in 2009 and is a member of Intesa Sanpaolo Group. Operating centres based in the Republic of Croatia and Slovenia are a strong base for payment activities in foreign markets where Intesa Sanpaolo operates. Intesa Sanpaolo Group member banks currently manage over 6, 6 million payment cards, 75 thousand POS terminals and 2, 6 thousand ATMs. Continuous growth of the Intesa Sanpaolo Card is ensuring the creation of synergy and economic values for all banks and other organizations to which the Intesa Sanpaolo Card is providing its services. Find out more at www.intesasanpaolocard.com

Visa is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. We operate one of the world's most advanced processing networks—VisaNet—that is capable of handling more than 56,000 transaction messages a second, with fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit www.corporate.visa.com.