

Pay by Bank app

...the fast, easy and secure way to pay

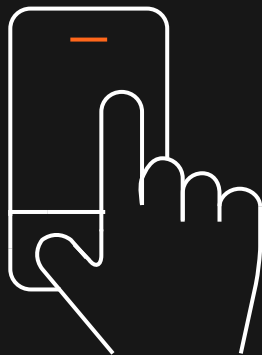


Mobile banking
in the UK is on
the rise...

By 2023 **72% of the UK
adult population** will
bank via an app¹

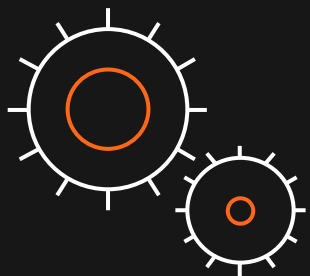
Pay by
Bank app...

Puts **mobile banking at the heart** of the customer payment experience



Pay by Bank app...

It's regulation-ready with
Request to Pay technology,
strong customer authentication
and primed for PSD2



Pay by Bank app...

It lets **customers use their trusted bank app** to pay directly from their bank account



How it works...

Step 1

Customer is ready to
check out



How it works...

Step 2

Customer logs into
their bank app



How it works...

Step 3

Customer views details and confirms payment

(Pay by Bank app turns the basket into a secure digital token)



How it works...

Step 4

Customer receives successful
payment notification

(Secure digital token is retrieved within
the mobile bank app)



How it works...

Step 5

Retailer displays order confirmation in their app or on their website





Ready to use

automatically available
in customer's bank app



Simpler checkout

no card details, additional
passwords or logins,
increasing sales



Better security

authenticated by customer's
bank so financial information
is never shared



Reduced costs

with near-elimination of
fraud and chargebacks

PRODUCT AVAILABILITY

Pay by Bank app is gaining significant adoption in the UK

31%

Current accounts covered in the UK by year end

FROM

> 4M

Customers connected for PbBa

- Barclays Pingit
- HSBC

TO

12.5M

Customers enabled for PbBa by end 2019

- First Direct
- Barclays Bank app



90% of UK merchant spend is already covered through confirmed distributor partnerships

LIVE

- Barclays Corporate Bank
- WireCard
- Shield Pay
- Barclaycard

ONBOARDING

- Worldpay
- Elavon
- PPRO
- Cardstream
- ai Corporation



VIDEO & CONTACTS

Our bank partners like HSBC tell us what they like about Pay by Bank App

HSBC testimonial

<https://youtu.be/NHtayD51Y18>



If you want to know more details, please contact any of the following

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Next steps...

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