## Mobile payment app Sixdots goes live

## On the 1<sup>st</sup> of December 2014, Sixdots launches its mobile payment app in the App Store and in Google Play. Now Belgium will have access to an innovative, safe and customer-friendly digital wallet supported by the major Belgian banks and Proximus.

Consumers are increasingly opting for digital solutions, demanding mobile apps for an everwidening range of services. Today Sixdots is bringing the first version of its mobile payment app onto the Belgian market which is the result of the close collaboration with Bancontact/Mister Cash. The aim is to introduce consumers to making safe payments with their smartphones, involving them step by step in new developments.

Today, Sixdots' innovative platform, supported by Proximus and the major Belgian banks, already enables consumers to make Bancontact/Mister Cash payments using a smartphone.

Sixdots is a new app that aims to set the Belgian standard for innovative mobile services (identification, payments,...). Thanks to its open ecosystem, various partners and payment schemes can be integrated into Sixdots to offer an easy, safe and user-friendly payment method. In an initial phase, online and in-app mobile payments, direct payments from one person to another and even in-store payments will be possible.

The consumer begins by downloading the app, choosing their bank from the list and adding one bank card in a secure environment. At this point the user will also create the six-digit PIN code which gives the Sixdots app its name. This code must be entered to confirm all transactions and is also used to protect sensitive information.

Once activation is complete, the user can pay a friend back for buying a sandwich, for example, simply by scanning the QR code on the friend's telephone, or pay for an online purchase using the QR code on the computer screen. It is even possible to pay for an espresso at a local coffee bar by scanning the QR code on the ticket. Simply enter six figures to confirm your transaction: it's as simple as that. No card reader, no card and no long series of numbers. When you make in-app payments, the seller's app will even detect the Sixdots app automatically on the customer's smartphone, so that the customer can open the app directly to pay for their purchase.

This improved purchasing experience means that consumers can make secure payments more quickly and easily. Online and in-app purchases will also be cancelled far less often, which is an advantage for the seller. Thanks to the six-digit code, and because no data is stored on the phone, security is guaranteed. What is more, card details are no longer stored in the seller's database when making online or in-app payments.

Thanks to the partnership with Bancontact/Mister Cash you can pay with Sixdots at any merchant who has activated the Bancontact/Mister Cash mobile service via their regular Payment Service Provider (Ingenico Payment Services, Sips,...). The list of merchants where you can use Sixdots continues to grow and is available at the Sixdots and Bancontact/Mister Cash websites. When making online or in-app payments, the consumer chooses Bancontact/Mister Cash as the payment method and then pays with the Sixdots app.

The integration of Sixdots with the MasterPass payment solution will be postponed. This extra time will be used to improve the user experience for both merchants and customers even more, to guarantee that the next steps are successful.

Over the next year, Sixdots will introduce new services for its users. Consumers will be able to add multiple bank cards, including credit cards. They will also be able to use Sixdots as a secure proof of identity and even link their Sixdots account to their digital banking applications. What is more, consumers will be able to receive and store coupons in the Sixdots app and use them immediately

when paying, as well as storing tickets and loyalty cards in the app. In other words, Sixdots will provide a complete and improved purchasing experience for both consumers and traders.

Sixdots invites consumers to take the next steps today and digitalise another aspect of their traditional wallet with every new release.



The Sixdots app will be available from today onwards at the Apple App Store and in Google Play.

You will find all the practical information at www.sixdots.be

END OF PRESS RELEASE

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## Notes for the press:

Sixdots, the brand name of Belgian Mobile Wallet SA/NV, is an innovative Belgian platform for fast, safe and user-friendly mobile payments, identification and extra services using your smartphone or tablet. The Sixdots app is available to all Belgian consumers and traders. Sixdots is supported by Proximus and these banks: BNP Paribas Fortis, KBC, ING, Belfius, Fintro, Record Bank, bpost bank, Hello Bank! and CBC.

Payments and identification with the Sixdots app are always confirmed using a unique six-digit PIN code. All the consumer needs to use Sixdots is a smartphone or tablet with internet access from any telecoms provider, plus a debit card from one of the partner banks.

Sixdots is an open platform that in future will bring together a range of payment systems in one clear, handy app. By integrating several systems and working with the nine banks that cover 80% of the market, Sixdots aims to become the market standard in Belgium.

More information at www.sixdots.be

