

## Erste Bank und Sparkassen: „Surprising Customers with Innovation“

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New money transfer service: Scan & Pay

NFC: contactless payment possible with immediate effect

Online safe for personal documents

With additional new features, Erste Bank und Sparkassen continue to focus on innovative products in connection with 'Austria's most modern bank account'. *"We want to regularly surprise our customers with innovative products"*, explains Peter Bosek, member of the management board, regarding his plans for the future. For 2013 a number of innovations are at the ready, several of which are available to customers of the Sparkassen Group with immediate effect: The new "Scan & Pay" function in the netbanking app transfers data from payment slips directly into the money transfer form at the push of a button. Newly issued ATM cards with immediate effect contain NFC (near field communication) technology which enables contactless payment. One can furthermore from now on store one's personal or travel documents in netbanking in a digital high security safe. New features of Erste Bank und Sparkassen credit cards are coming out shortly.

### Scanning and Paying of Payment Forms

The current update of the netbanking app contains a new feature: with Scan & Pay, payment forms can simply be scanned and transferred into netbanking. "Typing in of numbers is replaced with the simple push of a button", says Bosek. The camera of the smart phone is used to either scan the entire payment form or a QR-code printed on it, and the payee data as well as the amount to be paid are automatically transferred into netbanking.



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### Personal Safe in Netbanking

In netbanking of Erste Bank und Sparkassen there is furthermore a personal 'safe' available, where personal documents can be encrypted and stored securely. A copy of a passport, a birth certificate or flight tickets can be stored on 1 GB of storage space and can be retrieved worldwide. "If for instance someone loses his passport during vacation, he still has everything at his disposal via the digital safe", says Bosek.

### Contactless Payment

From now on, all newly issued Maestro ATM cards of Erste Bank und Sparkassen will be augmented by the new payment functions Pay-Pass and Quick-Contactless. With that small amounts of up to € 25 can be paid contactless, pushing the card into a slot is no longer necessary. "We anticipate that it will be possible in coming years to pay contactless in almost all stores", says Bosek further. Customers receive the cards with the new functions in the course of the annual card renewal. Anyone who wants to use NFC earlier already can immediately order a new card for € 4.43 from his bank advisor.

### sCredit Cards with Custom PIN Code

From April 22, Erste Bank is the first bank in Austria that offers all its clients that have an sCredit Card the possibility to change the existing PIN code into a custom PIN code. New codes can be simply and quickly entered at the self-service devices in the foyers of Erste Bank und Sparkassen. Changing the PIN is possible with all credit cards of Erste Bank und Sparkassen (VISA and Mastercard). In June 2013 the next innovation follows: all newly issued credit cards of Erste Bank und Sparkassen will feature the NFC function Pay Pass as well.

### About Pay Pass and Quick-Contactless

#### Pay Pass

For activation simply pay once with card and code, thereafter the Pay Pass function of the Maestro ATM card is activated worldwide. Wherever the Pay Pass logo is visible, simply hold the Maestro ATM card in front of the terminal and thereby effect contactless payment. It is possible to pay amounts of up to €25 contactless and without entering the PIN code. For security reasons slotting the card and entering the code is necessary after every 5<sup>th</sup> contactless payment. In case of misuse if the card is lost or stolen, Erste Bank und Sparkassen is liable.

#### **Quick-Contactless**

For activation simply top up with up to €400 at an ATM or a money dispensing device in the SB-Foyer. Thereafter the Quick function of the Maestro ATM card is activated all over Austria. At terminals with the Quick logo the amount stored on the card is available by pushing the Maestro ATM card into the slot and in addition amounts of up to €25 can also be paid contactless at all terminals.

Cards with the new payment functions can be identified by the following logos:

