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PRESS RELEASE

PBZ Group Unveils the PBZ Wave2Pay – The Latest Global Contactless Mobile Payment Service

American Express - the first card in Croatia which enables payment using the latest global mobile payment service, based on Host Card Emulation Technology

Zagreb, 15 April 2015 - Today, PBZ Group, in partnership with American Express and Intesa Sanpaolo Card, unveiled a new PBZ Wave2Pay service. The new PBZ Wave2Pay service is the first contactless mobile payment service in the Croatian market which is based on Host Card Emulation (HCE) technology for NFC (Near-Field Communication) mobile payments at POS terminals of the PBZ Group. The PBZ Wave2Pay service is now available to PBZ Group's American Express Cardmembers, making PBZ Group the first American Express Card-issuing partner to introduce HCE mobile payments for American Express cards.

“With the new PBZ Wave2Pay service we have now – more than ever - confirmed the position of the leader on the Croatian market in the field of introducing the innovative payment methods,” said **Dinko Lucić**, member of the Management Board of **Privredna banka Zagreb**. “In Croatia, the PBZ Group was the first to launch the online banking, as well as mobile online banking in the year 2000. Furthermore, we were not only the first bank in the country but in the whole region which, more than ten years ago, introduced the mobile payment (mPay) based on the USSD technology, which was accepted by more than 150,000 of our clients. Three years ago, we were also the first ones to introduce the Visa contactless card and last year we introduced the PBZ Visa Wave2Pay sticker as well, and with this latest service we have proved that we will continue to play a very important role in introducing the latest payment technology available to our clients. By using the HCE technology, the PBZ Group is able to offer NFC mobile payment services for all of its cardholders in Croatia, regardless of the mobile operator and the global payment system,” Lucić concluded.

American Express' partnership with PBZ Group is one of its most successful and long running bank partnerships. **Alex Furber**, Vice President, Partner Card Services at **American Express** was also at the presentation of the service who on this occasion said: “We are proud to officially launch this new HCE capability in Croatia.. It is testimony to PBZ and American Express' shared commitment to offering innovative products and services to suit ever-changing customer needs and preferences. We look forward to continuing our close collaboration in the future”.

"We are extremely pleased to be the first ones in the Croatian market to offer our users the contactless mobile payment function, based on the cutting-edge HCE technology. We are proud to be introducing it for the American Express cards, a brand that has been present in our market for over forty years and which has always been synonymous with superior quality and innovation. The PBZ Wave2Pay service offers fast, safe, easy and convenient payments at all points of sale in Croatia and abroad, at locations that support contactless payments. It is the first mobile wallet on our market that enables our users to virtualize all of their payment cards in the PBZ Wave2Pay mobile wallet, and to

make all their payments using a mobile phone without the need of carrying the classic wallet," said **Mislav Blažić**, President of the **PBZ Card Board**.

The PBZ Wave2Pay solution is powered by Intesa Sanpaolo Card's mobile payments solution and its Wave2Pay mobile wallet. "This is a very exciting moment for us as we are stepping forward to create the mobile payments landscape in Croatia. We at Intesa Sanpaolo Card aim to be at the forefront of innovations and are proud to create and implement innovative solutions for our customer banks. The Wave2Pay solution, developed by Intesa Sanpaolo Card, in close cooperation with the PBZ Group, will give cardholders in Croatia an entirely new and exciting shopping experience," said **Zdenek Houser**, President of the Board of **Intesa Sanpaolo Card**.

The PBZ Wave2Pay is currently available for American Express cards, as follows: American Express® Green Charge Card, American Express® Gold Card, American Express® Platinum Card and the American Express® Card with a Heart. At the moment this service can be used for paying at more than 5,000 points of sale in Croatia, including most of the key retail locations, while by the end of the year it will be introduced to almost the entire sales network of the POS terminals of the PBZ Group, which also represents the largest network of POS terminals in the country. Having introduced the American Express card, the PBZ Group will offer the PBZ Wave2Pay service for its entire card portfolio. Except for payments, PBZ Wave2Pay service makes it possible to view all the transactions, see the geolocation for each transaction, activate the keyboard with rearranged numbers etc.

The PBZ Wave2Pay service provides fast, easy and secure payment based on HCE technology. When the cardholder initiates payment using an NFC enabled mobile phone, data are transferred from the cloud server to the mobile phone and POS device, allowing the cardholder to complete the payment in a quick and safe way.

The new service is available at all PBZ branches. After the cardholder contracts the PBZ Wave2Pay service, the PBZ Wave2Pay application needs to be downloaded from the Google Play Store onto a mobile device. In parallel, the user sends an activation or a virtualization request for the selected payment cards in the PBZ Wave2Pay mobile wallet. At the end of the application activation process, the user creates his/her own secret PIN to be used during the authentication of each transaction. When paying at a point of sale, the cardholder should simply place the mobile phone against the POS device to make a payment.

The PBZ Wave2Pay mobile payment service is available on smartphones with the Android operating system from the 4.4 KitKat version and above and built-in NFC technology.

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About the PBZ Group

The PBZ Group, the second largest banking group in Croatia, is a member of Intesa Sanpaolo Group, one of Europe's largest banking groups. PBZ Group offers a diverse range of specialized services to its clients in Croatia and on foreign markets, which include banking, credit card services, leasing, real estate business and fund management.

The PBZ Card, member of the PBZ Group, which specializes in providing services in the field of card operations, today is a leading credit card organization in Croatia and is the only credit card company in Croatia responsible for the issuance and acceptance of American Express cards. The company offers a wide range of card products, including charge, debit, debit delayed, credit, prepaid and other cards, made for natural and legal entities. PBZ Card based its success on great knowledge and rich experience built over more than forty years of presence of American Express in the Croatian market and on the strong position that the PBZ has built as the leading bank in introducing new technologies and products in card operations.

About the Intesa Sanpaolo Card

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

About American Express

American Express is a global services company that provides clients access to products, findings and experiences that enrich lives and lead to business success. Find out more at americanexpress.com and connect with us on facebook.com/americanexpress, foursquare.com/americanexpress, linkedin.com/companies/american-express, twitter.com/americanexpress, and youtube.com/americanexpress.

Since 1997, American Express has partnered up with a select group of leading banks and financial institutions around the world for issuing the American Express products and the inclusion of retailers in the American Express sales network. Using its partnerships, global infrastructure and brand strength, American Express has gained an even broader reach for its worldwide network.

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For further information, please contact:

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