

TWINT with new solution

TWINT with new payment solution for mobile shopping:

Migros among the first customers

Effective immediately, Migros customers can save TWINT as a payment method for their purchases in the Migros app. This will be made possible by the new TWINT solution for mobile shopping: for users of the new solution, the entering of credit card details when making payments via apps and on mobile websites is now a thing of the past.

During the payment process, users select TWINT as their payment method and the payment is then debited directly via TWINT – without the need to enter any credit card details or other data using their smartphone in the provider's payment environment. This solution is absolutely perfect for subscription models, the purchasing of public transport tickets and making quick payments for small purchase amounts.

First merchants already live

This solution is already being used by individual merchants. And it is now also to be applied in the Migros app: 'I am delighted that thanks to the integration of TWINT even more customers will be able to enjoy the benefits of mobile payments using the Migros app,' says Fabrice Zumbrunnen, Migros CEO. Thierry Kneissler, TWINT CEO, adds: 'We are pleased that we have been able to take an initial step with the integration of the solution in the Migros app. Together, we want to expand the partnership during 2018.'

It will now also be possible to pay conveniently with TWINT for tickets in the 'ÖV Plus' app of BERNMOBIL and in the 'BLS Mobil' app. Daniel Hofer, Head of Passenger Transport at BLS: 'For us, the integration of TWINT is a useful addition to the existing payment options. Using TWINT, it is even easier to buy tickets for the whole of Switzerland via the BLS Mobil app.'

Further providers, especially in the area of public transport, are to be added during the course of the year. Discussions are also in progress with Swiss Federal Railways (SBB) with a view to integrating TWINT as a payment method.

TWINT rounds off offering

The new solution for mobile shopping supplements the e-commerce offering of TWINT, the area in which TWINT is generating the most growth (in excess of 600% more transactions in the past eight months). TWINT is thus strengthening its offering for users and merchants, providing simple solutions for several payment situations from a single source.

((more on the next page))

65 Swiss banks offer their customers TWINT as a mobile payment solution. TWINT customers can pay direct and cashless from their bank account in e-commerce, at the cash register and at vending machines. It is also possible for money to be transferred between private individuals and for payment requests to be made. With TWINT, users also benefit from added-value services, including the ability to save customer loyalty cards, digital stamp cards and discount coupons. With more than 700,000 registered users, TWINT is the most widely used payment app in Switzerland. TWINT AG belongs to Switzerland's biggest banks, namely BCV (Banque Cantonale Vaudoise), Credit Suisse, PostFinance, Raiffeisen, UBS and Zürcher Kantonalbank, as well as the financial services provider SIX.

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TWINT is the most convenient e-commerce payment solution

It is already possible to pay with TWINT in more than 1000 online shops in Switzerland – without a credit card and the associated entry of card details, but with direct account debiting. These include some of Switzerland's biggest shops: Digitec, coop@home, Ticketcorner, Microspot and Brack.ch. TWINT is already the most convenient payment solution in the area of e-commerce. Thierry Kneissler, TWINT CEO,

says: 'The payment stage is the critical point during online shopping: it is at this very point that many customers back out of a purchase. After all, the entry of card details, which they may not have to hand at that very moment, is time-consuming. TWINT means that users don't need to enter these details and is thus the quickest payment method. You don't even need a credit card.'

Further information on this topic:

- [Online press release and image material](#)
- Video: [example of the new solution with 'BLS Mobil'](#)
- Video: [just how easy it is to use TWINT in the area of e-commerce](#)
- Interview: ['TWINT is currently the most convenient payment method for online purchases', with Digitec CEO Florian Teuteberg.](#)

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