Media release



ING DIRECT to launch mobile payments with **Android Pay**

Wednesday 16 December 2015

ING DIRECT is adding to its industry leading digital capabilities by bringing the ease and convenience of mobile payments to customers with the introduction of Android Pay in 2016.

An announcement today (16 December) by Google stated that Australia is the first country outside of the US that will be receiving the Android Pay payment platform, which is a simple and secure way to make payments using an Android phone. Android Pay also stores gift cards, loyalty cards and special offers right on the phone.

Lisa Claes, Executive Director, Customer Delivery at ING DIRECT, said offering Android Pay is a natural progression for ING DIRECT customers who are recognised as the most highly digitally engaged of all Australian banks¹:

"Mobile devices play a central role in our lives; aside from connecting with friends and family, our devices are our cameras, our diaries, our shopping and our banking. Mobile payments are a natural next step, being quick, convenient, integrating a seamless experience for our customers who have already demonstrated how much they love managing their money digitally by their use of our native app."

Australians will be able to use Android Pay across Australia, everywhere contactless payments are accepted, by simply unlocking their phone and placing it near a merchant's contactless terminal.

Ms Claes added: "Mobile banking plays a key role in customer satisfaction and advocacy, and as an extension of this, so too will mobile payments. People want their finances and their spending integrated, to be convenient and easy to manage.

"Our focus is very much on supporting our customers to have the freedom to manage their money and spending in line their individual needs and preferences, by offering a variety of payment choices in a secure and safe environment. Mobile payments will increasingly put customers in the driving seat with more choice and control than ever before."

Android Pay is supported by industry standard tokenization, which means a customer's real credit or debit card number isn't sent with their payment. Instead, a virtual account number will be used, providing an extra layer of security.

ING DIRECT is anticipating launching Android Pay to its customers in mid-2016.

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¹ RFi 'Global Retail Banking Cross-Sell 2015 - Deepening relationships in a digital world', November 2015

About ING DIRECT

ING DIRECT changed the way Australians bank 16 years ago by launching the country's first high interest, fee free online savings account. Since then, we've brought this low fee value to home loans, transactional banking and superannuation.

With over 1.5 million customers – and \$32 billion in savings and \$38 billion in mortgages – ING DIRECT has the highest Net Promoter Score (advocacy) of any bank.

Australia's most recommended bank according to Nielsen Consumer Media View, Sep '14 –Feb '15 (n=10,220).