

Media release

ING DIRECT brings Apple Pay to customers

Tuesday 21 February 2017: ING DIRECT today brings its half a million Orange Everyday customers Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay that's fast and convenient.

John Arnott, Executive Director, Customers, at ING DIRECT said there has been high demand for Apple Pay from the bank's customers:

"At ING DIRECT we are digital-first, and increasingly mobile-first. Our customers are the most digitally engaged of any bank in this country, with 74% of their interactions with us through our mobile app – that's almost 200,000 interactions through mobile each day.

"Our customers embrace mobile technology to make many aspects of their lives quick, easy and convenient, and this will undoubtedly extend to how they pay. Approximately 70 per cent of our Orange Everyday customers who use our app connect with us through an iOS device and they've been asking us for Apple Pay. We're delighted to be able to deliver."

Security and privacy is at the core of Apple Pay. When you use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorized with a one-time unique dynamic security code.

Mr Arnott added: "Many of our customers' use our mobile app as their primary way of managing their money, so our focus is on making sure they continue to have a first-rate mobile experience.

"They log-in to our iOS mobile app using Touch ID where they pay bills or make transfers, and they check their transaction, savings, home loan and super balances through our iOS widget. By bringing Apple Pay to our customers they can now also make day-to-day purchases; their iPhone is not only their bank, it's also their wallet.

"This latest addition to our customers' mobile experience reinforces just how simple it is to manage your money with ING DIRECT."

Apple Pay is easy to set up and users will continue to receive all of the rewards and benefits offered by credit and debit cards. In stores, Apple Pay works with iPhone SE, iPhone 6 and later, and Apple Watch.

Online shopping in apps and on websites accepting Apple Pay is as simple as the touch of a finger with Touch ID, so there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. When paying for goods and services on the go in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad Air 2, and iPad mini 3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running macOS Sierra and confirm the payment with iPhone 6 or later or Apple Watch, or with Touch ID on the new MacBook Pro.

For more information on Apple Pay, visit: <http://www.apple.com/apple-pay/>

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About ING DIRECT

ING DIRECT changed the way Australians bank 18 years ago by launching the country's first high interest, fee free online savings account. Since then, we've brought continued value to home loans, transactional banking, superannuation and insurance.

With over 1.6 million customers – and \$34 billion in savings and \$40 billion in mortgages – ING DIRECT has the highest Net Promoter Score of any bank.

Australia's most recommended bank.

Source: Nielsen Consumer & Media View Mar '16 – Aug '16 (n=10,597) when compared by customers of 14 other banks operating in Australia.