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Press Release

« Payez Mobile »: positive feedback, project members continue the field trial

Paris, 10/23/2008 - The “Payez Mobile” field trial launched in November 2007 in Caen and Strasbourg in France by six banks and four mobile network operators* along with Visa Europe and Mastercard, has yielded positive results.

This test enabled all the members to confirm that the objective has been reached in terms of technical interoperability: contactless mobile payments were performed regardless of the bank, the mobile network operator, the point-of-sale terminal and the merchant. The project's success is further highlighted by the arrival of a new bank member, the Groupe Banque Populaire.

Today, almost 500 sales outlets are equipped with contactless readers and the number of volunteer customers is close to the target of 1000.

The market studies** carried out during the first phase of the field trial underscored the enthusiastic adoption of this new payment solution by both customers and merchants and the fact that it is easily integrated into everyday purchasing habits. More than 90 % of the testers surveyed found that contactless mobile payment is practical, fast, and easy to use. In addition, 94 % declared that they would recommend it to their friends and family.

Merchants also welcomed the possibility to offer their customers an innovative payment solution. More than 80% confirmed that they appreciated the speed and cutting-edge appeal of contactless mobile payment.

In these initial months of the trial, individual payments varied from 0.20 to more than 250 euros, demonstrating a broad range of spending patterns.

In light of these encouraging results and in response to a demand from the major retailers, the “Payez Mobile” trial was extended this summer to multilane check-out systems at several large chain stores including Décathlon, Intermarché and Leroy Merlin.

Driven by the testers' widespread satisfaction and by the arrival of new actors, project members have decided to continue the field trial in 2009. In addition, to promote and accelerate the deployment of mobile payment, they have set up a not-for-profit association. The « Association Européenne Payez Mobile » (AEPM - European Association for Mobile Payment) will be jointly chaired by representatives of the bank community and mobile operators. The AEPM will contribute to the work undertaken by the « Forum des services mobile sans contact » (Contactless Mobile Services Forum), a government initiative proposed by Luc Chatel, French Secretary of State in charge of Industry and Consumer Affairs.

*The Payez Mobile project members today are the following: 7 banks (BNP Paribas, Crédit Agricole-LCL, Crédit Mutuel-CIC, La Banque Postale, le Groupe Caisse d'Épargne, Société Générale, le Groupe Banque Populaire) and 4 mobile operators (Bouygues Télécom, Orange, SFR and NRJ Mobile).

**Independent studies













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