



## Editorial announcement

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### Pay using Paymit at some small merchants from today

**The first shops and restaurants now accept Paymit, the most used mobile payment app in Switzerland. The one-month pilot phase for the first Paymit solution for cashless, mobile payments is starting today.**

From today, you can use Paymit to make mobile and cashless payments in selected shops and restaurants. The new solution is particularly suitable for merchants and service providers that previously only accepted cash, such as small cafes, take-aways, market stalls or unstaffed points of sale. With Paymit, merchants and their customers have a simple, reliable option for cashless payments even if there is no card terminal. The pilot phase for merchants will run from now until the end of March 2016.

Shop or restaurant owners that are interested can register from now via the website [www.paymit.com](http://www.paymit.com). After SIX carries out a check, they receive a QR code as a sticker, which they can attach to their point of sale. To make a payment, the customer scans this QR code with his Paymit app, enters the amount and then pays. Mobile payments make cash handling far easier for smaller merchants. Domino's Pizza, Dieci, Coppolini, Il Caffè and the Student Union (SHSG) of the University of St. Gallen are among the first pilot merchants.

To activate the new merchant function, all Paymit apps from SIX, UBS, Zürcher Kantonalbank and Luzerner Kantonalbank are being updated. With this update, all Paymit apps will have the new, standardized Paymit logo for the national mobile payment standard. Customers can then pay at all Paymit points of sale, irrespective of which app they use and even if they are not a customer of the respective Paymit provider. It is also possible to use any Paymit app to send, receive and request money between individuals, irrespective of the provider.

Paymit's strategy focuses not only on widespread availability at merchants, but also on building up a large user base and providing an optimum user experience. The banks' Paymit apps, such as those from UBS and Zürcher Kantonalbank, allow real-time bookings to and from bank accounts. This means there is no need to perform complicated topping-up processes for virtual user accounts. The direct booking of credit and prepaid cards is also supported by Paymit. Paymit also meets highest security standards, which ensures user data is protected at all times. There are no advertisements used to generate income.



Paymit already enjoys broad-based support from SIX, UBS, Zürcher Kantonalbank, Swisscom, Banque Cantonale de Genève (BCGE), Banque Cantonale Vaudoise (BCV), Luzerner Kantonalbank (LUKB), Obwaldner Kantonalbank (OKB), Raiffeisen, Sankt Galler Kantonalbank (SGKB) and Zuger Kantonalbank (ZGKB). Discussions with other banks are underway.

Paymit is now being gradually expanded with additional merchant solutions. In May 2016, Paymit will launch an app for merchants. In addition to payment functions, this will offer a simple checkout function, which makes the problem of handling cash even easier. Paymit will also allow in-app payments from May. This means users can choose Paymit as a payment option within a merchant's app; this then triggers the payment process. In addition, SIX is aiming to connect all SIX terminals to Paymit by autumn. Paymit's partner network will be provided detailed information on this expanded functionality at a later date.

If you have any questions, please contact Jürg Schneider, Media Relations.

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#### **Paymit – Switzerland's mobile payment solution**

Launched in May 2015, Paymit is a simple and secure mobile payment solution provided by the strong SIX, UBS, Zürcher Kantonalbank and Swisscom partner network. Paymit is based on a uniform banking standard and is Switzerland's most popular payment app, with 190,000 downloads as of February 2016. During its initial phase, Paymit focused on payments between private individuals. In 2016, Paymit will be extended to cover a number of retail solutions (point-of-sale, in-app, integration to existing payment terminals and e-commerce). Paymit already enjoys broad-based support from SIX, UBS, Zürcher Kantonalbank, Swisscom, Banque Cantonale de Genève (BCGE), Banque Cantonale Vaudoise (BCV), Luzerner Kantonalbank (LUKB), Obwaldner Kantonalbank (OKB), Raiffeisen, Sankt Galler Kantonalbank (SGKB) and Zuger Kantonalbank (ZGKB).

[www.paymit.com](http://www.paymit.com)

**SIX** operates Switzerland's financial market infrastructure and offers on a global scale comprehensive services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. The company is owned by its users (approximately 140 banks of various size and orientation) and, with its workforce of more than 4,000 employees and presence in 25 countries, generated an operating income of 1.8 billion Swiss francs and a Group net profit of CHF 247.2 million in 2014.

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