



Digital payments - paying for grocery shopping at Carrefour Italia by smartphone with Jiffy

From today, at all Carrefour Italia's *iper, market and express* stores it is possible to pay by cellphone in a simple, fast and secure manner directly from a current account

With the Jiffy service, made available by SIA and Intesa Sanpaolo, users just point at the QR Code generated at the cash desk to complete the transaction

Milan, 5 November 2018 – starting today, customers at **Carrefour Italia iper, market and express stores** can **pay for their groceries via smartphone** in a simple, fast and secure way directly from their current account **thanks to Jiffy**.

The service, made available by **SIA and Intesa Sanpaolo**, lets customers do their shopping at stores in the Carrefour Italia chain in **cashless mode in just a few clicks**. After opening the Intesa Sanpaolo Mobile app, they need only point at the **QR code** generated at the cash desk with their smartphone and the transaction is completed.

The innovative digital payment experience introduced with Jiffy offers **immediate advantages** both **for the end customer** and **for the retail trade sector**. Indeed, in just a few simple steps, from the XME Pay digital wallet via Jiffy, consumers can pay at self-service or manned cash desks using their fingerprint or facial recognition to confirm the transaction. On its part, Carrefour Italia has at its disposal an advanced payment management and collection system.

The Jiffy service, already active at more than 130 Italian banks, also enables money transfer between private individuals simply by using the contacts present in their smartphone as well as payments in stores and online. A further strength of the partnership is the recent integration of Jiffy with BANCOMAT Pay. The digital evolution of the domestic circuit will extend the usability of the services to a potential pool of 37 million PagoBANCOMAT® cardholders and over 440 banks.

“Thanks to the innovative solution Jiffy and to exceptional partners like SIA and Gruppo Intesa Sanpaolo, Carrefour Italia further enriches the range of services it offers to its customers, improving the shopping experience at its stores and strengthening even more the relationship of trust with the brand”, commented Tiziano Depaoli, Director of Financial Services at Carrefour Italia. “Embracing the digital transformation and its potentials is a necessary path we have been on for some time to respond in a simple, immediate and secure manner to the needs of our final consumers, offering them high added value and increasingly personalized services”.

“Intesa Sanpaolo Group is one of the leading banks in Europe for its positioning in instant payments and in digitalization of payment processes. We want to be among the major players in the technological challenge underway and that is why we are studying and developing new payment methods that make everyday life better”, said Stefano Favale, Head of Global Transaction Banking at Intesa Sanpaolo. “With the introduction of this solution, Intesa Sanpaolo customers can pay at Carrefour with XME Pay, the wallet available in the Intesa Sanpaolo Mobile app that today counts 50 million logins every month, by 3 million customers.”

“With the launch at all Carrefour stores, Jiffy reinforces its position as an innovative payment service able to make the purchase experience via smartphone convenient, fast and totally secure”, commented Marco Polissi, Head of



the Jiffy service at SIA. *“Following on from stores, airport parking and renewal of local public transport passes, now the retail trade channel also turns to our digital service to offer its customers cashless payment methods in tune with the times”.*

Carrefour Group, the first supplier in Europe and the second worldwide, operates in Italy with 1,073 sales points, divided into 51 Carrefour Superstores, 4079 “Carrefour Market” Supermarkets, 598 “Carrefour Express” neighborhood stores, 13 Cash and Carry Docks Markets and Grosslper and 3 Supeco sales points. Carrefour, present in 18 regions, employs more than 20,000 collaborators in Italy, committed daily to offering the best services to the customers. It is one of the most widespread distribution networks in Italy.

Carrefour’s strength is based on innovation, affordability, services and enhancement of Italian food and wine excellences. It has developed a branded products range with over 3,000 different items on sale, covering all the product categories. Highlighting the differentiation and ever-growing attention to quality, affordability and offering comprehensiveness, Carrefour Italy has developed some extra core business services such as Carrefour Bank, with 30 working bank counters, and 24 petrol stations managed by the Group.

For further information: www.carrefour.it

Intesa Sanpaolo is the banking group which was formed by the merger of Banca Intesa and Sanpaolo IMI. The merger brought together two major Italian banks with shared values so as to increase their opportunities for growth, enhance service for retail customers, significantly support the development of businesses and make an important contribution to the country’s growth.

Intesa Sanpaolo is the leader in Italy in all business areas (retail, corporate, and wealth management). The Group offers its services to 11.9 million customers through a network of over 4,500 branches well distributed throughout the country with market shares no lower than 12% in most Italian regions.

Intesa Sanpaolo has a strategic international presence, with approximately 1,100 branches and 7.5 million customers, including subsidiaries operating in commercial banking in 12 countries in Central Eastern Europe and Middle Eastern and North African areas, and an international network of specialists in support of corporate customers across 25 countries, in particular in the Middle East and North Africa.

SIA is European leader in the design, creation and management of technology infrastructures and services for Financial Institutions, Central Banks, Corporates and the Public Sector, in the areas of payments, cards, network services and capital markets. SIA Group provides its services in over 50 countries, and also operates through its subsidiaries in Austria, Croatia, Czech Republic, Germany, Greece, Hungary, Romania, Serbia, Slovakia and South Africa. The company also has branches in Belgium and the Netherlands, and representation offices in the UK and Poland.

In 2017, SIA managed 13.1 billion clearing transactions, 6.1 billion card transactions, 3.3 billion payments, 56.2 billion financial transactions and carried 784 terabytes of data on the network.

The Group, which currently has over 3,400 employees, closed 2017 with revenues of €567.2 million.

For more information: www.sia.eu/en - jiffy.sia.eu/en

For further information:

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