

Press release

Brussels – Hasselt, 16th May 2019

**New at the cash register: mobile payments and savings at the same time**

## **Paying with Payconiq by Bancontact = saving with Joyn**

**Bancontact Payconiq Company and Joyn are joining forces and will shortly be launching a brand-new feature at the cash register, enabling shoppers to make mobile payments and earn loyalty points at the same time.**

**Belgians like mobile payments:** in fact they used Bancontact Payconiq Company mobile payment solutions more than 34 million times in 2018. **They also enjoy earning loyalty points** and discount vouchers are more popular in Belgium than anywhere else in Europe. So it was just a question of time before **mobile payments** and **savings** were combined at the cash register.

“This partnership is a first in Belgium, adding a whole new step that lifts the shopping experience to a higher level,” says **Karl Vankerckhoven, CEO of Joyn**. “Through this partnership we share a single goal: to offer the best possible user experience to both shopper and merchant,” adds **Nathalie Vandepuete, CEO of Bancontact Payconiq Company**.

### **USER EXPERIENCE**

You can use the Joyn **digital customer loyalty card** at thousands of local merchants in Belgium, ranging from the coffee shop to the clothing boutique. With the Joyn app, more than 2 million consumers can save for great rewards at their favourite stores, while also enjoying unique benefits and discovering great new addresses to shop at and visit.

As a result of the new partnership, you will soon not only be able to earn points, but also redeem them straight away. All the merchant has to do to make this happen is to offer Payconiq as a payment method on its Joyn platform. And as a consumer, all you have to do is have the Joyn and Payconiq by Bancontact apps on your smartphone.

The teams at Joyn and Bancontact Payconiq Company will be working hard over the coming months to continue **improving the user experience**. One striking feature of the new system is that both **merchants and consumers** will be able to have their say to help maximise ease of use. Merchants can already ask Joyn to provide the Payconiq link on their Joyn platform.

At the moment, more than **7,500 local traders** already offer Joyn, while over 50,000 outlets have Payconiq. By combining the two solutions, the potential number of merchants offering both mobile payments and the ability to earn and redeem loyalty points will be increased significantly.

### **About Bancontact Payconiq Company**

Bancontact Company and Payconiq Belgium joined forces in 2018, merging to form the Bancontact Payconiq Company. The new company is a joint-initiative by AXA Bank, Belfius, BNP Paribas Fortis, ING and KBC. The new product, the Payconiq by Bancontact payment app, combines the best of both worlds. The app is aimed at everyone in Belgium. It works on both iOS and Android smartphones and has been supported from the beginning by 20 banks, with more than 290,000 contact points. Mobile payment options are gaining ground all the time in Belgium. The Bancontact card still remains the benchmark when it comes to electronic payments, with more than 1.37 billion transactions per year in Belgium. So the payment app and payment card complement each other perfectly. They mean that users can always pay with ease wherever they happen to be – at a merchant’s cash register (contactless or not), online or between friends (including remotely) and for both large or small amounts. Bancontact Payconiq Company is a team of committed professionals who believe in providing reliable, innovative and easy-to-use payment solutions for problem-free, day-to-day shopping experiences – wherever and whenever. The Bancontact Payconiq Company’s number one challenge is to develop cashless payment solutions that are firmly based in Belgium and which add weight to the prosperity of our economy. The company’s values run along four main lines: bring courageous, simple, human and reliable. Courageous in the way of a pioneer that is constantly striving for innovation with a challenging mindset of discovery. Simple, because the clarity and ease of use of the solutions provided are essential for the company, as well as for merchants and consumers. Human in terms of our staff, customers and partners. And, of course, reliable because Bancontact Payconiq Company has set itself the goal of being – and remaining – a beacon of dependability in the world of payments.

### **About Joyn**

The Joyn digital customer loyalty card can be used at more than 7,500 local merchants across the whole of Belgium. Together, these traders have 2 million Joyn customers and conduct 100,000 transactions a day. This makes Joyn the biggest provider in its field in the country.

The underlying marketing platform makes it simple for merchants to activate new and existing customers. It gives them a quick and easy way of sending out targeted e-mails and/or promotional campaigns, as well as automating their e-mail campaigns while measuring and analysing what people buy from them.

---

For press-related questions:  
Dialogic Press Office  
T +32 2 426 64 66  
[Jennifer@dialogic-agency.com](mailto:Jennifer@dialogic-agency.com)