

Wearable Payments in action

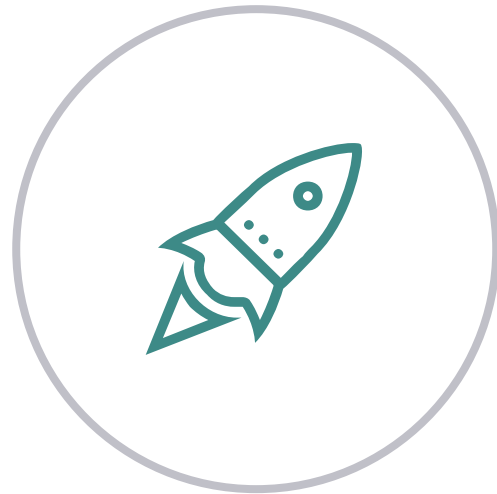
the case of i-bank payband

November 2018



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ

Payments in the greek market –the opportunity



Debit card adoption

has sky-rocketed in Greece
in recent years



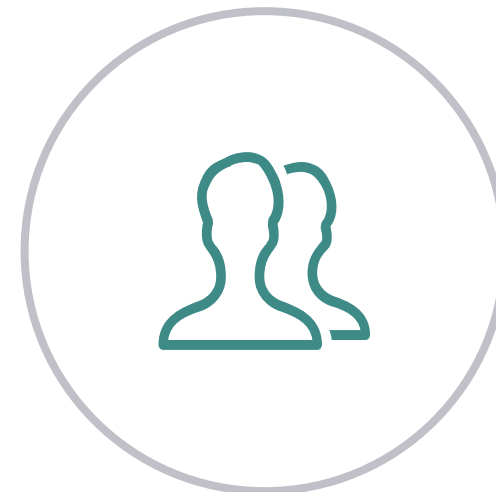
Contactless payments

are becoming the new normal



Cash is still king

the majority of micro-
transactions are still
conducted with cash



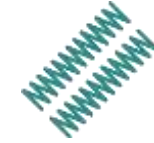
Youth customers

have significant potential but
remains a challenge for NBG

The offer



easy to use



flexible



modern design



durable



stylish



sports friendly



convenient



requires no pin



secure



easy to carry



a payment device that is...

The product

i-bank Payband

a new way of making payments on the go



wristband with embedded **Contactless Prepaid Visa**

waterproof to use it everywhere

entrance ticket for venues

managed through **NBG's mobile Wallet**



- make top-ups
- check your balance
- change your PIN
- activate - deactivate
- see your transaction history

The Greek market



NBG is a **pioneer**
in entering the
Greek market

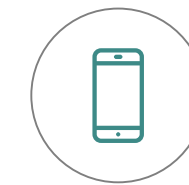
Gartner® Eye on Innovation Awards



Most Innovative Digital
Customer Service or Product



Overall Regional Winner for
EMEA – Financial Services



Smartphone / Tablet /
Wearable Technology

The competition



Banks are **quickly** entering the market with a variety of **wearable payment technologies**

stand alone wearables



embedded wallet apps in wearables

Garmin Pay™



mobile wallet applications



Customer experience and uses



payment



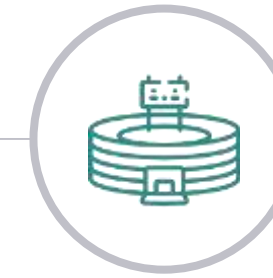
daily transactions



sports



2nd user



venues



beach



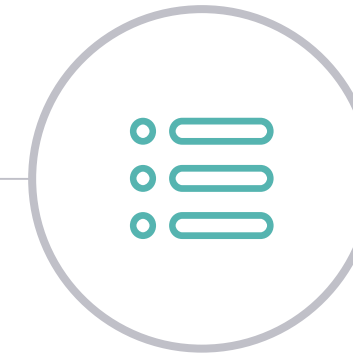
NBG's mobile wallet



top-up



activate - deactivate



balance, transactional history

Use case #1 – Colour Day Festival



Use case #2 – Ladies Run



Use case #3 – Athens Authentic Marathon



i-bank payband

Μαζί σου, σε όλη τη διαδρομή
του Αυθεντικού Μαραθωνίου!

Results so far and more to come

so far...



30k

active
cards



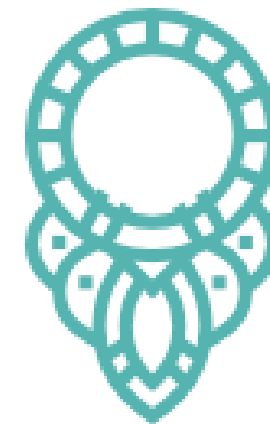
400k

transactions

...more to come



public transportation



new form designs

Lessons learned



highest take up

of wearable payment devices in
the events sector – sports
events, music festivals and
theme parks



youth segment

had highest take up of all users
and showed high interest in the
product from day 1



wearables are projected

to enter the mainstream of
payments market through a
variety of options – tags, fobs,
stickers, mobile apps, integrated
within wristband, watch, jewelry

Video

Thank you!