

# **Ulster Bank one of the first banks to offer Apple Pay to customers**

**9<sup>th</sup> June 2015**

Ulster Bank, NatWest and RBS customers will be amongst the first in the UK to use Apple Pay when it launches in the UK

Approx 18,000 Ulster Bank customers with iPhone 6 and iPhone 6 Plus are eligible

Ulster Bank, NatWest and RBS will offer customers access to Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay, when it launches in the UK.

The introduction of Apple Pay is another way Ulster Bank, NatWest and RBS are making it easier and more secure for customers to do their banking on the move, and just one of the banks' recent digital innovations to make banking more convenient for customers. Others include the integration of Touch ID, where customers can open the Ulster Bank, NatWest and RBS mobile iOS apps just using a fingerprint, and Get Cash, where customers can withdraw money from an ATM without a bank card by using a text code generated by their mobile banking app.

Security and privacy is at the core of Apple Pay. When you add a credit or debit card to Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorised with a one-time unique dynamic security code, instead of using the security code from the back of your card.

**Richard Donnan, Managing Director, Retail Banking at Ulster Bank said:**

**"We are really looking forward to being one of the first banks in Northern Ireland to offer Apple Pay to customers. Our ambition is to be number one for customer service, trust and advocacy and we know that our customers value simple ways to pay that use the most relevant and secure technology. Ulster Bank was the first Northern Ireland-based bank to introduce Touch ID on our mobile app this year and we were also the first bank to introduce paperless account opening for our customers in Northern Ireland. The introduction of Apple Pay is another exciting new opportunity for our customers."**

**ENDS\...**

Notes to editors

In stores, Apple Pay works with iPhone 6, iPhone 6 Plus and Apple Watch. When paying for goods and services within apps, Apple Pay is compatible with iPhone 6, iPhone 6 Plus, iPad Air 2 and iPad mini 3.

For more information on Apple Pay, visit: <http://www.apple.com/apple-pay/>

Nearly 50% of the banks' customers actively use online banking, with over 80k customers using the mobile app every week. Ulster Bank has 55k active iPhone users, of over 18k use an iPhone 6 and iPhone 6 plus. That number is growing every week.

Touch ID was made available in Ulster Bank apps in February 2015 and is available to iPhone 5S, iPhone 6 and iPhone 6 Plus customers on iOS8 and Ulster Bank mobile app users with selected smartphones. Customers can still also access their mobile banking using their passcode.

Get Cash launched in June 2012 and offers customers an easy fix for lost or forgotten cards, a way to get cash quickly to family members or friends in need, or a choice of leaving their wallets at home in favour of their mobile phones.