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# Apple Pay comes to Nordea's First Card customers

#### Offering an easy, secure and private way to pay

Because time is precious! Business expenses get a makeover as Apple Pay becomes available to First Card users in the Nordics.

Security and privacy are at the core of Apple Pay. When you use a credit or debit card with 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 authorized with a one-time unique dynamic security code.

From the largest companies to the smallest one-person firms, everyone that has ever used a corporate card knows the challenges sometimes associated with making business purchases. Time can be lost in all sorts of administrative processes. This is even more the case if you forget your corporate card and need to use your own personal card or ask for an invoice. Now with the introduction of Nordea's corporate First Card to Apple Pay, business payments of all kinds from travel expenses to purchasing office supplies are made easy, private and secure.

Erik Zingmark, Head of Transaction Banking at Nordea, says: - We are delighted to make it easier to always use your corporate card whether you are a business traveller or making other work-related purchases. The same ease of use and convenience customers enjoy when making consumer purchases with Apple Pay can now be equally enjoyed with a corporate card.

#### Goodbye plastic, hello convenience

Placing both corporate and personal cards within Apple Pay gives customers the choice of making mobile payments for whatever they may be purchasing throughout the day. - Now we are closing the circle and you can use Apple Pay 24/7 for both your business expenses and consumer purchases. Apple Pay is perfect for both business and pleasure, adds Erik Zingmark. - For business travelers, every minute saved during a long day of taking taxis, planes and trains is extra time that can be used more productively elsewhere.

#### Staying relevant

- Our aim is to be more convenient and relevant for our customers and meet them where we see that digital trends are demanding new services. We can see a clear movement from plastic into mobile payments so we started with the consumer side and now it's only natural to offer the benefits of Apply Pay to our corporate card customers as well. Our strategy is to secure that all cards are connected so it's possible for the customer to easily choose different ways of paying. We are committed to giving our customers the best experience and Apple have been very dedicated in securing that the customer convenience is really there, notes Lars Boström, Head of Cards, Transaction Banking at Nordea.

Apple Pay is easy to set up and users will continue to receive all rewards and benefits offered by credit and debit cards. In stores, Apple Pay works with iPhone SE, iPhone 6 and later, and Apple Watch.

Online shopping in apps and on websites accepting Apple Pay is as simple as the touch of a finger with Touch ID, so there is no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. When paying for goods and services on the go in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad Air 2, and iPad mini 3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running macOS Sierra and confirm the payment with iPhone 6 or later or Apple Watch, or with Touch ID on the new MacBook Pro.

Read more on: <a href="http://www.apple.com/apple-pay/">http://www.apple.com/apple-pay/</a>

We build strong and close relationships through our engagement with customers and society. Whenever people strive to reach their goals and realise their dreams, we are there to provide relevant financial solutions. We are the largest bank in the Nordic region and among the ten largest financial groups in Europe in terms of total market capitalisation with around 11 million customers. The Nordea share is listed on the Nasdaq Stockholm, Nasdaq Helsinki and Nasdaq Copenhagen exchanges. Read more about us on nordea.com.

## Nordea

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