

Bancontact Payconiq Company

Press breakfast – 06/11/2025



**Bancontact
Payconiq**
Company



Where do we come from:
our DNA and important milestones



Where are we going:
a new chapter

The information shared this morning is under embargo until November 6 at 6:00 PM

Our DNA and important milestones



1979

Revolution
in music



Revolution
in payments

Bancontact is born



1995

Innovation in Belgium

Revolution
in cinema



Launch of
Proton



2014

Discovery of
wearables and
vocal assistants



Belgium becomes pioneer in mobile payments

First steps of
mobile payments



launch of Bancontact / Mister Cash app

2018

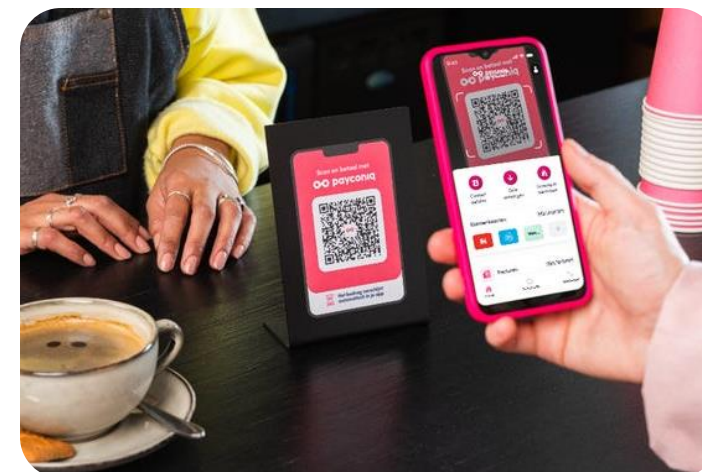
Bancontact and Payconiq join forces



Merge of Bancontact Company and Payconiq Belgium and creation of **Bancontact Payconiq Company**



2019: Launch of the **Payconiq by Bancontact** app



2024

European context is evolving



Launch of **Wero**
by EPI company



Announcement of
Payconiq disappearance



Collaboration between
Bancontact Payconiq
Company and EPI



2025

A transition year



Migration of Payconiq merchants to a new platform supporting Bancontact and as from spring 2026 also Wero



Simple transition, even automatic in the majority of the cases



Same pricing until end of 2026



Announcement of the **future of our brands** following the disappearance of the Payconiq brand in 2026.

A new chapter



2026

A turning point



Local and European sovereignty:
we are contributing to this new context by distributing Wero next to Bancontact to our merchants (ex-Payconiq merchants).



Disappearance of Payconiq brand in 2026:
evolution of our brands with a clarified and modernized vision.

2026

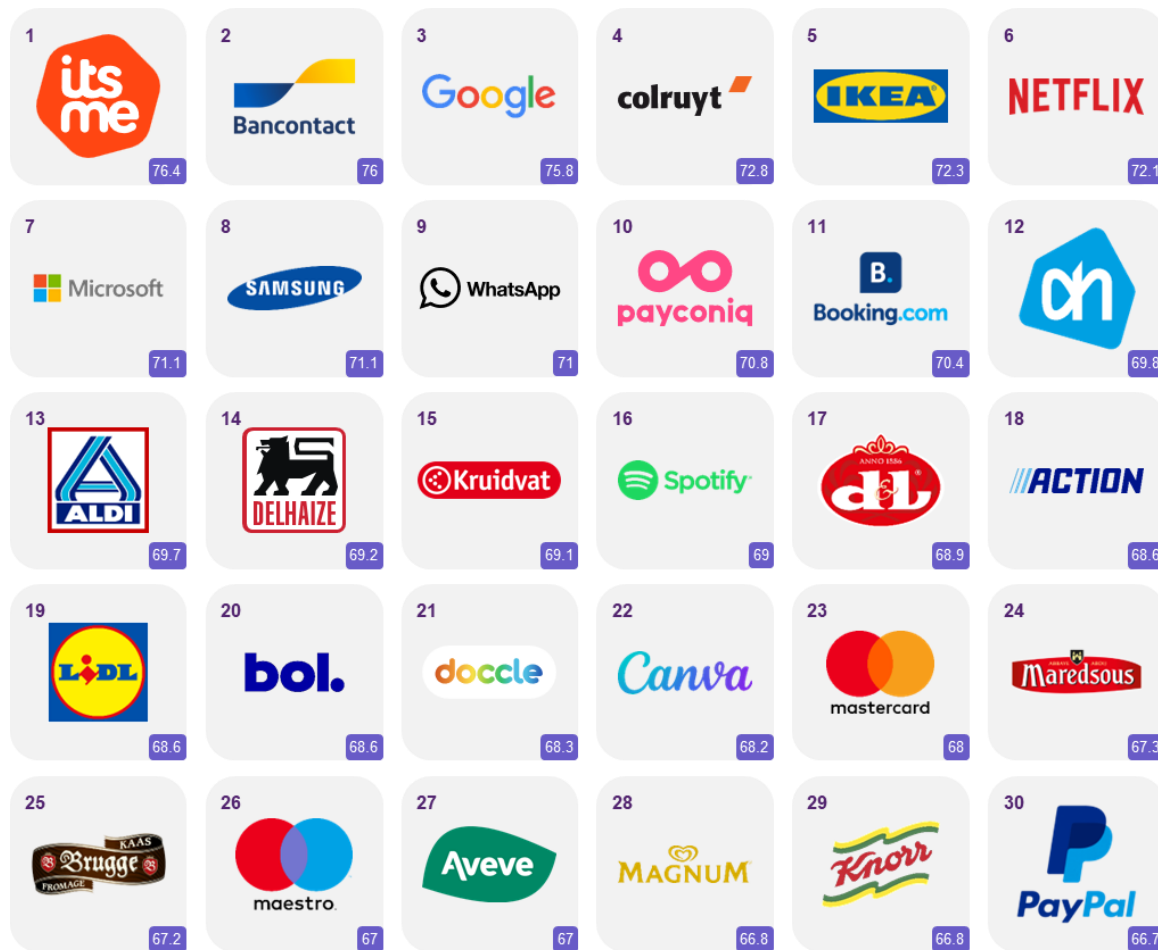
Rebranding based on our strongest asset



One of the biggest assets of our company is the confidence in our Bancontact brand and its notoriety.



Bancontact, is **second most meaningful brand** in Belgium*



2026

Rebranding based on our strongest asset



Brand image key learnings

Focus Groups conducted with consumers and merchants in spring / summer 2025

CONCLUSION:

Bancontact's current brand image is perceived as:



An **historical** and **reassuring player** that has been part of the Belgian landscape since a long time



An **expert** who plays a **key role** in various solution payments



Bancontact is a very **reassuring** and **professional** brand



A player that **supports the local economy**

Secure. Easy. Belgian. Since 1979.

2026

Rebranding based on our strongest asset



A few important 2024 figures



**Bancontact
integrated**
in the majority of bank apps



2.5 billion
transactions in 2024

SPRING 2026

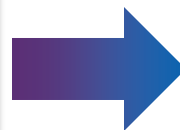
Rebranding

Our new Corporate Brand

Bancontact Payconiq Company will become Bancontact Company.



**Bancontact
Payconiq
Company**



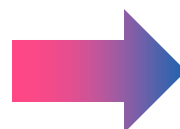
**Bancontact
Company**

SPRING 2026

Rebranding

Changes for Consumers

The Payconiq by Bancontact app will become the **Bancontact Pay** app.



Bancontact Pay will also be the “acceptance brand” online

= brand consumers will see when they can pay mobile with our app or a banking app.

Three brand variants for online



Payments with
smartphone and
QR code



Payments with **card**
and **card reader**



Payments with
registered card details

How it could look

NL

David

Gegevens

Levering

Overzicht

OVERZICHT.

Totaalplaatje.

Kloppen je gegevens?

Hier gaan we bezorgen

Contactgegevens

Wijzig gegevens

Levering

Morgen, donderdag (gratis bezorgd)

Wijzig afleverdag

Wijzig aflevermethode

Kies een betaalmethode

Coolblue cadeaukaart inwisselen

Bancontact

Populairst

Betaal eenvoudig met QR-code of kaart

VISA

Kaartbetaling

PayPal

Ecocheques

Monizze, Pluxee en Edenred

Overschrijving

NL

David

Gegevens

Levering

Overzicht

BETALEN.

Fluitje van een cent.

Bancontact

Pay

Bancontact

Wijzig betaalmethode

Te betalen: € 59,00

Bancontact

Card

QR code

of

Kaartnummer

6703 1234 5678 9012 3

Vervaldatum

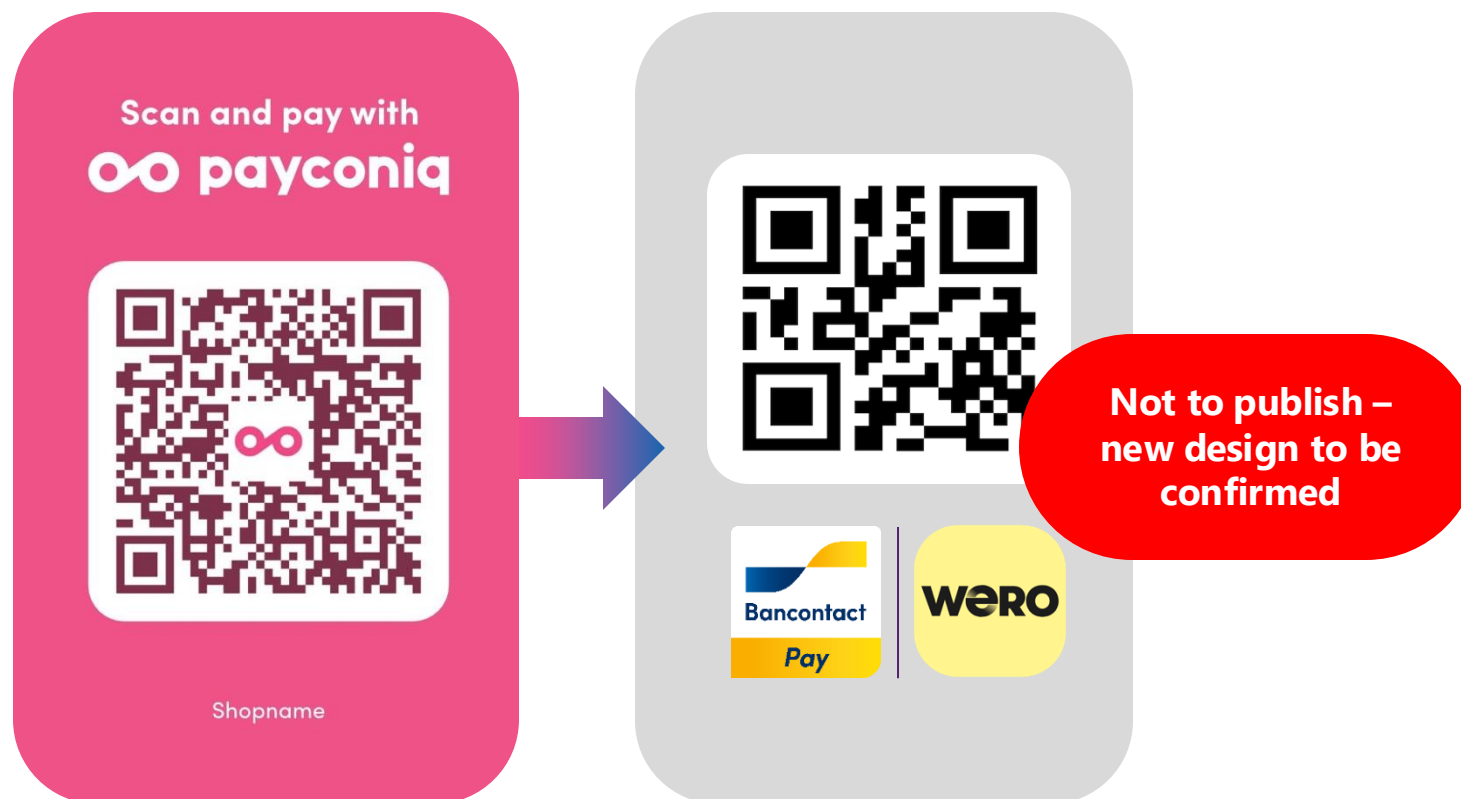
MM JJ

Betalen met Bancontact-kaart

Not to publish – new design to be confirmed

Bancontact Pay will also be one of the “**acceptance brands**” at physical shops where Payconiq was accepted

= the brand that consumers will see (next to Wero) when they can pay mobile by scanning a QR with our app or banking app in shops.



SPRING 2026

Rebranding

Changes for Payconiq Merchants

Following the technical migration conducted in Q4 2025 to replace the Payconiq platform by a new solution:



Merchants will be able to accept Bancontact AND Wero transactions **through the same QR code**



spring
2026



New sticker and branding for storefronts with Bancontact Pay and Wero brands.

The **Payconiq GO** app allowing merchants to receive mobile payments via QR code also on the merchant phone **will become the Bancontact Pro** app.

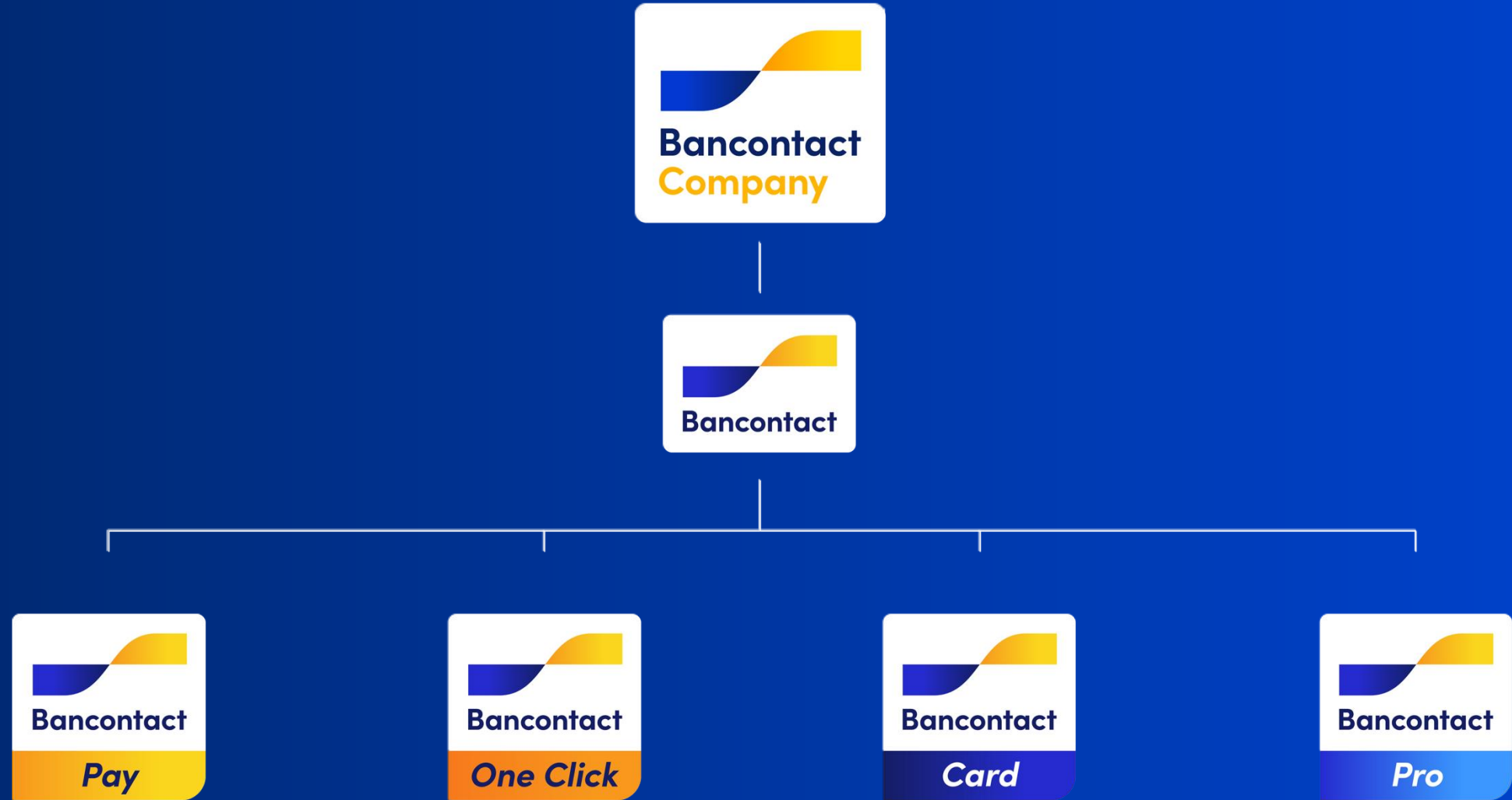


SPRING 2026

Rebranding

A consistent brand architecture

Brand architecture



A new chapter built on the trust
we've shared for decades.



**Our brands evolve,
but our promise remains the same.**
Secure. Easy. Belgian. Since 1979.

Q&A

Thank you
Bedankt
Merci