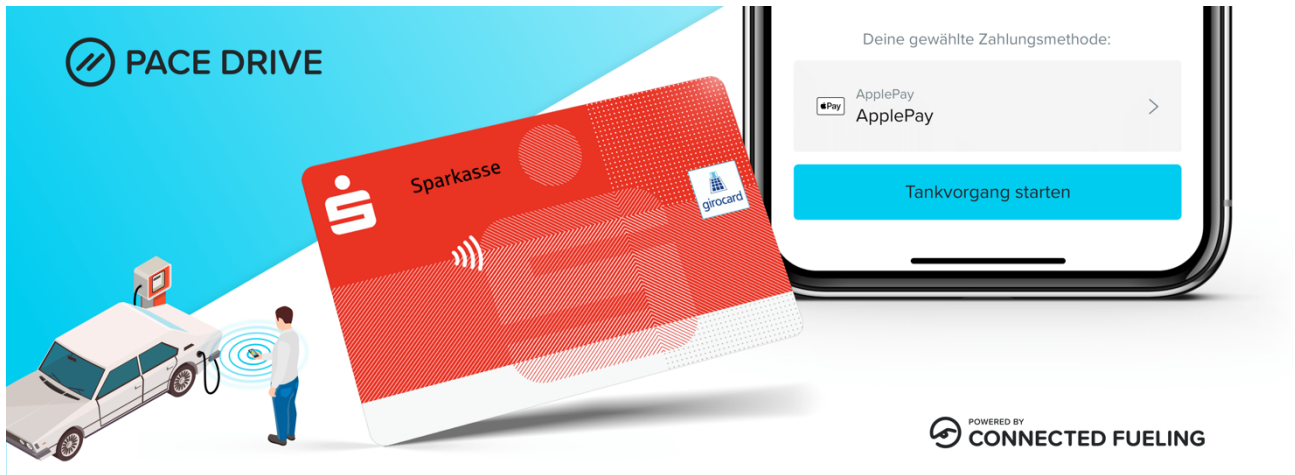


## Fill up with Apple Pay and the girocard



Pay in PACE Drive with the Sparkasse girocard in Apple Pay

Stuttgart/Karlsruhe, February 23rd 2022 – PACE and the Sparkassen-Finanzgruppe expand their cooperation. Together with S-Payment GmbH and the payment service provider PAYONE, PACE Telematics has integrated payment with Apple Pay and the girocard (Sparkassen-Card) into its Connected Fueling Platform and the PACE Drive App.

This is possible because the Sparkassen-Finanzgruppe implemented the e-commerce capability of the digital girocard in July 2021 as part of its Apple Pay project. Since then, Sparkasse customers have been able to use Apple Pay to pay easily, securely and confidentially with their girocard in apps and on the internet. For companies in the petroleum and mobility industries, too, the girocard with its high level of circulation and payment guarantee is an attractive payment solution in their apps or web stores. In the stationary gas station business in Germany, the girocard accounted for 85.5 percent of total debit card sales in 2020, according to the management consultancy Stolte Consult.

### Paying in the PACE Drive app with Apple Pay and girocard

The free PACE Drive app developed by PACE enables mobile payments directly at the gas pump. Sparkasse customers can use their girocard via Apple Pay for this purpose. They are guided through the payment process simply and securely in the PACE Drive app: Upon arrival at the gas station, the app automatically recognizes that payment can be made here with the iPhone or Apple Watch. Then, the gas pump and the payment method are selected - Apple Pay with the girocard. Finally, the transaction is authenticated via Face ID, Touch ID, or by the device security code, you receive the digital receipt, and you can drive on.

With Apple Pay and the girocard, the most popular payment method in Germany is now also available for mobile payment at gas stations without queues: In 2021, German citizens paid 5.9 billion times with their girocard, an increase of 8 percent compared to the previous year. Of these payments, almost three quarters were already contactless. The Sparkasse banks alone have issued 46 million girocards nationwide.

### Connected Fueling – the new way of fueling

Third-party providers connected to PACE Telematics' open Connected Fueling platform can also integrate Apple Pay and the girocard as payment methods in their apps—one example is the fuel price comparison app, "MEHR-TANKEN", which allows users to find the cheapest fuel and now also pay directly from the car. The implementation of Apple Pay with the girocard in its platform was realized by PACE Telematics together with the payment service provider PAYONE, a joint venture of Worldline, the

European market leader in payment and transaction services, and the DSV Group, central service provider and payment competence center of the Sparkassen-Finanzgruppe.

The Connected Fueling platform is the technological basis for mobile payment directly at the pump. It enables a uniform, cost-saving connection of all partners to the Connected Fueling cloud system. The independent platform is open to all petroleum companies and POS system providers. In addition, Connected Fueling offers automotive manufacturers and app providers flexible interfaces and easy-to-integrate software development kits (SDKs) to integrate the mobile payment function into their systems.

"It is important to us to make new technologies available to our customers as quickly as possible. The ability to pay with the Sparkasse girocard in Apple Pay helps us to provide a variety of secure, modern payment methods," says Philip Blatter, one of the founders and managing directors of PACE Telematics. "This allows us to combine the simplicity of Apple Pay with the familiar girocard, making mobile payments at the pump possible for even more people."

"We are excited about the expansion of the Sparkasse payment offering with PACE. This expands the use of Apple Pay for Sparkasse customers in the mobility market," said Benjamin Wingert, product portfolio manager at S-Payment. "Now they can use the proven and popular girocard to pay for affordable gas directly in the app. Our goal is for our customers to be able to use credit-based payment methods to pay for all gas station services in a mobility app in the future."

At the beginning of last year, S-Payment, PACE Telematics and paydirekt GmbH had already integrated giropay/paydirekt, the online payment procedure of German banks and Sparkasse banks, into the PACE Drive app. This means that customers can already pay conveniently with their online banking access or giropay account.

#### **S-Payment GmbH:**

S-Payment GmbH is the payment competence center of the Sparkassen-Finanzgruppe. It is in charge of developing and marketing holistic, target group-specific and omni-channel payment solutions for private and corporate customers of the savings banks - both for the PoS and for e- and m-commerce. These include contactless payment with cards and the smartphone (app "Mobiles Bezahlen" for Android as well as Apple Pay with Sparkasse). In addition, it establishes the payment solutions of the Sparkassen-Finanzgruppe in new markets (e.g., e-mobility, connected cars, digital PoS) and develops value-added offers that provide Sparkassen customers with additional individual benefits when paying.

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#### **PACE Telematics:**

PACE Telematics, based in Karlsruhe, Germany, is one of the technologically leading providers in the field of Connected Car Services and automotive cloud platforms. In addition to the Connected Fueling marketplace, PACE operates a manufacturer-independent, cloud-based automotive Big Data and IoT platform. With its technology, the Karlsruhe-based startup offers Connected Car solutions for B2B and private customers. For end customers, the Connected Fueling technology can be used with the free PACE Drive app. For more information, please visit <https://pace.car/drive>.

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