

# New digital payment method with the debit card

In collaboration with Albert Heijn, ING will carry out a trial with a new payment method, the digital debit card. This payment method is based on tokenization technology and was developed to ultimately be used by all (non) retailers and all banks in several countries.

## Paying online with your digital debit card: what is it and for whom?

### Consumers

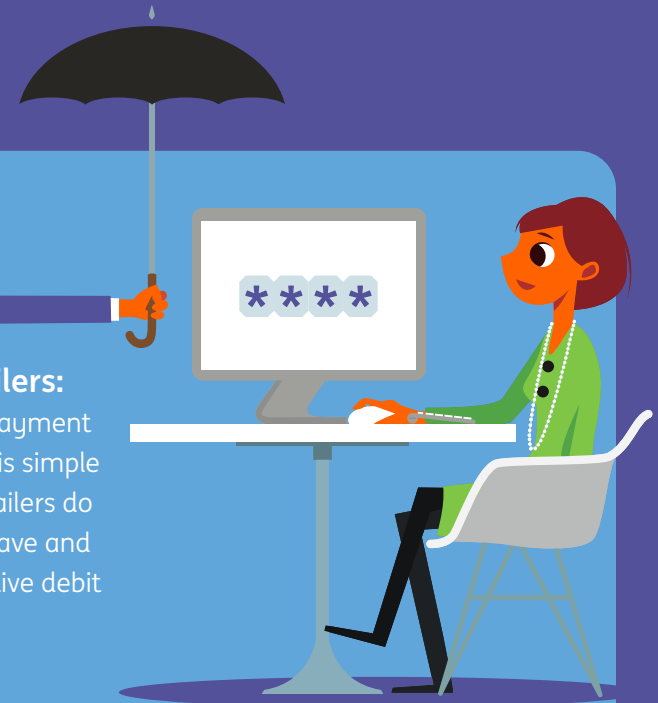
are in control: they can pay digitally in the (web)shop with one confirmation, without having to give bank account information or card details. Easy, fast and safe.



This payment method is handy for customers who often make purchases from the same (web)shop and want to pay quickly with as few as possible actions.

### (Web) retailers:

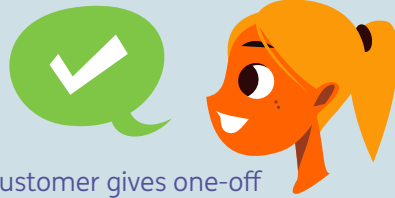
An efficient payment method that is simple and safe. Retailers do not need to save and protect sensitive debit card details.



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Your digital debit card works on the basis of a token. A token is a unique and protected feature that is linked to your debit card and a specific (web) retailer.



A customer gives one-off permission to a (web) retailer for creating a token which is only valid for that one retailer.

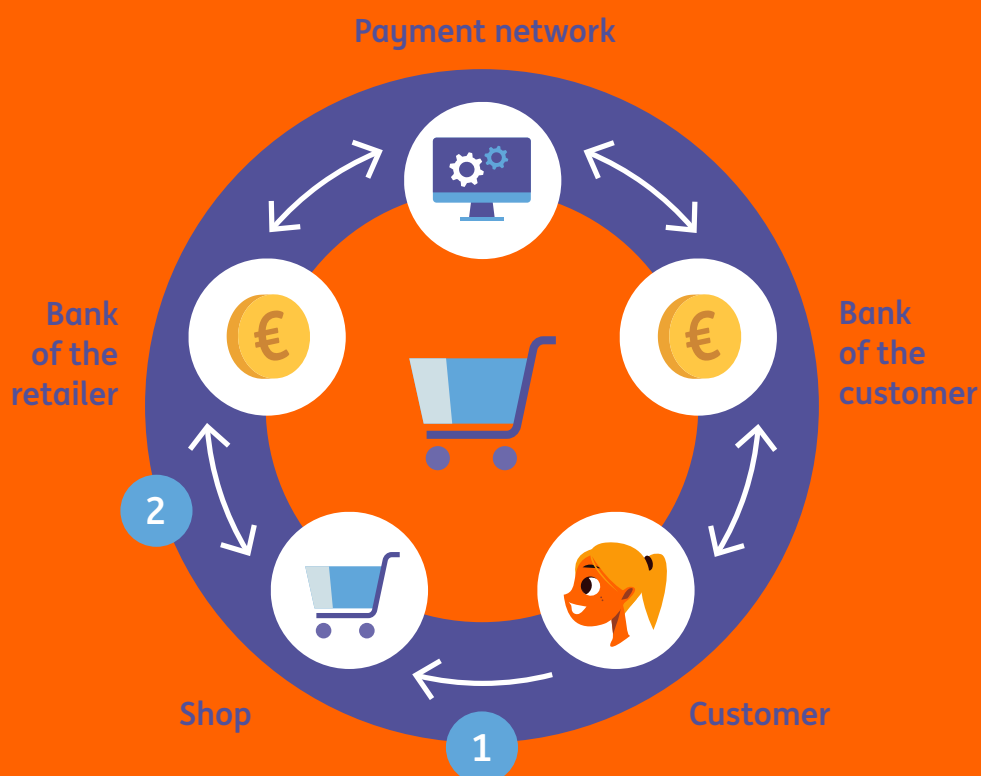


Thanks to that token, that customer can then keep on paying at that shop, both online and in a physical shop (via the retailer's app). In his banking app, the customer has an overview of all his tokens.



Depending on the settings that the customer has established per token, the payment can take place with or without an extra confirmation (via the bank app).

## How does it work?



- 1 A customer gives one-off permission to a (web) retailer for creating a token that is only valid for that one shop.
- 2 The token can then be used for all payments to this retailer.

## Linking your debit card

- 1 In the retailer's app or via the ING app, ING customers can link a debit card.
- 2 The customer chooses the option to link this retailer.
- 3 The customer confirms the link via the banking app.
- 4 Once the debit card has been linked, the customer will find an overview of all his linked (web) retailers in the banking app and he can change the settings per token.

