

## Salone dei Pagamenti 2023

### Intesa Sanpaolo and Mastercard together with Tapster for the launch of the new payment ring in Italy

*Intesa Sanpaolo will be the first bank in Italy to make the service available to its customers*

*The new wearable allows you to make contactless purchases, simple, fast and safe*

*European consumers who have already adopted the payment ring prefer it*

*to all other contactless payment methods*

**Milan, 22 November 2023 - Intesa Sanpaolo and Mastercard announce today, in collaboration with Tapster**, a Swedish company that operates in the field of innovative contactless payments, **the arrival in our country of the new payment ring. Intesa Sanpaolo will be the first bank in Italy to make it available to its customers:** the new wearable, innovative and technological, is an actual wearable ring to which it is possible to connect the **Intesa Sanpaolo card of the Mastercard circuit** for making contactless payments in all **simplicity and safety**.

The payment ring is made of wood and ceramic, very resistant materials that make it **waterproof and shockproof**. It also does not require any battery charge or internet connection to get into operation, it indeed uses an **integrated NFC chip** for simple actions, such as paying with a credit card.

It is possible to register the card **directly during the purchase of the ring through the website <https://gotapster.com/>**: the wearable is shipped in an inactive state together with a QR code that allows activation only by the cardholder, with authentication via the Intesa Sanpaolo Mobile app; alternatively - for example, if the ring is purchased as a gift – it is possible to make the registration at a later stage, starting from the Tapster app and creating a new account.

To pay for the purchases in contactless mode, it is necessary to simply bring the ring close to the POS, just like for payments via physical cards or smartphones.

The wearable market is rapidly growing, and it is one of the key pillars for the future of consumer electronics. The "**Smart Wearables study 2023**" \* by Mastercard shows that European consumers who have already adopted **the payment ring prefer it to other contactless payment methods**. The **payment ring** is by far the preferred method (**89%**), followed by **smartphones (49%)** and **payment cards (44%)**.

Among the main reasons that push consumers to use this payment service there is **the desire to make payments quickly (82%), to be at the forefront (69%) and to feel fashionable (31%)**. If, on the one hand, for younger people it is precisely the feeling of being fashionable (38%) that pushes them to use this type of service on the other, senior consumers prefer it mainly for safety reasons (32%).

**Claudia Vassena, Executive Director Sales and Marketing Digital Retail at Intesa Sanpaolo**, comments: *"Once again, Intesa Sanpaolo is the first mover in Italy in offering cutting-edge digital payment solutions, an industry in which we are consolidating our role as a leader in terms of breadth of tools and proximity to customer needs. The innovative ring developed by Tapster and proposed to our customers, thanks to the collaboration with Mastercard, represents an extraordinary innovation: it offers a simple and distinctive use experience, and combines safety and comfort in a single accessory that, we're sure, it'll make the trend. It is a further piece in the digital payments ecosystem, which sees us constantly committed both to allow customers to always have "ready-to-pay" devices and to spread the collection solutions in a capillary way. We want to make digital payment more and more a daily gesture."*



**Luca Fiumarella, Head of Marketing Italy at Mastercard,** declares: *"Mastercard has always been committed to introducing innovative and digital solutions aligned with an increasingly smart and digital consumer lifestyle. Payment rings represent a further step towards the spread of the internet of things, where even accessories that we wear and that are part of our personal style become tools that, through a single gesture, simplify our daily lives. We are pleased with this new collaboration with Intesa Sanpaolo and Tapster that focuses on the spread of increasingly secure, simple and fast payment solutions, in step with the times."*

*"We see great opportunities in the market, and we express deep gratitude to our collaborative partners, Mastercard and Intesa Sanpaolo, who have demonstrated their leadership in payment innovation. Ultimately, we view this collaboration as a significant stride towards enhancing the future payment experience, making it faster, safer, and smoother for end consumers."* **Says Ludvig Scheja, Co-founder of TAPSTER.**

The payment ring is already on the market and from mid-December it will be possible to match the ring with the Intesa Sanpaolo card of the Mastercard circuit.

Payments made with Intesa Sanpaolo wearables use MDES tokenization technology provided by Mastercard, which guarantees the highest level of security. When it begins the configuration of a wearable, MDES generates a digital token, a unique number different from the card number, assigned to each registered device. This means that it cannot be used for transactions through another device.

**\*Note for the press**

The research was conducted on a panel of 3,111 European respondents, between 18 and 65 years of age, all consumers in possession of payment rings, further divided into: 1) Users, currently using payment rings 2) Non users, not currently using payment rings. Survey period: August 2023.

**Mastercard (NYSE: MA)**

Mastercard is an international payments technology company. Our goal is to create connections and promote an inclusive digital economy from which everyone can benefit, wherever they are, through secure, simple, fast and accessible transactions. By being able to rely on secure data and networks, partnerships and passion, and our products and solutions, we help consumers, financial institutions, governments and businesses reach their full potential. With a presence in more than 210 countries and territories, we are building a more sustainable world that offers priceless opportunities for all. **To visit Mastercard's [wearable devices](#) page. [www.mastercard.com](http://www.mastercard.com)**

**Intesa Sanpaolo**

Intesa Sanpaolo is the largest banking group in Italy - a point of reference for households, businesses and the real economy - with a significant international presence. Intesa Sanpaolo's distinctive business model makes it a European leader in Wealth Management, Protection & Advisory and characterizes its strong digital and fintech orientation, particularly with Isybank, the Group's digital bank. An efficient and resilient bank, it is the parent company of product factories in asset management and insurance. The strong commitment to ESG includes 115 billion euros of impact financing by 2025, targeting community and green transition, and contributions of 500 million to support people in need, positioning Intesa Sanpaolo as a world leader in social impact. Intesa Sanpaolo has made Net Zero commitments for its emissions by 2030 and by 2050 for its loan and investment portfolios, asset management, and insurance business. A staunch supporter of Italian culture, it has developed a museum network, the Gallerie d'Italia, an exhibition venue for the bank's artistic heritage and art projects of recognized value.

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**THIS IS TAPSTER**

TAPSTER is a Swedish wearable technology company that is at the forefront of innovation in the world of wearables. TAPSTER was founded in Stockholm, Sweden in 2020 by the founders of the leading global sustainable watch brand TRIWA. In a contactless world TAPSTER aims at makes everyday life easier by replacing the wallet with wearables that are designed for the requirements of a modern lifestyle. All TAPSTER wearables are certified by VISA and Mastercard and does not require battery or internet connection.

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