

Montrouge, 8 November 2018

Crédit Agricole launches *Paylib entre amis*, an easy way for individuals to transfer money

With this new service, available via the *Ma Carte* app, mobile money transfers are now a reality for Credit Agricole customers.

"Give me your mobile number so I can pay you back": Now, all you need to send someone money is their mobile phone number! Thanks to the *Paylib entre amis* button in the *Ma Carte* app, **no-one needs to provide their banking information anymore to send or receive money**. For the sender, all it takes is a few clicks. It's easy, free and secure. Using **biometric authentication** (fingerprint) or a *Paylib* validation code, the transaction is approved in seconds.

For the recipient, there are two possible scenarios:

- If the recipient is enrolled in *Paylib entre amis* on their smartphone, they will be recognised by the system and informed by SMS that a payment has been sent and will soon be credited to their bank account (processing time is one to three days initially).



- If the recipient is not enrolled in *Paylib entre amis*, they will receive an SMS with instructions to go to Paylib.fr and enter the transaction reference number they received, along with their IBAN. Their bank account will then be credited with the money they have been sent.



Money transfers are capped at €300 per transaction and €900 per day.

The new version of the *Ma Carte* app that includes the *Paylib entre amis* function has been available on Google Play and the Apple Store since the end of October.

In addition to *Paylib*, this app offers many other functions, including alerts, card limit increases, insurance coverage consultations, payment card assistance, cash machine location and loyalty card management services.

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