

Press Release

HEY, IT'S APPLE PAY: SANTANDER BANK CUSTOMERS NOW HAVE MORE WAYS TO MAKE SECURE, CONVENIENT PURCHASES

More Mobile Banking Options Means Customers Can Leave Their Wallets at Home

BOSTON – April 20, 2017 – Santander Bank today announced that customers can now add their Santander MasterCard credit and debit cards to Apple Pay, giving them an easy, secure and private way to make payments at participating merchants in stores, apps and on the web using their Apple devices. Apple Pay is the newest of many customer-focused innovations the Bank has launched recently to advance its mobile strategy and ensure it's delivering a great digital experience to its customers.

"Our customers have been telling us that they want to do more on-the-go digital banking using their mobile devices," said Michael Cleary, Santander's Head of Consumer and Business Banking. "At Santander, we pride ourselves on listening to our customers. We've responded to their feedback by investing more resources in our mobile banking platform and upgrading the digital tools and services customers need to truly bank anywhere with Santander, and Apple Pay is a great example of that innovation."

Just in the last few months, in addition to Apple Pay, Santander has expanded its mobile platform and introduced user-friendly upgrades, adding many desirable features that make navigation easier. The Bank has redesigned its consumer app and added new functionality for retail customers, including a mobile check deposit feature and a fingerprint login option for customers with Touch ID technology on their iPhones. And, in the interest of bringing the same technology innovations to its business banking customers, Santander launched an entirely new self-service mobile app in November 2016 exclusively for its small business customers

Customers can easily set up Apple Pay and add their Santander MasterCard credit or debit cards in a few easy steps using Apple Wallet. Santander customers can now use Apple Pay to purchase products and services in participating stores by holding their iPhone near the NFC reader (payment terminal) and using Touch ID, which recognizes their fingerprint, to complete the transaction, or with Apple Watch, by simply double-clicking the side button. Online shopping in apps and on websites accepting Apple Pay is also as simple as the touch of a finger with Touch ID, so there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. When paying for goods and services on-the-go in apps or Safari, Apple Pay works with iPhone 6 and later, iPhone SE, iPad Pro, iPad (5th Generation), iPad Air 2, and iPad mini 3 and later. You can also use Apple Pay in Safari on any Mac introduced in or after 2012 running macOS Sierra and confirm the payment with iPhone 6 or later or Apple Watch, or with Touch ID on the new MacBook Pro.

Santander will be adding more features and enhancements to its consumer mobile app later this year and throughout 2017.

<u>Santander Bank, N.A.</u> is one of the country's largest retail and commercial banks with more than \$83 billion in assets. With its corporate offices in Boston, the Bank's 9,500 employees, 675 branches, 2,100 ATMs and 2.1

million customers are principally located in Massachusetts, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania and Delaware. The Bank is a wholly-owned subsidiary of Madrid-based Banco Santander, S.A. (NYSE: SAN) - one of the most respected banking groups in the world with more than 125 million customers in the U.S., Europe, and Latin America. It is managed by Santander Holdings USA, Inc., Banco Santander's intermediate holding company in the U.S. For more information on Santander Bank, please visit www.santanderbank.com.

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