

In the UK, bPay offers fob, band or sticker options

June 29 2015, by Nancy Owano



Method of payment: "Cash or credit?" The two options sound so yesterday. In the UK, technology support in banking offers a new type of menu—band on the wrist, fob or sticker. The three new devices from UK Barclaycard were announced this week, courtesy of its bPay system.

The newest bPay-branded versions of wristband, fob or sticker options will be sold at a price, and the payback is easy convenience for a person on the move, where one need not struggle with burrowing into a purse or wallet. You can slap the sticker on to an object such as a smartphone; the fob can be placed on a keychain. At the heart of all this, said the bPay site, is a prepaid account that links to most major credit or debit cards and can be used with any from the new bPay device trio.

Shoppers in the UK will in turn be able to make payments with their devices at contactless tills. Barclays has set up an online portal where bPay users can manage their balance and add more money.

Rich Trenholm, senior editor, *CNET*, described how it works: "To use the bPay devices, you simply transfer money from your bank account to your bPay digital wallet and then spend it by tapping the device on any till that has a contactless [reader](#)."

What exactly is "Contactless" all about?

The definition from The UK Cards Association: "Contactless is a function on certain debit, credit and prepaid cards that allows you to make a quick and easy payment for goods or services for an amount that is £30 or less without entering a PIN. Where you see the [contactless](#) wave displayed and have a contactless card (debit, credit or prepaid), you

can make a contactless payment where the amount is £20 or less. All you have to do is place your contactless card over the card reader to make the payment."

A photo on the *CNET* site told an attractive story; a woman is laughing with her three friends as she holds up her hand. The caption reads, "The bPay contactless wristband allows you to pay for stuff without pulling out your wallet or messing about with a PIN number. You don't even have to look at the till or stop laughing with your friends." The *Engadget* site used a photo that shows a woman holding a toddler in one arm while holding up her bracelet to the till in another, resonating with what it is like for mothers with only two [arms](#).

A number of shops and travel locations are going contactless. The bPay site said, "From supermarkets to high streets, the daily commute to a taxi home, catching a film to grabbing a [bite](#) - use bPay for anything £20 and under."

Figures published earlier this year by The UK Cards Association revealed a surge in [contactless payments](#) in 2014. "The launch of contactless payments on Transport for London services last September had a major impact, with over one in ten (11 per cent) of all contactless transactions in December 2014 made on London Transport."

A person does not need to be a Barclays account holder or have a Barclaycard. Barclays said this is open to anyone with a UK-registered Visa or MasterCard debit or credit card. Barclays said prices are £14.99 for the bPay sticker, £19.99 for the bPay fob and £24.99 for the bPay band. All three devices will go on sale via the bPay website from July 1. From August, UK consumers will find the band and fob for sale "on the high street," such as CycleSurgery and Runners Need outlets.

Barclaycard had launched a wristband last year but this is a new version.

CNET noted there is an upper limit on the amount that can be spent in one go, but what about thieves? If a device is lost or stolen, the user cancels it through the app or can contact bPay.

Contactless payment is widely supported in the UK. Kevin Jenkins, UK & Ireland Managing Director Visa Europe, said: "As a nation we are already a world leader in designing and [building](#) payments. Ideas like bPay can help ensure we remain that way."

According to The UK Card Association, from September 2015, the limit on contactless [transactions](#) will increase from £20 to £30.

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Citation: In the UK, bPay offers fob, band or sticker options (2015, June 29) retrieved 9 April 2024 from <https://techxplore.com/news/2015-06-uk-bpay-fob-band-sticker.html>

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