



Mercedes-Benz Mobility

Press Information

March 6, 2023

World premiere of *Mercedes pay+*: Mercedes-Benz Mobility turns the car into a payment device

- Mercedes-Benz is the world's first car manufacturer using Visa's Delegated Authentication and Visa Cloud Token Framework technology to enable secure native in-car payment.
- As of now, customers in Germany are able to pay for digital services and on-demand hardware upgrades in the Mercedes me Store¹ using a fingerprint sensor in the car.
- Payment from the car by fingerprint will be extended to other services such as fuelling as well as to other European markets later this year.
- By 2026, more than 4.7 billion in-car payment transactions are expected worldwide.²

Stuttgart. Since March, Mercedes-Benz customers in Germany are able to authenticate payments via an in-car fingerprint sensor. With the new digital payment service *Mercedes pay+*, Mercedes-Benz introduces native in-car payments. With native in-car payments, the vehicle itself now enables biometric two-factor authentication³ in conjunction with the fingerprint sensor. It is no longer necessary to type in a PIN on the MBUX infotainment system or to use an additional mobile device such as a smartphone to verify a payment in the car. Instead, the car itself turns into a payment device. The first Mercedes-Benz models available with fingerprint sensors are the EQS and EQE series, the Mercedes-Benz S-Class and C-Class, and the new GLC. Mercedes-Benz is the first car manufacturer worldwide to integrate Visa's Delegated Authentication and Cloud Token Framework technology to enable native in-car payments. Visa Cloud Tokens provide an additional layer of security as they help to protect and encrypt sensitive payment information by converting data and storing it securely.

Upgrade of digital services and on-demand functions with one touch

Customers can use native in-car payment to pay for digital services that allow a more convenient and entertaining driving experience. They can activate and subscribe to these digital services from the car's MBUX infotainment system and authorise the payment transaction with their fingerprint. Examples of these digital services are connectivity apps that control comfort functions of the car, such as pre-air conditioning of the vehicle via a mobile device. Upgrades to the vehicle software can easily be activated and paid for via fingerprint, like, for example, advanced navigation services that provide information on the weather or available parking spaces at customer's destination.

¹ To use the Mercedes me connect services, customers must create a Mercedes me ID and agree to the Terms of Use for the Mercedes me connect services. The services displayed and their availability and functionalities depend in particular on the vehicle model, year of manufacture, selected optional equipment and country.

² Juniper Research [In-vehicle Payment Transaction Volumes](#), 2021.

³ Strong Customer Authentication (SCA) compliance requires two-factor authentication consisting of the following: something the consumer knows (e.g. a password), possesses (e.g. a connected device) or is (e.g. biometrics). Mercedes-Benz Mobility makes use of Visa's Delegated Authentication Service, making it possible to apply SCA on behalf of participating issuer.

In addition, the Mercedes me Store offers the ability to unlock pre-installed hardware components easily on-demand by fingerprint in the car. For example, a vehicle owner can subscribe to the Remote Parking Assist, a service to park the vehicle remotely with a smartphone, or activate and pay for the Adaptive Highbeam Assist or the Rear Axle Steering with larger steering angle with only one touch.

The portfolio of digital services and on-demand features in the Mercedes me Store is constantly expanding, offering customers the opportunity to personalise their vehicles further even after the purchase. This is of interest, for example, to the second or third owners of a vehicle as it gives them the opportunity to adapt pre-owned vehicles to personal needs and desires.

Cardholders with an eligible⁴ Visa credit or debit card can use native in-car payment by linking their card with their Mercedes me user account and activating *Mercedes pay+* in the vehicle via MBUX. Subsequently, more card systems will be added and enabled for *Mercedes pay+*. Mercedes-Benz plans to launch *Mercedes pay+* in other European markets in 2023.

Paying for car-related services will become even easier and more convenient

The option of native in-car payments will be expanded to other car-related services, such as fuelling. Mercedes-Benz drivers in Germany and other markets can already pay for fuelling directly from the car via the Mercedes me app and a smartphone or via the MBUX infotainment system using a PIN. The introduction of native in-car payments and the easy payment authorisation by fingerprint in the car will make this process more seamless and convenient later this year.

Mercedes-Benz already offers payment for charging of electric vehicles for years via the Mercedes me connect service Mercedes me Charge⁵. At the charging station, authentication takes place via the display in the MBUX multimedia system, the Mercedes me App, the Mercedes me Charge card or directly via Plug & Charge⁶.

“Mercedes-Benz becomes a software-driven company that provides a digital, seamless experience to customers. Therefore, our digital services have to be intuitive, convenient and secure. This is why we have established *Mercedes pay+* as a modern and secure payment solution. As such, we are creating a completely new, enhanced customer experience. By introducing native e-commerce into the car, we are once again pioneers and at the beginning of a promising development.”

Franz Reiner, CEO at Mercedes-Benz Mobility

In future Mercedes-Benz Leasing Deutschland will enable money transfers in the Mercedes-Benz ecosystem for the German market as a licensed entity, including payments made in the car.

Global transaction volume for in-vehicle payments expected to exceed 4.7 billion by 2026

A study by Juniper Research⁷ revealed that the global transaction volume of in-vehicle payments will be expected to reach more than 4.7 billion by 2026. Paying for fuel will be the most common use for in-vehicle payments over the next five years; accounting for around 48 percent of total in-vehicle payment transactions

⁴ Eligibility is subject to the card issuing bank and not with Mercedes-Benz.

⁵ In order to use the Mercedes me connect service Mercedes me Charge, a personal Mercedes me ID and agreement to the Mercedes me connect Terms of Use are required. Furthermore, a charging contract with Digital Charging Solutions GmbH is required in Europe.

⁶ Available for EQE and EQS as well as for the current plug-in hybrid versions of the Mercedes-Benz C-Class and S-Class and for the new GLC with optional direct-current charging system (DC charging).

⁷ Juniper Research [In-vehicle Payment Transaction Volumes](#), 2021.

by volume. This growth is regarded as the next step in a natural progress of payment methods regarding fuel purchases, which evolved from cash to card, then to smartphone payments, and now to in-car payments.

Customers consider increased convenience and ease in their daily life as the greatest advantage of in-car payments, as the current international market study "Global Trends in Automotive & Financial Services 2022"⁸ shows. More than half of the potential users in Germany see in-car payment as a brand's significant competitive advantage compared to other market participants.

"Innovating with partners, Visa can unlock the possibilities that connected devices might bring to commerce. Making your car a secure and fully authenticated payment device brings new ways to enhance journeys and looking ahead, we can imagine many moments where in-car payments could smoothen the driver experience. Visa brings its technology and expertise in Germany and worldwide to make payments reliable, secure and convenient as this and many other new ways to pay become a reality."
Albrecht Kiel, Regional Managing Director, Central Europe, at Visa

About Mercedes pay

The native in-car payment service *Mercedes pay+* is powered by Mercedes pay GmbH, a subsidiary of Mercedes-Benz Mobility AG. Mercedes pay GmbH developed an in-house platform for providing the technical connection to payment services and enables payment processes within the Mercedes-Benz Group, for example, for Mercedes me services, after sales and via the online vehicle store.

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group-media.mercedes-benz.com and **www.mercedes-benz-mobility.com/de/media-site/**

Mercedes-Benz Mobility at a glance

With around 10,000 employees, Mercedes-Benz Mobility specialises in financial and mobility services. The products range from financing, leasing, vehicle subscription, rental and fleet management to insurance, innovative mobility services, digital payment solutions as well as products and services around charging. Mercedes-Benz Mobility is a division of Mercedes-Benz Group AG, which also includes the vehicle manufacturer Mercedes-Benz AG, one of the largest suppliers of premium and luxury passenger cars and vans. Mercedes-Benz Group AG is one of the most successful automotive companies in the world. As financial services provider, Mercedes-Benz Mobility entities support sales of the Mercedes-Benz Group's automotive brands worldwide. In addition, Mercedes-Benz Mobility offers comprehensive products and services in the fields of charging at home, at public and for business use cases. In Germany, Mercedes-Benz Bank is one of the leading vehicle financing banks. Flexible mobility offers such as Mercedes-Benz Rent or EQ subscription, enable an uncomplicated and flexible entry into e-mobility, complementing the service portfolio. With its subsidiary Athlon, Mercedes-Benz Mobility is present in Europe in operational fleet management and vehicle leasing and is responsible for around 400,000 vehicles. In addition, Mercedes-Benz Mobility invests in the market for urban mobility services: The FREE NOW Joint Venture is a pioneer of multimodal mobility with its digital Mobility-as-a-Service platform. The Digital Charging Solutions GmbH (DCS), which is behind the CHARGE NOW Joint Venture, brings together drivers of electric vehicles and charging station operators. The portfolio also includes StarRides – a limousine transport service joint venture in China – and the participation in the Berlin chauffeur service Blacklane. In 2022, Mercedes-Benz Mobility financed or leased around every second of the Mercedes-Benz Group's vehicles sold worldwide. This corresponds to a contract volume of 132.4 billion €. The business segment generated sales of 27.0 billion € in 2022 and achieved an EBIT adjusted of 2.4 billion €. Mercedes-Benz Mobility operates in 35 countries.

⁸ Mercedes-Benz Mobility, [Global Trends in Automotive & Financial Services](#), 2022.