

## **TWINT and Cembra's subsidiary Swissbilling agree on partnership**

**Zurich – TWINT, the leading Swiss payment app, and Swissbilling, the Cembra subsidiary specialised in pay by invoice and billing solutions, have laid the foundation for a collaboration. As a result, TWINT users will benefit from more payment options.**

The Swiss payment app TWINT simplifies the lives of over 4 million users every day and has become an indispensable payment method in Switzerland. Through a collaboration with Swissbilling, Cembra's subsidiary specialised in pay by invoice and billing solutions, TWINT's payment options will be expanded and made more customisable.

The launch of the digitally integrated payment solution from TWINT and Swissbilling is planned for summer 2023.

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### **About Cembra**

Cembra is a leading Swiss provider of financing solutions and services. Our product range includes consumer credit products such as personal loans and auto leases and loans, credit cards, the insurance sold in this context, invoice financing, and deposits and savings products.

We have over 1 million customers in Switzerland and employ around 1,000 people from 42 different countries. We have our headquarters in Zurich and operate across Switzerland through our network of branches and our online distribution channels, as well as our credit card partners, independent intermediaries and car dealers.

We have been listed as an independent Swiss bank on the SIX Swiss Exchange since October 2013. Cembra is rated A- by Standard & Poor's and is a constituent in the MSCI ESG Leaders Indexes as well as in the Bloomberg Gender Equality Index.

### **About Swissbilling**

Founded in 2011 in Lausanne, Swissbilling is an example of a successful fintech company and has become one of the leaders in the Swiss market for online and offline invoice financing and billing services. The company serves more than 900 merchants in Switzerland. In 2017, Swissbilling was acquired by Cembra.

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**About TWINT**

Make convenient and secure payments with TWINT using your smartphone: pay at the cash register in supermarkets, in online shops, when shopping at farm shops, on public transport, when parking, or transferring money to your friends. With over four million registered users, TWINT is the leading payment app in Switzerland. TWINT AG belongs to Switzerland's biggest banks: BCV (Banque Cantonale Vaudoise), Credit Suisse, PostFinance, Raiffeisen, UBS, Zürcher Kantonalbank as well as SIX and Worldline.