

Paris, July 4, 2013

## **Natixis Paiements launches *System Mandate*, an extensive SEPA mandate migration platform**

**Natixis Paiements is deploying the *System Mandate* solution to help financial institutions and companies migrate to SEPA Direct Debit.**

SEPA (Single Euro Payments Area) harmonizes the payment media and transfer processes, be they at the domestic or European level, in 32 European countries.

On February 1, 2014, all domestic transfers and debit operations will be discontinued to be replaced by the Single Europe Payments Area SEPA (SCT<sup>1</sup> credit transfers and SDD<sup>2</sup> direct debit). This migration applies to all economic agents, regardless of their line of business. Only SEPA Direct Debit operations will be authorized in France and in all the European area.

In order to help companies migrate to SEPA direct debit, Natixis Paiements offers *System Mandate*, an extensive and evolving platform for the management and processing of SEPA mandates that will replace the existing direct debit authorization system.

### ***An extensive solution serving companies***

SEPA mandate management is a major new technology with effects for all companies. With *System Mandate*, Natixis Paiements provides a solution with extended functions that can adapt to the organization and line of business of a company, regardless of its size:

- acquisition of mandates pre-signed by clients,
- management of mandate and its life cycle,
- management of the reference number given to a mandate before being transferred into the debit databases
- generate direct debits according to a predefined schedule
- mandate follow-up and archiving.

*System Mandate* is available in all configurations and interfaces and can easily be integrated into a company's IT system.

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<sup>1</sup> Sepa Credit Transfer

<sup>2</sup> Sepa Direct Debit

## **About Natixis Paiements**

Natixis Paiements, a subsidiary of Natixis, the corporate, investment and financial services arm of Groupe BPCE, offers a comprehensive range of processing, back-office and marketing services for traditional and electronic means of payment, whether national, European or international for all types of operations with transfer systems.

Natixis Paiements has over 20 years of recognized experience in processing payment flows for bank and corporate clients. Natixis Paiements is the payment operator of France's second-largest banking operator.

## **About Natixis**

Natixis is the corporate, investment and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 21% of total bank deposits and 36 million clients spread over two networks, Banque Populaire and Caisse d'Épargne.

With around 22,000 employees, Natixis has a number of areas of expertise which are organized in three main business lines: Wholesale Banking, Investment Solutions and Specialized Financial Services.

A global player, Natixis has its own client base of companies, financial institutions and institutional investors as well as the client base of individuals, professionals and small and medium-size businesses of Groupe BPCE's two retail banking networks.

Listed on the Paris stock exchange, it has a solid financial base with total Core Tier 1 capital of €12.5 billion, a Core Tier 1 ratio of 9.4% (Basel 3, pro forma of the Project for the sale of the CCI's, fully loaded except on DTAs) and quality long-term ratings (Standard & Poor's: A / Moody's: A2 / Fitch Ratings: A+). Figures as at March 31 2013.