

Paris, May 13, 2014

Natixis Factor launches the first factoring application for smartphone

Natixis Factor, a subsidiary of Natixis (Groupe BPCE), has just launched the first factoring application for smartphone geared to professionals and businesses clients of Banque Populaire, Caisse d'Épargne and Natixis. Easy to use, the application provides access to key account information and allows account management.

Factoring becomes mobile for Natixis Factor clients. They can now check all information concerning their factoring account at all times: amount, processing date for the latest pay-in or pay-out and account position in real time.

Clients will also receive alerts on the cumulative number and amount of unpaid invoices, approval cancellations by amount and per client, bad debt recovery, litigation and direct payments.

Users can connect using the same login and password as the web version.

The application exists in 3 versions: **CREANCE^{net}** for clients of Banque Populaire, **FACTUREA Net** for Caisse d'Épargne and **GLOBAL Net** for Natixis and other providers. It is available for IOS and Androïd from App-Store and Google Play.

Natixis Factor continues to innovate and adapt to clients' changing needs. For 3 years now, it has been renewing its products on a regular basis and offering new services for all company sizes.

Watch the demo film on Natixis Factor's YouTube page.

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About Natixis Factor

The factoring subsidiary of Groupe BPCE, Natixis Factor is the number 4 French factor. It caters to the clients of the Banque Populaire and Caisse d'Épargne networks and of Natixis. For 30 years, Natixis Factor has acquired proven expertise in the optimization and management of trade receivables.

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 15,000 employees (excl. financial stakes), 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 a CET1 capital under Basel 3⁽¹⁾ of €12.7 billion, a Basel 3 CET1 Ratio⁽¹⁾ of 10.6% and quality long-term ratings (Standard & Poor's: A / Moody's: A2 / Fitch Ratings: A).

⁽¹⁾ *Based on CRR-CRD4 rules published on June 26, 2013, including the danish compromise - no phase-in except for DTAs on loss carry forwards*

Figures as at March 31, 2014