



**BNP PARIBAS**

 **NATIXIS**



**GROUPE  
BPCE**

Paris, January 26, 2015

## **Partecis: BNP Paribas and Natixis renew their electronic banking partnership for 12 years**

**By signing this partnership agreement on Partecis<sup>1</sup> 10 years ago, BNP Paribas and Natixis made a decisive choice: the choice of having a common IT platform to manage all e-payment transactions, with no country or format limitation. Building on the success of their platform, the two banks are renewing their agreement.**

BNP Paribas and Natixis renew their agreement on Partecis. Signed 10 years ago, the partnership was established to make available to clients a common e-payment software package. Partecis is the publisher of the software solution, developed jointly by the two banks. The solution was designed to manage multi-format transactions, using a common information system, to support both banks' clients across Europe.

The software is used to manage acceptance and acquiring for payments received from retailers. It is also used to manufacture and distribute bank cards to their individual and professional clients. The Partecis platform processes all electronic banking applications (authorization servers, management of retailer contracts and cards and transactions). With over 10 years' experience, the solution is now mature. As from 2015, it will manage 5 billion transactions per year and 26 million bank cards.

In the very competitive and ever-changing world of card payments, the platform makes Partecis a major provider of e-banking software solutions in Europe, a key activity for both banking groups. This initiative enhances their performance in the area of card payments, across all client segments.

*"We are happy to renew this partnership with Natixis. By joining the forces of two major European banking groups like BNP Paribas and Groupe BPCE, we are committed to better serve our clients and to make them benefit from the best innovations on the market. This allows us to thoroughly prepare for a future full of new opportunities"* said François Villeroy de Galhau, Chief Operating Officer of BNP Paribas, Head of Domestic Markets.

*"The electronic payment market is going to undergo radical changes in Europe: permanent technology innovation, new practices for users and also the emergence of new players in the field of means of payment. In this context of significantly increased regulatory pressure, it is only by pooling our development tools and our areas of expertise that we will be able to provide more value-added services to our clients"*, highlighted François Pérol, Chairman of the Board of directors of Natixis and Chairman of the Management Board of Groupe BPCE.

### **About BNP Paribas**

BNP Paribas has a presence in 75 countries with more than 180,000 employees, including 140,000 in

Europe. It ranks highly in its three core activities: Retail Banking, Investment Solutions and Corporate & Investment Banking. In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail banking model across Mediterranean basin countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Investment Banking and Investment Solutions activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia-Pacific. Follow us on Twitter: [@BNPParibas\\_pr](#)

#### **About Natixis**

Natixis is the corporate, investment, insurance and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 36 million clients spread over two retail banking networks, Banque Populaire and Caisse d'Epargne. With more than 16,000 employees, Natixis has a number of areas of expertise that are organized into three main business lines: Wholesale Banking, Investment Solutions & Insurance, 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-sized businesses of Groupe BPCE's banking networks.

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#### **About Groupe BPCE**

Groupe BPCE is France's second-largest banking group and is underpinned by two autonomous and complementary commercial banking networks, comprising 18 Banques Populaires regional banks and 17 Caisses d'Epargne regional banks, respectively. The Group also operates through Crédit Foncier in the real-estate financing field. It is a major player in wholesale banking, asset management and financial services via Natixis. Groupe BPCE possesses over 36 million clients and an extensive presence in France through 8,000 branches, 115,000 staff and over 8.8 million co-operative shareholders.

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<sup>i</sup> PARTnership for European Card Information System