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Natixis is testing out a next-generation merchant terminal

Natixis Payment Solutions is testing out a smartPOS that combines the functional flair of a tablet and the solidity of a payment terminal. Designed for all merchant sectors, it pools a payment function as well as apps to manage their activity and facilitate seamless omnichannel customer routing.

Merchants, irrespective of whether they are connected or not and no matter what their profile or sector, will be able to select the apps that are useful to their daily activity before, during or after the sale. Apps include payment, smart till, management and global management of omnichannel activity, customer loyalty programs and satisfaction questionnaires. Natixis Payment Solutions combines them with a next-generation smartPOS provided by AEVI, supplier of value-added service platforms for merchants. The same size as a touchpad and more robust than a payment terminal, smartPOS is extremely simple to use and is adapted to all types of activity, both sedentary and nomadic.

Stores can therefore keep track of inventory, alert customers about promotions, gauge customer satisfaction levels in real time and collect customer payments using contact or contactless cards, or mobile phones. The device is connected to the internet via 3G WiFi or Bluetooth and can work anywhere.

The basic apps – payment, smart till, customer satisfaction levels and split bill–will be tested over the next four months. Around one hundred independent merchants and national and international stores will take part in this first trial run in France.

In the words of Nicolas Lefort, General Manager AEVI France, "After a major success in other markets, we are thrilled to work in partnership with Natixis Payment Solutions to meet the needs of merchants who require business solutions that facilitate client interactions in a secure setting."

For Catherine Fournier, CEO of Natixis Payment Solutions, "Our proximity to merchants and our knowledge of their evolving expectations prompted Natixis Payment Solutions to broaden its range of local services for independent merchants and store networks. This is a new step forward towards digitalizing points of sale everywhere with a unique interactive and omnichannel device for connected sales and seamless customer routing."

About Natixis Payment Solutions

To meet the expectations of today's connected world, Natixis Payment Solutions designs and offers secure and upgradeable payment solutions that are aligned to changes in the customer's payment approach, the growing number of payment options and major regulatory developments.

Leveraging a solid position in the payments industry that spans over 30 years, Natixis Payment Solutions furnishes a comprehensive payment management service for domestic, European and international payments, providing services such as white-label products and access to clearing systems.

With a market share of over 20% for electronic banking and nearly 7 billion transactions processed in 2015, Natixis Payment Solutions is a payment solutions specialist.

Natixis Payment Solutions is a subsidiary of Natixis.

About Natixis

Natixis is the international corporate, investment, insurance and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 35 million clients spread over two retail banking networks, Banque Populaire and Caisse d'Épargne.

With more than 16,000 employees, Natixis has a number of areas of expertise that are organized into three main business lines: Corporate & Investment 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-size businesses of Groupe BPCE's banking networks.

Listed on the Paris stock exchange, it has a solid financial base with a CET1 capital under Basel 3(1) of €12.4 billion, a Basel 3 CET1 Ratio (1) of 11.0 % and quality long-term ratings (Standard & Poor's: A / Moody's: A2 / Fitch Ratings: A).

⁽¹⁾ Based on CRR-CRD4 rules as reported on June 26, 2013, including the Danish compromise - without phase-in except for DTAs on tax-loss carryforwards and pro forma of additional phase-in of DTAs following ECB regulation 2016/445.

Figures as at June 30, 2016

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