

Paris, April 11, 2017

Natixis completes the acquisition of PayPlug and confirms its ambitions on the e-commerce market

Natixis has just completed the purchase of a majority interest in PayPlug, thereby reinforcing its development ambitions for the Payment business line in France and Europe. The deal⁽¹⁾ is coupled with a €7m capital increase for PayPlug, designed to fund the rapid growth of this new-generation online payment solution.

The French startup PayPlug, founded in 2012, markets a proprietary online payment solution enabling e-merchants to increase their sales, while also securing their transactions via a fraud prediction technology based on machine learning.

The acquisition of this fintech reinforces the full digital offering of the Payment business line which groups together all Groupe BPCE's payment activities (Natixis Payment Solutions, Natixis Intertitres, PayPlug, S-money and its subsidiaries Depopass, E-Cotiz, Le Pot Commun). It is also consistent with the aim of offering merchants ever more agile solutions suited to new usages. The Payment business line develops services for merchants and solutions for consumers including prepaid services. Its diversified offering is underpinned by an approach combining technology, business orientation and entrepreneurial momentum.

For Catherine Fournier, Head of Payment business line, "We need acquisitions to enhance our offering and accelerate our growth on this fast-changing market. PayPlug provides us with a very easy-to-use solution that has proved its worth with small and medium-sized merchants by demonstrating a close understanding of their needs. We can now work together on some fine challenges while respecting the agility that forms part of PayPlug's DNA."

For Camille Tyan and Antoine Grimaud, founders of PayPlug who continue to head the company, "Natixis' investment in our company is vital to continue expanding our business not just in France, but also in Spain and Italy, and to move into new European markets. It will also allow us to develop new features in order to respond ever-better to e-merchants' needs, particularly by improving their conversion rates and the levels of security PayPlug offers. Once operational, this tie-up with Natixis will ensure we retain our agility. It therefore represents a genuine business opportunity, and also a human one, given that our teams share the same ambition to distinguish ourselves in the payment world."

(1) Authorized by Autorité de Contrôle Prudentiel et de Résolution (ACPR)

About Natixis

Natixis is the international corporate, investment, insurance and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 31.2 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 €12.7 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 following ECB regulation 2016/445.

Figures as at December 31, 2016

About PayPlug

Created in 2012, PayPlug provides the first online payment solution specifically designed for SMEs.

PayPlug disrupts traditional online payment acceptance with its simplicity. It enables online sellers to process credit card transactions with the highest level of security and fraud protection. Customised payment pages, sales optimisation tools and Smart 3D-Secure are some of the features that have already convinced thousands of merchants in Europe.

In October 2016, PayPlug became a Licensed Payment Institution regulated by ACPR.

More information on www.payplug.com

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