

**Natixis Payments and TransferWise announce a partnership**  
*Banques Populaires' and Caisses d'Epargne's customers*  
*will be able to access to the best service to send money abroad*

**Amsterdam, 4 June 2018 - Today TransferWise, Natixis Payments and Groupe BPCE, France's second largest bank, announce a partnership that will enable Banques Populaires' and Caisses d'Epargne's 15,1 million individual active customers to sending money to over 60 countries at the real exchange rate. It's the first time in Europe that a major bank will directly integrate TransferWise's API into mobile banking apps.**

This partnership between Groupe BPCE, Natixis Payments and TransferWise is set to be launched at the beginning of 2019 and will offer a digital solution to send money outside the eurozone at TransferWise's usual low fee. The service will be available 24/7 via the banks' apps.

TransferWise, Natixis Payments and Groupe BPCE are committed to offering the best possible service and the fairest deal to their customers and this collaboration is an important step in making that a reality for everyone. This partnership fits in perfectly with Groupe BPCE's TEC 2020 strategic plan to embrace digital innovation and tackle the digital revolution head on.

*"Integrating fintech services in our customer journey is an integral part of Natixis Payments' DNA and know-how, allowing us to build better payments every day, says Pierre-Antoine Vacheron, Member of the Senior Management Committee of Natixis, in charge of payments. We are excited to join forces with a solution as innovative as TransferWise, that meets the critical needs of consumers today when it comes to international money transfer. This integration is a concrete use case of Instant Payment, of which Natixis Payments and Groupe BPCE are frontrunners."*

*« TransferWise has a mission to make money move around the world as fast and as cheaply as email, explains Kristo Käärman, co-founder and CEO, TransferWise. This partnership is a momentous step on that journey - for the first time a major mainstream bank is offering its customers the chance to benefit from TransferWise's lightning fast, low cost service. It's great to work with such an influential institution trailblazing this innovation for the benefit of its customers. The banking industry is beginning to embrace the services challengers can offer, and we look forward to more banks joining us on this journey. »*

#### **About Groupe BPCE**

Groupe BPCE, the 2nd-largest banking group in France, includes two independent and complementary cooperative commercial banking networks: the network of 14 Banque Populaire banks and the network of 16 Caisses d'Epargne. It also works through Crédit Foncier in the area of real estate financing. It is a major player in Asset and Wealth management, Insurance, Corporate & Investment Banking and Specialized Financial Services with Natixis. Groupe BPCE, with its 106,500 employees, serves a total of 31 million customers and enjoys a strong local presence in France with 7,800 branches and 9 million cooperative shareholders.

#### **About Natixis**

Natixis is the international corporate and investment banking, asset management, insurance and financial services arm of Groupe BPCE, the 2nd-largest banking group in France with 31 million clients spread over two retail banking networks, Banque Populaire and Caisse d'Epargne. With more than 21,000 employees, Natixis has a number of areas of expertise that are organized into four main business lines: Asset & Wealth Management, Corporate & Investment Banking, 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. *Figures as at March 31, 2018*

### **About Natixis Payments**

Natixis Payments brings together all the Groupe BPCE's expertise in payments, with the mission to building better payments every day. Natixis Payments is major player in processing for financial institutions, digital payments for consumers, and issuing and acceptance solutions for merchants - With a market share of over 20% for electronic banking and over 7 billion transactions.

In addition to card payment and SEPA solutions, the company's range includes third-party payment services and omni-channel acceptance solutions provided by Payplug and Dalenys in France and across Europe. Natixis Payments also offers a range of service vouchers (Chèque de table/Apetiz, Cesu Domalin, Cado Chèque/Cado Carte), the online money pot Le Pot Commun, the E-Cotiz membership subscriptions online management system, the Depopass online peer-to-peer high value payment solution as well as Comiteo's platform and market place dedicated to works councils.

### **About TransferWise**

TransferWise is a new kind of financial company for people and businesses that travel, live and work internationally. It's the fairest, easiest way to manage your money across borders. With a simple money transfer platform and borderless accounts, it makes managing your money quick, easy and painless.

Co-founded by Taavet Hinrikus and Kristo Käärmann, TransferWise launched in 2011. It is one of the world's most successful fintech startups having raised \$397m from investors such as IVP, Old Mutual, Andreessen Horowitz, Sir Richard Branson, Valar Ventures and Max Levchin of PayPal.

Over three million people use TransferWise to transfer over €2 billion every month, saving themselves over €2 million every day. [www.transferwise.com](http://www.transferwise.com)

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