

## Press Release

# With Natixis Payments, Groupe BPCE becomes the first banking group in France to offer Instant Payment to its customers

Paris, July 3, 2018

**Instant Payment allows for the completion of account-to-account payments within 10 seconds. Groupe BPCE's introduction of this new service – a first in France – offers many advantages for all categories of banking and insurance customers, be they individuals, merchants, companies or administrations.**

Whether used for real-time compensation of insurance losses, flight purchases in Europe or inclusion in mobile banking services, Instant Payment is now a reality in France for Natixis Payments and Natixis Assurances clients and will shortly be available for Banques Populaires and Caisses d'Épargne customers.

*"Natixis Payments has been investing in infrastructure for several years now in order to bring this new payment service to clients. These solutions – a first on the French market – have been devised to optimize the user experience, a prime example being real-time notification for beneficiaries",* explains Pierre-Antoine Vacheron, member of the Senior Management Committee of Natixis, in charge of payments.

As from today, **Natixis Assurances becomes the first insurance company in France to offer clients an innovative and exclusive service providing for instant compensation of insurance losses.** Immediately after presenting their insurance claims, insured customers will have their bank accounts credited in real time with the compensation paid out.

**Banques Populaires and Caisses d'Épargne are also set to be the first banks in France to offer an Instant Payment ordering and reception service,** available 24/7/365. Starting this autumn, the two retail banking networks will offer customers the chance to use their mobile banking service for secure Instant Payment, whether they want, for example, to reimburse family members, pay for second-hand goods purchased from other individuals or pay for work done by tradesmen at home.

In addition, **Air France and Natixis Payments are today announcing a partnership** that places Air France at the vanguard of efforts by French merchants to foster the take-up of Instant Payment. Through the partnership, Air France customers in Europe will soon be able to buy flight tickets or pay for a service with this new means of payment.

To mark this occasion, Groupe BPCE and Natixis Payments are publishing a white paper devoted to Instant Payment in partnership with Boston Consulting Group.

The white paper focuses on the rollout of this new means of payment across the 34 SEPA-zone countries. The Instant Payment system incorporates the highest standards of security, so as to facilitate exchanges in Europe and further the growth of e-commerce. Instant Payment provides a response both to user needs and to significant economic challenges.

### 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 15 Caisses d'Épargne. 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.

The senior preferred debt long term is rated by four financial rating agencies, Moody's (A1, stable outlook), S&P (A, positive outlook), Fitch (A, positive outlook) and R&I (A, stable outlook).

### 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'Épargne.

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.

Listed on the Paris stock exchange, it has a solid financial base with a CET1 capital under Basel 3(1) of €11.7 billion, a Basel 3 CET1 Ratio (1) of 10.7 % 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.

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.

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