

PRESS RELEASE

Paris, January 22, 2019

Natixis Payments and Wynd forge strategic partnership to design retail omni-channel solution

Natixis Payments and Wynd are set to join forces to develop an innovative and disruptive solution to streamline the omni-channel point-of-sale and payment experience, thereby supporting retailers in their digital transition. As part of this strategic partnership, Natixis is taking a stake in Wynd during the company's fund-raising exercise with a group of investors.

Natixis Payments and Wynd are combining their respective areas of expertise in payment, point-of-sale technology and logistics to develop a joint service offering enabling retailers to seamlessly manage point-of-sale operations, payment and orders, regardless of the channel consumers use to purchase their products.

"We are delighted to tie up with Wynd and work together to provide retailers with a practical omni-channel solution that will make a decisive contribution to developing their sales and securing customer loyalty over the long term. This service can be combined with online and omni-channel payment solutions already on offer from Natixis Payments, particularly from our fintech Dalenys. The solution will also be available for franchise networks via our third-party collection solutions" states Pierre-Antoine Vacheron, Natixis Payments' CEO.

Wynd aims to bridge the software gap between physical and digital retail channels, thereby improving the customer experience and boosting operating margins in the space of just a few months. Over the past four years, the company has developed an SaaS omni-channel point-of-sale and logistics solution that addresses the retail market's transformation requirements.

"Large banners already rely on us to integrate the omni-channel approach into their strategy and support them in the digital transformation of their points of sale, so we are very pleased to announce this partnership with Natixis Payments, as we cooperate to enhance our solutions and further support retailers in their transformation" explains Ismaël Ould, CEO and Founder of Wynd.

Alongside this business partnership, the two companies are taking their cooperation a step further as Natixis will take a stake in Wynd as part of its €72m fund-raising exercise, alongside several other investors. This fund-raising round will help attract the talent needed to support Wynd's international growth goals, step up development of its artificial intelligence modules and make massive investment in R&D.

About Wynd

Wynd, founded in 2014 by Ismaël Ould, is the publisher of the omni-channel SaaS platform that enables unified management of order cashing, orchestration and order picking in the physical and digital worlds. The company employs over 400 experts (including 200 R & D engineers). Wynd works with a hundred clients and makes 30% of its turnover abroad. The solution gathers more than 3,500 functionalities, distributed in several large modules (OMS, PIM, Picking, Cashing, IA).

About Natixis Payments

Natixis Payments provides user-centric and tailored solutions across Europe for retail, corporates, SMEs, public authorities, associations, financial institutions, fintechs and individuals. Part of Groupe BPCE, the 2nd-largest banking group in France, Natixis Payments draws on its technology, its fintech affiliates and its expert staff to develop solutions in-house and with carefully selected partners. It delivers an extensive range of products that covers the entire value chain of payments, from issuing to acquiring, and from e-payments through e-wallets to pre-paid cards.

It was the first payments provider to integrate Apple Pay, Samsung Pay and Instant Payment in France, and is the leading issuer of Visa cards in continental Europe, managing 20 million cards and 7 billion transactions annually. For its clients and their customers, Natixis Payments is committed to building a better payment experience every day.

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.

Listed on the Paris stock exchange, it has a solid financial base with a CET1 capital under Basel 3(1) of €12 billion, a Basel 3 CET1 Ratio (1) of 10.9 % and quality long-term ratings (Standard & Poor's: A+ / Moody's: A1 / 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 September 30, 2018

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