



*Press information*  
December 6, 2018

## **Natixis Payments teams up with the Casino group for e-commerce payment**

**Natixis and the Casino group have signed an agreement to jointly develop an e-wallet for Cdiscount and to integrate Dalenys as payment service provider partner of Cdiscount.**

Cdiscount customers will be able to use an electronic wallet as of the start of 2019, enjoying a seamless and optimized purchasing experience as they will be able to pay for purchases in just one click without entering their bank card details, pay outright or in several installments, and get cash back on their purchases.

Natixis Payments, via its S-money digital platform, will provide the Casino group with its tried-and-tested e-wallet expertise. This is the first time that Natixis Payments will support a major e-commerce company in developing its own e-wallet solution in France.

Natixis Payments' acceptance and acquisition platform for large corporates Dalenys will act as one of Cdiscount's key payment service providers to help facilitate roll-out of the wallet designed by the two companies. Dalenys will provide acceptance capabilities along with payment methods on its European markets and deliver its technologically advanced support to increase turnover, while also addressing fraud-related issues. Specifically, Cdiscount benefits from Dalenys' invaluable expertise in accessing and processing data – particularly its innovative solutions ahead of the implementation of the new online transaction security protocol 3DS 2.0, which is slated for 2019.

This initiative marks an unprecedented partnership in this arena for the Casino group and Natixis, and including all the various building blocks required for the success of its e-wallet solution i.e. customer experience client, regulation and technology.

*"This move is part of our strategy to swiftly develop an extensive range of value-added services for our customers, particularly in financial services such as insurance, savings, etc. After the launch of in-store payment with the Casino Max app and the roll-out of our instant credit program Coup de Pouce, this new wallet created with Natixis will offer Cdiscount's millions of customers a secure and seamless payment experience as well as a range of new services, such as topping up their wallet with cash at the checkouts of selected points of sale" states Cyril Bourgois, Head of Strategy and Digital Transformation at the Casino group.*

*“We are very proud to support the Casino group as it steps up its digital strategy. Through this project we offer the very best of Natixis Payments to help address new customer usage, combining the flexibility, agility and innovation of our fintech affiliates with the firepower of our payment infrastructure in Europe”* notes Pierre-Antoine Vacheron, member of the Natixis Senior Management Committee in charge of Payments.

**About Casino group:**

*Casino Group is a well-established and key player in the French retail industry as well as a leader in the global food retail market, with more than 12,000 stores worldwide - in France, Latin America and in the Indian Ocean region. The Group has built up a portfolio of strong, dynamic and complementary banners, thanks to its workforce of over 220,000 people driven by a passion for retail and customer service, generating consolidated net sales of €38bn in 2017. In all of its host countries, the Casino Group focuses its development on the formats with the highest potential and ability to adapt in order to meet customer needs, both today and in the future. For more information, [www.groupe-casino.fr](http://www.groupe-casino.fr).*

**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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