

BANKS X FINTECHS

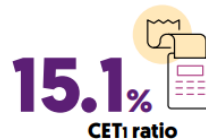
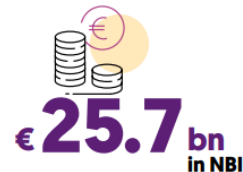
A journey

Pierre-Antoine Vacheron
CEO Payments Groupe BPCE



AS LEADING RETAIL BANK IN FRANCE GROUPE BPCE HAS ALWAYS CONSIDERED PAYMENTS AS CORE TO THE DAILY RELATIONSHIP WITH THEIR CUSTOMERS

- Groupe BPCE has a wide client base with **35 million customers** in total in France and around the world,
- In France, **Groupe BPCE is the 1st bank for SMEs and the 2nd bank for individuals, professionals and individual entrepreneurs**
- Among our clients, **more than 1.5 million are professional customers** ⁽³⁾



¹ & ²: source Universal Registration Document (URD) 2022 = https://groupebpce.com/en/content/download/33307/file/BPCE2022_URD_EN_BAT_MEL1_23-03-31.pdf

³ URD 2022: 1.1M BP and +400,000 CE

DIGITAL EATS THE WORLD, STARTING WITH... PAYMENTS

DIGITAL Inside



13.2 M

customers active on **mobile apps or websites** at the end of Sept 2023⁽¹⁾ including **11 million** customers active on mobile devices⁽¹⁾ (+9% vs. Q3 2022)

53.2 M

visits per week on average⁽²⁾ (+8,9% vs. Q3 2022)

Digital NPS

+53



Net Promoter Score⁽²⁾

App Store⁽³⁾

4.7/5

Google Play⁽³⁾

4.6/5

PAYMENTS

20%



of market share in the processing industry in France

+33M



Cards managed



10.9 Bn

transactions on a yearly basis
SEPA flows + Issuing/acquiring + ATM's



1st

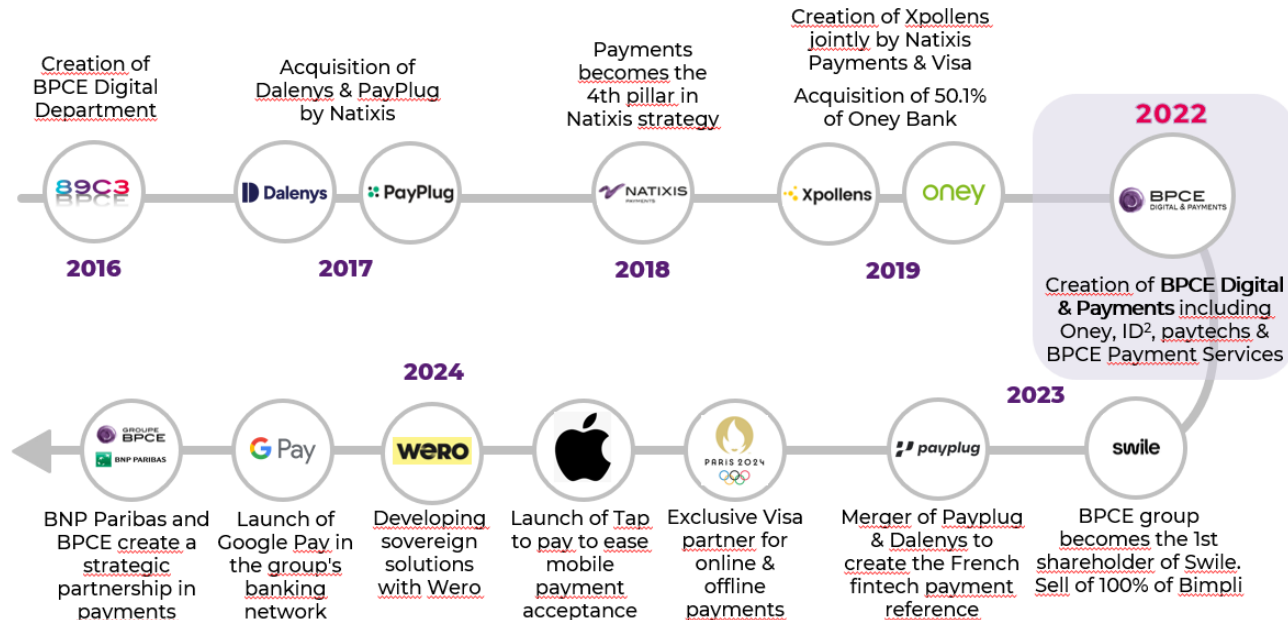
**VISA issuer
in Europe**

1000

Payment experts



OVER THE LAST DECADE, DIGITIZATION OF RETAIL BANKING HAS LED BPCE TO A RENEWED STRATEGY IN PAYMENTS



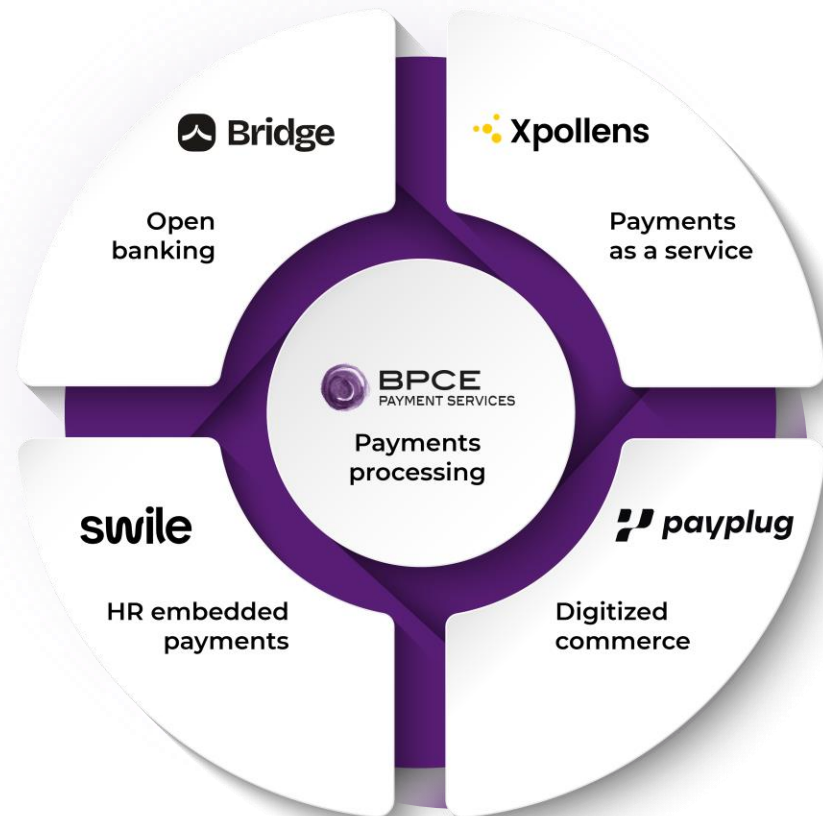
- Joining forces between **digital banking** and **payments teams**
- Modern processing
- **Stand alone IT** from the rest of the bank
- Well thought **integration** of Fintechs

PLATFORMS HAVE BEEN SHAPED TO EMBRACE DIGITAL JOURNEYS

- **BPCE Payment services:** Robust and modern back end processor (5bn transactions a year) ; Card and A2A payments.
- **Payplug:** a merchant acquiror integrated into ISV and digital journeys : 11bn€ volume yearly processed ; USP : Performance on French issued cards.
- **Xpollens:** API core banking for modern cash management, payment automation
- **Bridge:** Open banking solution for AISP and PISP
- **Swile:** worktech solutions and card issuance for HR vertical

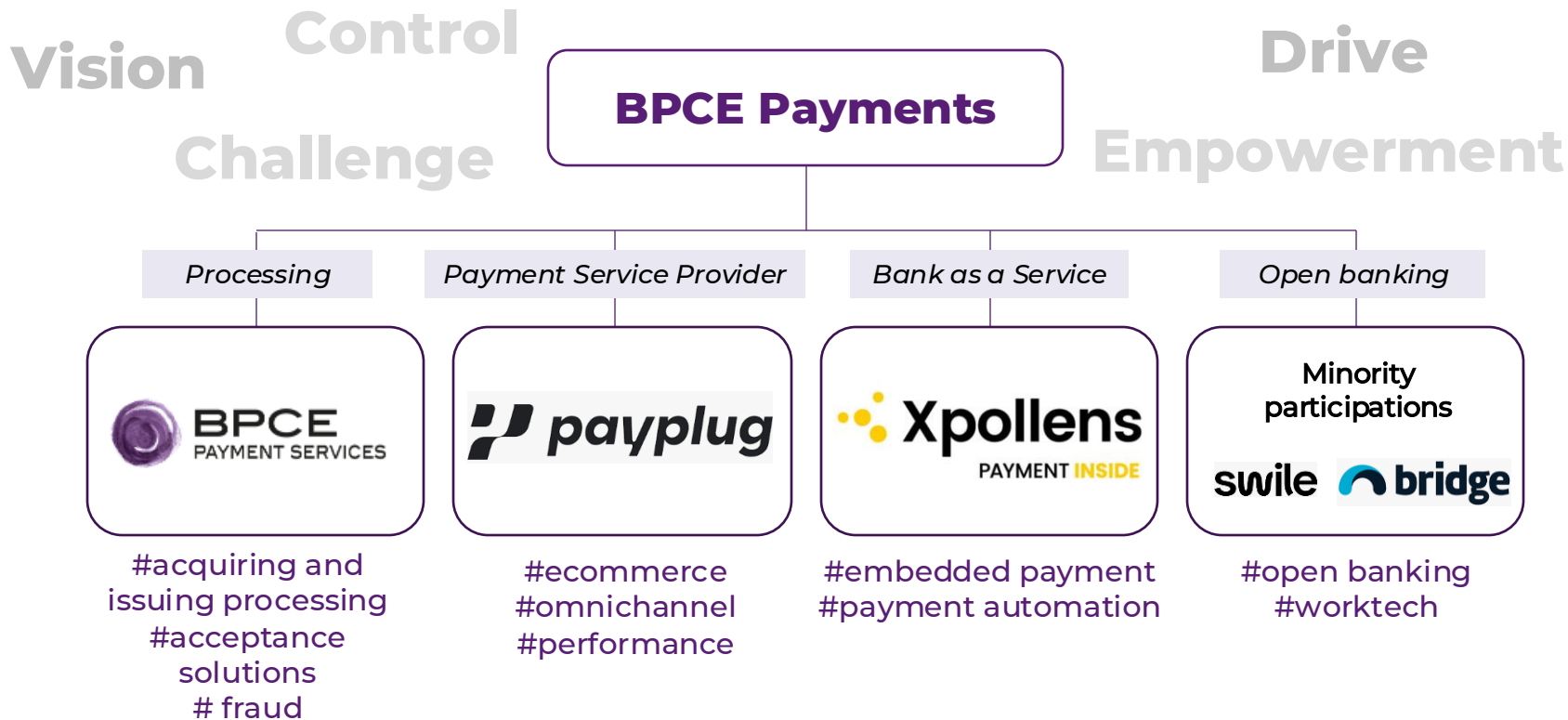


VISA



A DECENTRALISED OPERATING MODEL

preserving respective DNA...



...BUT FOSTERING SYNERGIES WHERE IT MATTERS

Focus

Three operating models combined

No
CHOICE

Compliance
Risk
Finance

Can we
help?

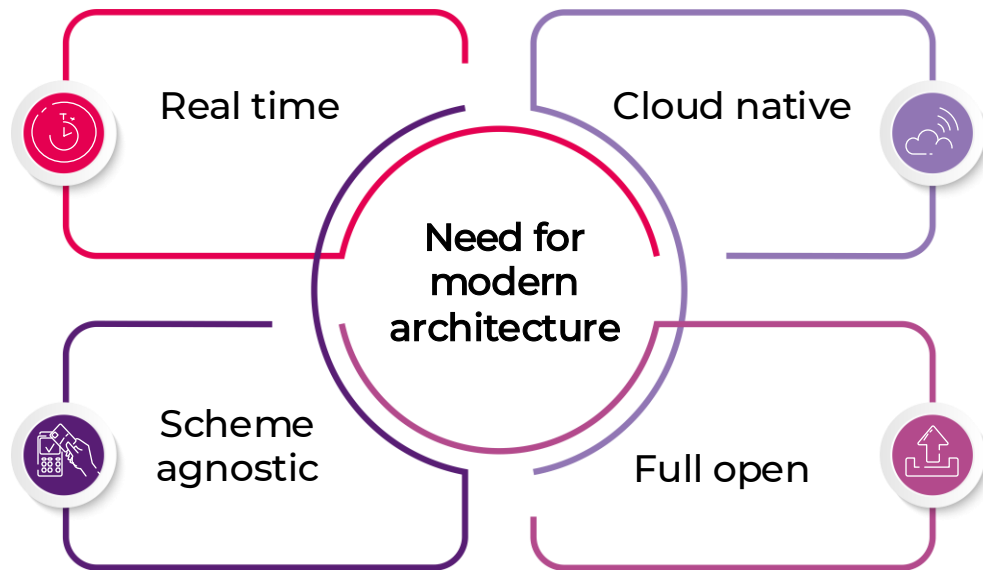
Product and
tech across
platforms
Brand support
Sales
coordination
Customer
centricity

Let them
Breathe!

HR and culture
IT and tools
Product
Marketing
Sales

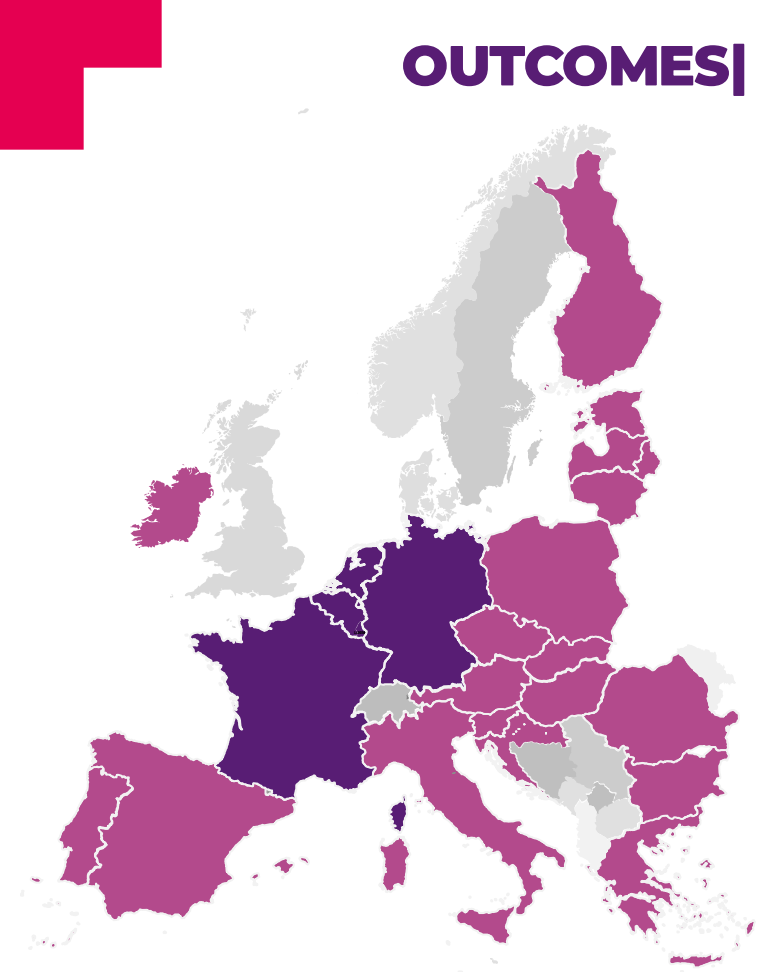


OUTCOMES| A JV WITH BNPP ON CARD PROCESSING



- **Combine forces** with another bank to secure the asset : 50/50 BPCE/BNPP
- Full **stand alone** company
- France and Europe
- **Number 3 processor** in Europe.

OUTCOMES| BPCE FIRST TO DEPLOY WERO



PEER-TO-PEER

Rolling out gradually to Germany, Belgium, and France in the second half of 2024



E-COMMERCE

Going live in 2026



POINT-OF-SALE

Launching first in Germany by mid-2025, followed by Belgium and France



Embed digital payment services in your offers and processes via our API

100% tailor-made banking solutions for your projects, without regulatory complexity

Betclic

Payment Automation

We make life easier for Finance and Payments teams

AUTODOC

nirio
Vos services de paiement du groupe FDJ

The interface shows a bar chart with green bars for positive values and red bars for negative values. Below the chart are two buttons: a yellow button with a right arrow labeled "Pay In" and a yellow button with a left arrow labeled "Pay Out".

Payment Experience

We optimise the payment experience of your customers

BLING

Flyingblue
AIRFRANCE / KLM

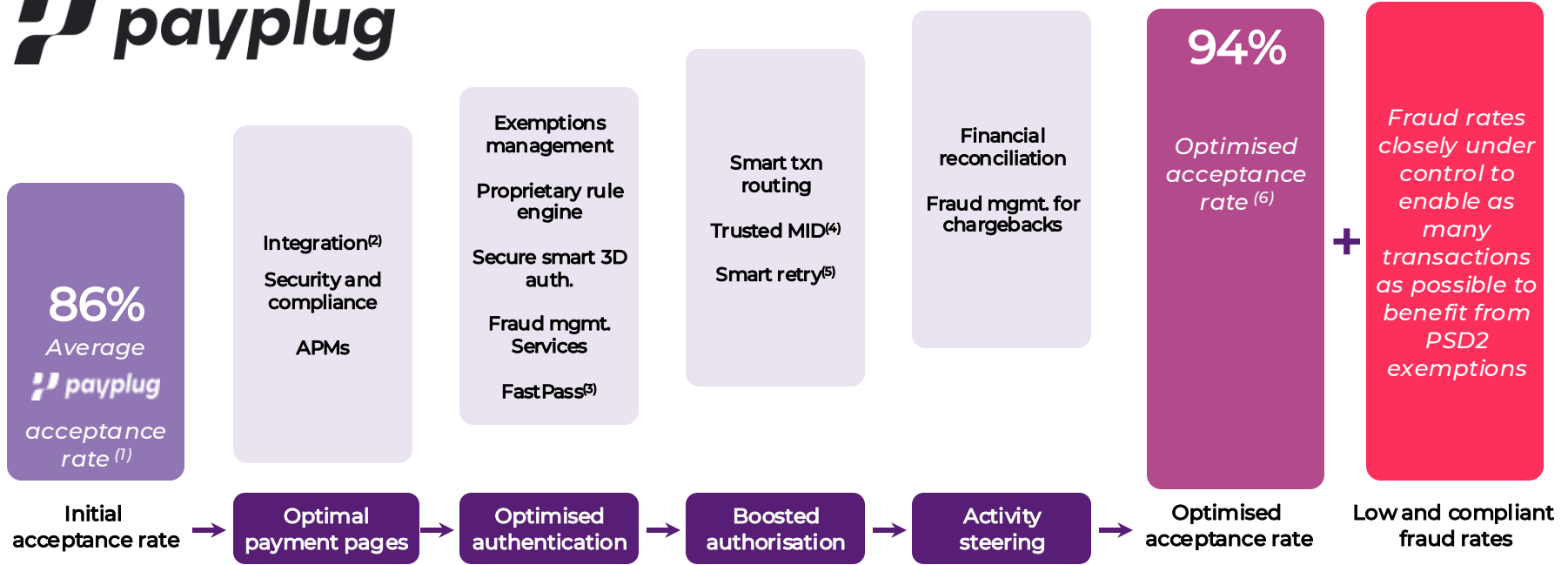
Money WALKIE

The interface shows a black card with "Your Brand" and a signal icon. Below the card is a chip icon. To the right are two input fields: "PIN Code" with a masked value "****" and "Limit" with a value of "1000 €".

OUTCOMES| PAYPLUG

BEST-IN-CLASS ACCEPTANCE RATES...

Optimised each stage in the payment chain for greater conversion while maintaining low fraud rates



Note: (1) Excluding high risk merchants. (2) Ready-to-use CMS modules, connections to orchestrators, customisable payment pages. (3) Frictionless guarantee on BPCE traffic, allowing merchants to benefit from a direct connection between acceptance and issuer authorisation. (4) Unlocking of transactions habitually refused on BPCE cards. (5) Automatic retry of failed transactions. (6) For global merchants equipped with full-stack suite (fastpass, fraud premium, LRMP).

OUTCOMES| PAYPLUG ...DESIGNED WITH SEAMLESS UX AT THE CORE OF OUR DNA

We go one step further than an API to provide full control of the user experience through our dashboard and plugins



Self-care smart onboarding – Sign up and online KYC in less than 10 minutes



Flexible and transparent pricing – A variety of solutions with clear features



Product-centric approach – Customer support and VAS immediately available



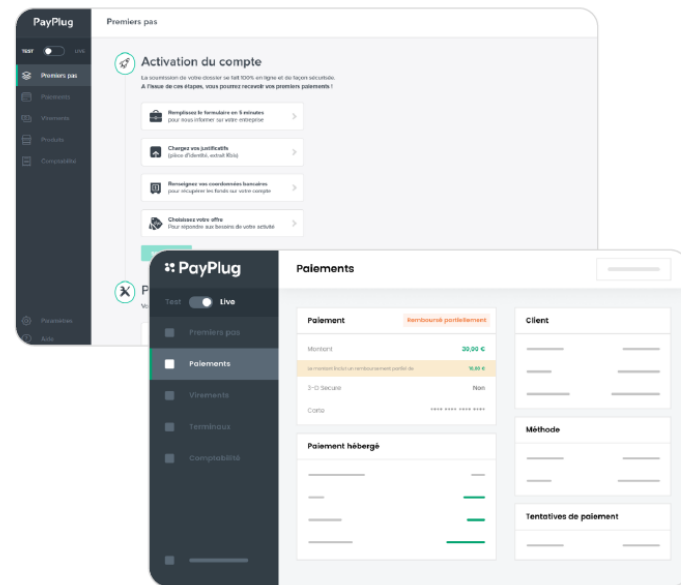
In-house integrations – >20 ISV/CMS + orchestration platforms & ERPS compatibility



Best-in-class plugins available – Turnkey modules for most frequently used CMS



Real-time credit of Payplug account – No reconciliation required, omni-channel tracking





**As a flagship event to
celebrate our journey, we
have proudly been the
payments solution for the
Paris 2024 Olympics and
Paralympics**



GROUPE
BPCE



payplug

Xpollens

Payment platforms for the Games



12

Millions

Tickets sold



188

Nationalities



+50000

Virtual cards



+ 54

Transactions per second



98%

Acceptance rate



3500

Fleet of payment terminals in stadiums



THANK YOU!

