



PRESS RELEASE

Carrefour Banque, Crédit Mutuel-CIC and Ingenico pilot a SEPA-wide payment solution in France

Paris, Strasbourg and Evry, 8 July 2013. Carrefour Banque, Ingenico (Euronext: FR0000125346 - ING) leading worldwide provider of payment solutions and the Crédit Mutuel-CIC group today unveil the launch of a multi-country pilot with a solution based on SEPA standards in Carrefour Group stores.

The solution embedding a new payment application built on new SEPA standards will be deployed. This innovative and future-proof offering enables the merchants to accept with the same software, all payment cards issued by financial institutions streamlining their payment solutions SEPA-wide.

The Ingenico SEPA payment solution connected to Credit-Mutuel-CIC SEPA system will enable Carrefour Group to start pilots, firstly in France from today.

Frédéric Mazurier, VP Finance, Risk and Payment platforms and Pierre Dabon, Acquiring Manager at Carrefour Banque declared:



the centralised acquisition of Carrefour France transactions is a big step forward towards standardisation and harmonisation within all the SEPA countries, enabling large retailers to reduce their costs and fully follow the EC recommendations”.

Claude Brun, Managing Director at the BECM/Crédit Mutuel-CIC Group, highlights the importance of this key milestone:



As a leading Worldwide Acquirer, always striving to best meet the needs of our Customers, retailers and consumers, we are very proud to launch this live pilot based on the open standard card payment protocol SEPA, in partnership with Carrefour Banque and Ingenico. This pilot is part of our dynamic process of pan-European acquiring business, and therefore constitutes an important milestone in the development of our international strategy”.



Ingenico is delighted to team up with Carrefour and Credit Mutuel-CIC to start a second experimentation of SEPA standards for card payment acceptance. Having another major retailer like Carrefour joining this initiative highlights the momentum that it taking place these days around SEPA standards, and the recognition of their value to optimize payment acceptance on a pan-European basis. Ingenico is proud to be at the forefront of their implementation on the field” declared **Pierre-Antoine Vacheron, EVP, Managing Director Europe-SEPA at Ingenico.**



About Carrefour Banque

Carrefour Banque was created as Société des Paiements PASS in 1981. European banking subsidiary of the Carrefour Group, Carrefour Banque offers a wide range of payment, credit, savings and insurance solutions in its 211 branches in France and on the website www.Carrefour-Banque.fr

Carrefour Banque - which employs 1,880 people in France - offers some of the best lending rates available, along with competitive insurance premiums and attractive interest rates on savings. Over 2.4 million PASS cardholders currently enjoy exclusive services and benefits.

About Crédit Mutuel-CIC Group

With total assets of €500 billion (C\$652 billion) as at December 31, 2012, CréditMutuel-CIC Group is a first-tier European bank, recognized for its financial strength and the quality of its ratios. Its 4,674 points of service and 65,900 employees foster close relationships with their 23.8 million clients in France and Europe. Retail banking is the core of its operations. The organization's mutualist approach, sizeable credit union network, move to develop bancassurance as early as the 1970s, scope of diversification activities (telephony, remote monitoring, etc.), and technological expertise have made it a leading European bank in the payment solutions sector. For more information, please visit www.creditmutuel.fr.

About Ingenico (Euronext : FR0000125346 – ING)

Ingenico is a leading provider of payment solutions, with over 20 million terminals deployed in more than 125 countries. Its 4,000 employees worldwide support retailers, banks and service providers to optimize and secure their electronic payments solutions, develop their offer of services and increase their point of sales revenue.

More information on www.ingenico.com | twitter.com/Ingenico

About SEPA standards

The SEPA standards to which this Press release refers to are the SEPA-FAST payment application and the EPAS ISO20022 Acquirer protocol. The integration of the both standards in a single specification is made by the OSCar Consortium.

About the OSCar consortium

The OSCar (Open Standards for cards) consortium established at the end of 2010 aims at fostering the implementation of the SEPA Standards in the terminal and from the terminal to the acquirer domain by delivering a common solution based on: the SEPA FAST application and the EPAS ISO 20022 acquirer protocol. OSCar will allow payment service providers, vendors, retailers and card schemes to move from theory and to put into practice the deliverables of the SEPA Card Standardisation program in the terminal-to-acquirer domain. The OSCar consortium gathers as of today the following key industry players: American Express, Atos Worldline, Auchan, Barclaycard, Caisses Desjardins, Carrefour Banque, Credit Agricole Cards and Payments, Cetecom, Clear2Pay, Collis, ConsorzioBancomat, Credit Mutuel, GBIC, Elitt, Equens, FIME, Galitt, GIE CB, Ingenico, Mastercard Europe, Monext, Paycert, Point International, Poste Italiane, SER2S, SRC, Union Pay, Verifone, Visa Europe, VOB-ZVD, Wincor Nixdorf.

About EPASOrg

EPASOrg is an international non-profit association founded by key industry players. The mission of EPASOrg is to foster interoperability by agreeing, developing and implementing common protocol specifications related to secure card payments. The resulting standards, based on best practices, will facilitate an improved experience for merchants and cardholders alike. By increasing standardisation and interoperability, EPASOrg is dedicated to overcoming the barriers of today's fragmented card payment environment.



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