



GROUPE BPCE

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Press Release

Groupe BPCE will offer Banque Populaire and Caisse d'Épargne customers Apple Pay

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Groupe BPCE will offer Banque Populaire and Caisse d'Épargne customers Apple Pay, which is transforming mobile payments with an easy, secure and private way to pay that's fast and convenient when it launches this summer.

Customers will be able to make purchases everywhere using their Visa bank cards wherever contactless payments are accepted.

Security and privacy is at the core of Apple Pay. When you use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element on your device. Each transaction is authorised with a one-time unique dynamic security code.

"Our commitment to innovation and progress in the mobile payment field underpins Groupe BPCE's resolve to become one of the first banking groups in France to provide Banque Populaire and Caisse d'Épargne customers with access to Apple Pay. Our group has a "mobile first" mindset and we are making the mobile phone the linchpin of our customers' experience," explained François Pérol, Chairman of the Groupe BPCE Management Board.

Accordingly, during this summer, retail clients of Banque Populaire and Caisse d'Épargne will be able to make contactless purchases wherever contactless payments are accepted, by leveraging the technological assistance of Visa Europe and Natixis Payment Solutions.

The launch of Apple Pay illustrates Groupe BPCE's unflagging commitment to innovation and digital progress. For example, as early as April 2015, Banque Populaire was the first bank in France to launch a bank management app on Apple Watch dedicated to business owners. The Caisse d'Épargne app was the No. 1 bank app downloaded from the App Store in France in 2015.

Apple Pay is easy to set up and works in stores with Visa credit and debit cards of Banque Populaire and Caisse d'Épargne network customers. In participating stores, Apple Pay works with iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPhone SE and Apple Watch.

Online shopping in apps accepting Apple Pay is as simple as the touch of a finger with Touch ID, so there's no need to manually fill out lengthy account forms or repeatedly type in shipping and billing information. When paying for goods and services within apps, Apple Pay is compatible with iPhone SE, iPhone 6s, iPhone 6s Plus, iPhone 6, iPhone 6 Plus, iPad Air 2, iPad mini 3, iPad mini 4 and iPad Pro.

For more information on Apple Pay, visit: <http://www.apple.com/fr/apple-pay>

About Groupe BPCE

Groupe BPCE, the 2nd-largest banking group in France, includes two independent and complementary cooperative commercial banking networks: the network of 18 Banque Populaire banks and the network of 17 Caisses d'Épargne. It also works through Crédit Foncier in the area of real estate financing. It is a major player in Wholesale Banking, asset management and financial services with Natixis. Groupe BPCE serves 35 million customers and enjoys a strong presence in France with 8,000 branches, 108,000 employees and more than 8.9 million cooperative shareholders.

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