



Natixis Payments and Visa launch Xpollens, a full white label 'Payments in a Box' offer to benefit from the opportunities of PSD2

Natixis Payments and Visa have partnered to launch Xpollens, the first end-to-end "Payments in a Box" offer that integrates a full range of innovative payment solutions for Fintechs, corporates and retailers.

Amsterdam, June 4, 2019 – Natixis Payments and Visa have announced Xpollens, a full white label "Payments in a Box" offer for Fintechs, corporates and retailers. Announced at Money 20/20, Xpollens helps these players integrate a full range of payment services, from payment cards to instant payments through customer accounts.

"Xpollens removes the complexity of issuing and managing payments methods, allowing Fintechs, retailers and corporates to concentrate on their core business, on providing the best customer experience, and to take full advantage of the huge business opportunities afforded by PSD2," said **Natixis Payments CEO Pierre-Antoine Vacheron**.

A co-creation approach that combines shared expertise

Xpollens is a co-creation initiative that benefits from the combined expertise of Natixis Payments, the biggest Visa card issuer in continental Europe (20 million Visa cards 2018) through the BPCE group, and Visa, the world's leader in digital payments.

Natixis Payments and Visa share a culture of innovation, as well as solid expertise in integrating the latest innovations and payments methods available in the euro zone. The two companies have created specialist multidisciplinary "squads", whose experts work closely with individual customers, whatever their size, in a focused co-creation approach. Using agile methods, these squads help integrate tailor-made payments solutions quickly.

Xpollens is initially piloting the offer with Fintechs. Two partner companies were selected at the beginning of 2019 to test and develop the range of services provided by Natixis Payments and Visa: Spanish savings app Coinscrap, and French company Linxo, a financial assistant app that allows customers to view and plan across multiple accounts.

Linxo, France's leading mobile financial assistant service, aims to offer its customers an expanded service with checking accounts, payment cards and instant payments.

"Thanks to Xpollens, we can issue physical or virtual payment cards, while helping our customers keep track of multiple accounts with real-time notifications," said **Linxo CEO Bruno Van**

Haetsdaele. *“This answers our customers’ demand for real-time information on their accounts, and frees us from restrictions imposed by their banks.”*

Xpollens commitment is to deploy a full payments solution with its customers within 100 days. Linxo’s implementation process began in May 2019. The company will be ready for commercial testing with customers before the end of the year.

A race against time to deliver services to new users

“The reality today is that the user experience must be seamless, easy, fast and personalised, and that includes payments,” said **Visa Head of Strategic Partnerships Europe, SVP Bill Gajda.** *“However, offering new payments services is complex. While PSD2 has opened up the market by allowing players to offer payments services previously reserved for traditional banks, this opportunity comes with a level of regulatory complexity, and compliance with rules imposed by different countries across the euro zone is a big challenge. Xpollens helps by providing the necessary payment licenses and by guaranteeing the smooth management of payment accounts.”*

Beyond licenses, Xpollens provides a wealth of white label services, including physical and virtual cards, contactless and mobile payment and more.

“It’s a huge opportunity, but only the players who are quickest to offer a seamless customer journey that integrates new payment methods that meet consumer expectations will differentiate themselves from the competition,” said **Pierre-Antoine Vacheron, CEO of Natixis Payments.** *“With Xpollens, Natixis Payments and Visa have responded, at a pan-European level, to a rapidly evolving market by providing non-banking players with expertise, platforms and innovations.”*

About Xpollens

Xpollens is the result of a partnership between Natixis Payments and Visa that began in early 2019. It provides a full range of “Bank in a box” innovative payments services to Fintechs, retailers and corporates. Xpollens, based on the merged APIs of both Natixis Payments and Visa, can be fully deployed in 100 days. It allows customers to provide payment accounts, physical or virtual payment cards with individualized branding, mobile payments, contactless and instant payments, with real-time notifications. To grow customer and employee loyalty and engagement, Xpollens will also include pre-paid cards for corporates and retailers.

For more information, visit xpollens.com, or follow @xpollens

About de 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 fintechs 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 Visa Inc.

Visa Inc. (NYSE: V) is the world’s leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced

global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of connected commerce on any device, and a driving force behind the dream of a cashless future for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce. For more information, visit usa.visa.com/about-visa.html, <https://usa.visa.com/visa-everywhere/blog.html> and @Visa_FR.

About Linxo

Linxo is a smart financial assistant, available on mobile devices and Internet, which enables everyone to see all their finances together and to simplify the management of their money (bank accounts, credit and debit cards, savings, the stock market, life insurance, salary savings etc.). Set up in 2010 by Bruno Van Haetsdaele, an engineer at Stanford Research Institute and ex-CTO and co-founder of Wimba, a start-up devoted to on-line education, and Hugues Pisapia (ex-Wimba and the initiator of the Linxo project), the start-up is based in Aix-en-Provence and also has offices at the Village by CA Paris. Over 2.5 million people have installed and used the Linxo application in France on BtoC and several million clients have access to Linxo technology via its partners BtoB (in particular Fortuneo, BforBank, MAIF, HSBC), and the start-up has established itself as an essential reference in its market.

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