



PRESS RELEASE

Auchan Group, Crédit Mutuel-CIC and Ingenico launch the first SEPA standards compliant payment solution pilot

Paris, Strasbourg, Lille, 06 June 2013 – Auchan Group, Ingenico (Euronext: FR0000125346 - ING leading worldwide provider of payment solutions) and the Crédit Mutuel-CIC group today announce the official launch of their common card payment solution pilot based on SEPA standards in France, in an Auchan store.

This is the very first time that a universal payment application software built on SEPA standards is deployed in a store. The key benefit of this new solution for the market is residing in the possibility to accept with the same application the different payment cards issued by financial institutions.

The Ingenico SEPA payment solution deployed in the Auchan Faches-Thumesnil store and connected to Credit-Mutuel-CIC SEPA system is now available.

This common solution will be to be extended to other European countries.

Arnaud Crouzet, Head of Group Global Payments Development of Groupe Auchan, points out:

“ This is a very important move forward in the objectives of an integrated Europe’s payment markets. This first SEPA pilot demonstrates that a more secure, open and accessible cards acquisition across the European market is possible and is becoming a reality. For retailers, it is becoming imperative to have fair and transparent solutions within Europe to allow us replying to our customers’ expectations for a more convenient and cross-channel experience.”

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 the first live pilot based on the open standard card payment protocol SEPA, in partnership with AUCHAN Group 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 of this important achievement as a consequence of the close collaboration with Auchan Group and Crédit-Mutuel-CIC resulting in the implementation of the 1st live SEPA pilot. This new momentum illustrates again that Ingenico is ahead in innovative solutions and confirms our privileged position to deliver SEPA-wide cost-optimised payment services,” declared **Pierre-Antoine Vacheron, EVP, Managing Director Europe-SEPA at Ingenico**.

About Auchan Group

Groupe Auchan is the world's 10th largest food retailer. It operates in 13 countries and regions and has 287,000 employees. It is structured into 5 core businesses: hypermarkets (678 fully-consolidated stores and 34 under management mandates, associated or franchised), supermarkets (786 fully-consolidated stores and 1,686 franchised and associated), retail real estate (Immochan), banking (Oney Banque Accord), e-commerce, and other activities. The Group's vision is to improve the purchasing power and quality of life for the greatest number of customers, with responsible, professional, committed and respected employees.

In 2012, Auchan Group reached a consolidated revenue excluding taxes of 46.9 billion euros, 57% coming from outside France. For more information, please visit www.groupe-auchan.com

About Crédit Mutuel-CIC Group

With total assets of €500 billion (C\$652 billion) as at December 31, 2012, Crédit Mutuel-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

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, Consorzio Bancomat, Credit Mutuel, GBIC, Elitt, Equens, FIME, Galitt, GIE CB, Ingenico, Mastercard Europe, Monext, Paycert, Point International, Poste Italiane, SER2S, SRC, 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

Media Contacts

INGENICO – Corporate Communication

Rémi Calvet

VP Communication

remi.calvet@ingenico.com

+33 1.58.01.80.80