



## PRESS RELEASE

### **BNP Paribas and Carrefour join forces with Crédit Mutuel\*, Auchan, Mastercard, Oney and Total to offer the market a unified universal mobile payment solution designed to enhance the customer relationship**

- **Wa! and Fivory, the two electronic wallets developed respectively by BNP Paribas and Carrefour, and Crédit Mutuel\*, Auchan, Mastercard, Oney and Total, are pooling their expertise around a single secure, multiservice, app-based mobile payment solution. The app is intended to help meet the strategic goals of digitising commerce and making life easier for customers.**
- **Building on the achievements of the two separate projects to date, this new initiative will speed up the development of an ecosystem of top-rank players in this field.**

A revolution is now underway in the retailing sector, which has been strongly impacted by the predominance of the smartphone and the popularity of social networks. It is now absolutely essential to be able to offer new purchasing experiences and properly manage the customer relationships which result. Banks and retailers alike have grasped this need and are now testing out mobile payments and Customer Relationship Management (CRM) solutions.

Sharing the same vision, both Fivory and Wa! were designed to meet the specific needs arising from the new consumer behaviour by digitising both payments and the various stages of the purchasing journey, regardless of which distribution channel is used. Going forward, the new unified app will enable the customer to pay, with just a single movement, for his/her purchases both in-store and on the Internet, with the guarantee of still being able to claim their usual personal loyalty benefits plus coupons, special offers, etc., and also to make use of new mobile payment services, including peer to peer money transfers and an invoice settlement facility.

Building upon the previous development work on the two original apps, the new version promises to provide an even more innovative, open and streamlined solution, which will meet the customer's desire for simplicity, convenience and personalisation while maintaining a high level of security and data protection.

Since the two initiatives were launched, they have received the support and affiliation of a number of leading retail groups, including Auchan, Carrefour and Total, plus independent traders and other partners such as direct sales firms, events specialists and charity organisations.

The intention underlying the decision to merge Fivory and Wa! is to be able to offer all players in this ecosystem a single innovative solution which capitalises on their separate achievements and unites the various partners.

A new brand name is scheduled to be released by the end of the year and the new app is expected to be available in early 2017.

BNP Paribas Group CEO Jean-Laurent Bonnafé explained: *"This constitutes a new phase for our initiative. We're seeing growing interest in the market for such a solution and it's now vital that the*

*complementary players work together to build and make available a solution able to meet new customer expectations in this changing world.”*

Georges Plassat, Chairman and Chief Executive of Carrefour, underlined: *“The new opportunities opened up by digital technology have the advantage of placing the customer at the centre of all our thinking and all our concerns. We’re extremely keen to find solutions that enable us to anticipate our customers’ needs and expectations and improve both the purchasing experience and the service we provide – before, during and after the shopping expedition. This is absolutely indispensable if we’re going to do our job properly.”*

Nicolas Théry, Chairman of Crédit Mutuel\*\*, stated: *“In forging this agreement we’re pooling our expertise in order to respond to the changes in consumer behaviour, propelled by the ubiquitous use of smartphones. Together we’re taking a major step towards widespread use of mobile payments and the consequent enhancement of the customer relationship.”*

Wilhelm Hubner, General Manager of Auchan Retail, declared: *“The changes taking place in both people’s habits and technologies provide a wonderful opportunity to simplify and improve the customer experience that we offer across all our sales formats – i.e. our stores, Auchan Drive and e-commerce. This new unified mobile payment solution, which will be integrated into our myAuchan app, will offer enhanced benefits to customers, comprising paperless billing at the checkout, money-off vouchers and loyalty programmes, all serving to streamline the customer’s movement through the checkout and underpinning the new-generation retailing experience that we’re building day-by-day.”*

Bart Willaert, General Manager, MasterCard in France, underlined: *“The development of this new unified universal mobile payments solution, which will help to enhance the customer relationship, fits perfectly with Mastercard’s policy in favour of the digitisation of commerce and the creation of an ever more simple and straightforward purchasing experience. Mastercard supports and works hand-in-hand with such market initiatives.”*

#### **About BNP Paribas**

BNP Paribas has a presence in 75 countries with more than 185,000 employees, including 145,000 in Europe. It ranks highly in its two core activities: Retail Banking & Services (comprised of Domestic Markets and International Financial Services) and Corporate & Institutional Banking. In Europe, the Group has four domestic markets (Belgium, France, Italy and Luxembourg) and BNP Paribas Personal Finance is the leader in consumer lending. BNP Paribas is rolling out its integrated retail banking model across Mediterranean basin countries, in Turkey, in Eastern Europe and a large network in the western part of the United States. In its Corporate & Institutional Banking and International Financial Services activities, BNP Paribas also enjoys top positions in Europe, a strong presence in the Americas and solid and fast-growing businesses in Asia-Pacific. To learn more about us : [www.bnpparibas.com](http://www.bnpparibas.com) . Follow us on Twitter : [@BNPParibas\\_pr](https://twitter.com/BNPParibas_pr)

#### **About Carrefour**

As a multi-local, multi-format, and omni-channel retailer, Carrefour employs more than 380,000 people worldwide. With 12,300 stores in more than 30 countries, the group generated revenues of €104.4 billion under banners in 2015.

Carrefour is a partner for daily life. Every day, it welcomes more than 13 million customers around the world. Carrefour is committed through its actions to sustainable and responsible trade. The Group's Corporate Social Responsibility worldwide approach is built on three pillars: fighting against waste in all its forms, protecting biodiversity and working alongside the company's partners.

For more information: [www.carrefour.com](http://www.carrefour.com), [@CarrefourGroup](https://twitter.com/CarrefourGroup) on Twitter

#### **About the Crédit Mutuel\***

As a major European bank, known for its financial soundness and the quality of its ratios, the Crédit Mutuel sticks to its core business, i.e. retail banking, and to its mutualist values. It has diversified gradually: towards bank & insurance from the beginning of the 70s, and towards other activities (telecoms, tele-monitoring, contactless payment etc.) more recently. At the heart of its development strategy from the beginning, its technological expertise has made it a European player.

For more information, visit website: [www.creditmutuel.fr](http://www.creditmutuel.fr)

### **About Auchan Retail**

Auchan Retail groups together in 16 countries all the existing food retail channels, with 962 hypermarkets, 2874 supermarkets, convenience stores and e-commerce activities. In order to build a modern and conquering model, Auchan Retail puts the customer in the heart of all of its strategy; discount prices, great choice, wide and varied range of products, high quality of service, adaptation to local markets and to multi-channel purchasing behaviours. The company is the third French largest employer in the world, with 332,000 employees.

<http://www.groupe-auchan.com/>

### **About Fivory**

Fivory is the first mobile application combining the best of retail and payment worlds, anticipating the evolution of mobile technologies and their impact on the consumer's relationships. Fivory has developed an innovative and unique technology using "Mobile Wallet" making merchant-consumer relations the major value proposition to accompany consumer-habit changes. So by using just one application, consumers can both pay for purchases with their favorite merchants as well as keep updated with any news, special offers and electronic fidelity programs.

### **About MasterCard**

MasterCard, [www.mastercard.com](http://www.mastercard.com), is a technology company in the global payments industry. We operate the world's fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. MasterCard products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone.

Follow us on Twitter @MasterCardNews, join the discussion on the Beyond the Transaction Blog and subscribe for the latest news on the [Engagement Bureau](#).

### **About Oney**

Founded in 1983, Oney is now present in 11 countries (France, Poland, Hungary, Italy, Spain, Portugal, Russia, Malta, China, Romania and Ukraine). It has 2000 employees around the world of which 900 are in France. Oney partners with merchants and provides support for all sales channels to redefine and optimize the customer experience by capitalizing on its dual identity as a banker and merchant. Thanks to innovative technology, its thorough understanding of all electronic banking and payment solutions, its customer knowledge and its understanding of new consumer habits, Oney is helping its partners provide their customers with a simple, secure, cross-canal and innovative shopping experience. Find out more at: [www.oney.com/](http://www.oney.com/)

Discover Oney solutions portfolio to optimize the purchasing journey of tomorrow by clicking here.

### **About the Marketing & Services division of Total**

Total Marketing & Services develops and markets products primarily derived from crude oil, along with all of the associated services. With 29,000 employees in 110 countries, Total Marketing & Services serves more than 4 million customers daily throughout its network of over 16,000 service stations. As the world's fourth largest distributor of lubricants and the leading distributor of petroleum products in Africa, Total Marketing & Services operates 50 production sites worldwide where it manufactures the lubricants, bitumen, additives, special fuels and fluids that sustain its growth.

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\* Crédit Mutuel CM11, CMNE, CMMABN, CMO and CMAG

\*\* An initiative involving Crédit Mutuel CM11, CMNE, CMMABN, CMO and CMAG