



Press Release

Paris, 6 December 2017

## Ingenico and Crédit Mutuel-CM11\* Group demonstrate first American Express card acceptance solution on nexo standards

Ingenico Group (Euronext: FR0000125346 - ING), the global leader in seamless payment, American Express and Crédit Mutuel-CM11\* Group today announced the successful completion of a card payment acceptance proof-of-concept, based on the latest nexo-FAST terminal specifications, for both contact and contactless American Express card transactions. The pilot was developed on Ingenico's latest generation Tetra terminals.

nexo, created from the merger of EPASOrg, Sepa-FAST and the OSCar Consortium, is a global standardization initiative with the mission to design, develop, promote and maintain card payment and cash withdrawal standards, protocols and implementation specifications, following a universal ISO 20022 standardization process. The organization aims at facilitating domestic and cross border payment acceptance and ensuring the interoperability of card payments by offering a coherent set of international standards that can replace those in force in each country. The nexo-FAST standard covers the terminal specifications.

The initiative launched by Ingenico Group, Crédit Mutuel-CM11\* Group and American Express demonstrates that a single payment application, compliant with nexo-FAST specifications, can process all EMV bank card transactions, including contact and contactless American Express, and can easily extend the scope of the ongoing deployment projects. Furthermore, this solution could represent an important asset to retailers, as the harmonization of card payment acceptance simplifies and reduces the cost of operating internationally.

***'This successful project demonstrates the capability of nexo standards to support all major card schemes on the same payment application. When rolled out, this solution will help reduce time to market, improve terminal management operations, and offer better service for merchants.'*** said Stéphane Jacquis, Multi-Channel Services Director at Ingenico Group

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### About Ingenico Group

Ingenico Group (Euronext: FR0000125346 - ING) is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial institutions and retailers, from small merchants to several of the world's best known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise.

## About American Express

American Express is a global services company, providing customers with access to products, insights and experiences that enrich lives and build business success. Learn more at <https://www.americanexpress.com/fr/> and connect with us on [facebook.com/americanexpress](https://www.facebook.com/americanexpress), [foursquare.com/americanexpress](https://www.foursquare.com/americanexpress), [linkedin.com/company/american-express](https://www.linkedin.com/company/american-express), [twitter.com/americanexpress](https://twitter.com/americanexpress), and [youtube.com/americanexpress](https://www.youtube.com/americanexpress).

## About Crédit Mutuel-CM116\* Group

Crédit Mutuel-CM11 Group is one of the major banking groups in France and in Europe. Present in both retail banking and consumer credit with 4 535 points of sale and more than 23.6 million customers throughout Europe, it has founded its development on 40 595 million Euros in shareholders' equity, manages 627 178 million Euros in savings and 335 615 million Euros in loans\*\*. More information can be found at the following website [www.creditmutuel.fr](http://www.creditmutuel.fr)

*\* Crédit Mutuel-CM11 Group refers to the local caisses of Crédit Mutuel Centre Est Europe, Sud-Est, Ile-de-France, Savoie-Mont Blanc, Midi-Atlantique, Loire-Atlantique et Centre-Ouest, Centre, Normandie, Dauphiné-Vivarais, Méditerranéen and Anjou, of their common federal bank, and of the Banque Fédérative du Crédit Mutuel and its main subsidiaries: subsidiaries: including CIC, Euro Information, ACM, BECM, Targobank Germany, Targobank Spain, Cofidis and CIC Iberbanco...*

*\*\* Results as of 30 June 2017*

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