

PRESS RELEASE

Skaleet and BPCE Payment Services partner to offer an integrated payment services solution to financial institutions

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BPCE Payment Services, the payment operator of Groupe BPCE specialized in card and transaction processing, and Skaleet, a SaaS provider of next-generation core banking solutions, are strengthening their collaboration to offer fintechs, payment institutions, electronic money issuers and banks faster, simplified, and secure access to their banking and payment services. This includes access to BPCE Payment Services' SEPA (Single Euro Payments Area) system and card processing services.

A proven partnership serving financial institutions

Skaleet and BPCE Payment Services offer to financial institutions (banks, electronic money institutions and payment institutions) an integrated payment solution including Skaleet's payment engine and gateway connector and BPCE Payment Services SEPA (SCT, SCT-Inst, SDD) and card processing capabilities. This end-to-end approach enables financial institutions to securely connect to the SEPA rails in 3-6 months, with confidence and reduced costs.

Skaleet and BPCE Payment Services have already demonstrated the complementarity of their offerings by contributing to structuring projects of common clients:

- Implementation of SEPA instant payment for the fintech *Score&Secure Payment* to comply with the developments in European regulation on instant payments,
- Technological support for *NiuPay*, the first digital bank in French Polynesia, which has disrupted the local market by imposing a modern vision and providing easier access to financial products through the combination of our services,
- *Caisse d'Epargne Hauts de France*, as part of its development in Benelux, created a branch dedicated to large enterprises in the Netherlands.

"This partnership with BPCE Payment Services strengthens our ability to offer clients a 'turnkey' approach where European banking and payment services are already pre-integrated into our platform. Instead of having to assemble the components themselves, financial institutions can rely on a complete solution designed to address their specific challenges in France and Europe. With a major player like BPCE Payment Services by our side, we provide not only connectivity but also a simplified and accelerated experience for our clients," said Martin Della Chiesa, CEO of Skaleet.

"BPCE Payment Services supports fintechs and banks in their growth and development by managing, as a regulated actor, the processing of their card transactions and flows. This partnership with Skaleet allows us to offer them a more integrated and flexible solution while bringing our expertise, particularly our ability to handle large volumes in a secure environment," added Carine André, Deputy CEO of BPCE Payment Services.

About Groupe BPCE

Groupe BPCE is the second-largest banking group in France and the fourth-largest in the euro zone in terms of capital. Through its 100,000 staff, the group serves 35 million customers – individuals, professionals, companies, investors and local government bodies – around the world. It operates in the retail banking and insurance fields in France via its two major networks, Banque Populaire and Caisse d'Épargne, along with Banque Palatine and Oney. It also pursues its activities worldwide with the asset & wealth management services provided by Natixis Investment Managers and the wholesale banking expertise of Natixis Corporate & Investment Banking. The Group's financial strength is recognized by four credit rating agencies with the following senior preferred LT ratings: Moody's (A1, stable outlook), Standard & Poor's (A+, stable outlook), Fitch (A+, stable outlook) and R&I (A+, stable outlook).

About BPCE Payment Services

BPCE Payment Services is the payment operator of Groupe BPCE. Its 600 employees support the banks and subsidiaries of the group as well as direct clients (financial institutions, PSPs, and fintechs) in their payment needs through robust and secure solutions, which set new market standards. As the second-largest payment operator in France, BPCE Payment Services is distinguished by its ability to manage industrial volumes while being a pioneer in key innovations in the payment sector (Apple Pay & Samsung Pay, instant payments, Tap to Pay, EPI/Wero...).

About Skaleet

Skaleet provides next-gen core banking solutions to 30 financial institutions, serving millions of end-customers in 15 countries. With its open, modular, real-time and configurable platform, Skaleet enables banks and disruptors to launch or modernize their offerings, with speed and control.

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