

Press Release

Paris, 18 August 2016

Ingenico Group and Alipay Partner to Provide Both Online and In-Store Payment Solutions to Europe-wide Acquirers and Merchants

Ingenico Group, the global leader in seamless payment, today announced that it has partnered with Alipay, the world's leading payment platform with 450 million active users run by Ant Financial Services Group. With this partnership, Alipay will be imbedded into Ingenico's in-store payment gateway, which will allow acquirers across Europe to easily integrate and offer Alipay acceptance to their merchants. With Alipay integrated into the acquirer's merchant portfolio, Chinese tourists visiting Europe will be able to conveniently pay via their Alipay App at any store that uses the Ingenico solution.

This partnership emphasises the growing importance of Chinese tourists for European retailers. According to figures of the Financial Times and UNWTO, nearly 10 million Chinese arrivals were registered in Europe in 2014, representing a total purchasing power of US\$21 billion – a number that is increasing year over year. The partnership will make it easy for European acquirers to implement Alipay via the Ingenico payment gateway, which processed more than 3.5 billion transactions in 2015 and is the largest in Europe. European merchants can now enhance the customer experience for Chinese tourists by offering the payment method they prefer. It will allow Chinese tourists in Europe to use the Alipay App the same way as they are used to back home in China, where Alipay has evolved from a digital wallet to a lifestyle enabler that features the convenient booking of taxis and hotels, the purchase of movie tickets and many more functions directly from the App.

Furthermore, as part of the new, extended partnership, Ingenico ePayments, the online and mobile commerce division of Ingenico Group, will now also provide full-service payment processing for Chinese merchants. Leveraging its global footprint, acquiring connections and checkout expertise, Ingenico will help Alipay optimize the processing of payments. Consumers from all over the world can safely shop and pay online, with Ingenico processing their payments. Ingenico ePayments has a long-standing relationship with Alipay, and already processes online cross-border Alipay transactions for international businesses such as Air France - KLM and Etihad.

This new partnership between Alipay and Ingenico Group will provide acquirers and respective retailers in Europe with a complete online + in-store payment solution, tailored to the Chinese outbound travellers coming to Europe. Soon, Chinese tourists can enjoy the benefit and buy flight tickets online via Alipay as well as pay with their Alipay App during their holiday shopping tours at European retailers.

Douglas Feagin, Head of Alipay International and Senior Vice President of Ant Financial Services Group, states: "We're delighted to partner with Ingenico to offer a seamless payment experience to our customers across multiple touch points in Europe. We are convinced that the Alipay in-store payment via Ingenico will be much appreciated by the Chinese tourists in Europe".

"We are very excited to partner with Alipay and contribute our unique omni-channel expertise, products and services to help them optimize the user experience and boost sales all over the world. Their choice



for Ingenico is a tribute to our high success rate and ability to meet even the most demanding customers' requirements," said Philippe Lazare, Chief Executive Officer of Ingenico Group.

About Alipay

Alipay is the world's largest third-party payment platform operated by Ant Financial Services Group, with over 450 million active users. In addition to online shopping payments, money transfer, and utility bill payments, Alipay is expanding to offline payments both inside and outside of China. As of December 2015, Alipay is accepted in 70 overseas countries and regions, while tax reimbursements via Alipay are supported in 24 countries. Alipay has evolved from a digital wallet to a lifestyle enabler. Users can hail a taxi, book a hotel, buy movie tickets and even enjoy a full-scale of wealth management services directly from within the app.

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.

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