



GROUPE BPCE

Bankers and insurers with a different perspective



Press Release

Groupe BPCE, the first banking group to launch a payment solution enabling users to simply 'Tweet' money to one another

Paris, September 11, 2014

Starting in October, all Twitter users in France – irrespective of their bank – will be able to simply 'Tweet' money to one another thanks to the S-money service developed by Groupe BPCE.

Everyone with a bank card and a Twitter account in France will soon be able to send money to other users easily, rapidly, securely and free of charge with a simple Tweet. This innovative service has been developed by S-money, the electronic money subsidiary of Groupe BPCE that provides an electronic wallet solution on mobile phones.

As explained by Jean-Yves Forel, Groupe BPCE Chief Executive Officer responsible for Commercial Banking and Insurance: *"This initiative is a good example of our innovation strategy regarding payments. Groupe BPCE is the first banking group to offer individuals a payment solution where they can transfer money with a simple Tweet. This S-Money initiative opens up a whole new range of payment possibilities on the social networks."*

"We warmly welcome this innovation developed by Groupe BPCE and the service it provides to Twitter users in France by integrating its S-Money service into a live, public, conversational dimension characteristic of Twitter," said Olivier Gonzalez, CEO of Twitter France.

For Nicolas Chatillon, CEO of S-Money, *"the ease of use and immediacy of the S-Money payment solution for individuals is perfectly adapted to the Twitter user experience. It offers Twitter users in France a new way to send each other money, irrespective of their bank and without having to enter the beneficiary's bank details, with a simple Tweet. We plan to make this new service available to the general public in early October."*

To enjoy a preview of this new service before its official launch, registrations are now open on <http://s-money.fr/twitter>

A press conference convened to present this Groupe BPCE innovation will be held on October 1st at the Group's corporate headquarters

About Groupe BPCE

Groupe BPCE, the 2nd-largest banking group in France, includes two independent and complementary commercial banking networks: the network of 19 Banque Populaire banks and the network of 17 Caisses d'Épargne. It also works through Crédit Foncier in the area of real estate financing. It is a major player in wholesale banking, asset management and financial services with Natixis. Groupe BPCE serves more than 36 million customers and enjoys a strong presence in France with 8,000 branches, 115,000 employees and more than 8.8 million cooperative shareholders.

About S-money

S-money, a wholly-owned BPCE subsidiary, was set up specifically to provide payment and electronic money transfer services. In 2012, S-money received official approval in France as an Electronic Money Institution from the Prudential Control and Resolution Authority (Banque de France).

www.s-money.fr

Groupe BPCE press contacts

Christophe Gilbert: 33-1 40 39 66 00 / 33-6 73 76 38 98

Ulric Streit: 33-1 58 40 41 49 / 33-6 25 47 59 80

Oriane Bauduin: 33-1 58 40 73 95 / 33-6 07 23 97 27

presse@bpce.fr - www.bpce.fr

Bloggers and social networks contact:

Sonia Vidal: 33-6 85 41 82 79

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