

PRESS RELEASE / Mobile Banking

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Wirecard enables fully digital mobile banking solution for Orange Bank

- **Orange Bank launches first all-in-one mobile payment and banking app in France**
- **Wirecard provides Orange Bank with contactless payment technology**

Aschheim (Munich). Wirecard, the leading specialist for financial technology, is the official partner of Orange Bank to provide mobile payment and banking services in France. Orange Bank has created a new all-in-one mobile banking and payment solution. It will provide customers with a bank account, a debit card, overdraft protection and an interest-bearing savings account. Furthermore, it will integrate contactless mobile payments and real-time bank balances. Wirecard is providing all the technical components integrated into the Orange Bank platform to manage their mobile payments.

André Coisne, CEO of Orange Bank, says: "Orange already found in Wirecard a strong partner for mobile payments with the success of Orange Cash. It was natural to renew this trusted relationship for the launch of Orange Bank. Wirecard not only guarantees the reliability and the scalability of our Mobile Payment Services, but also allows the support of the widest range of smartphones, which brings to Orange Bank the capability to deliver its services to all users equipped with an NFC compatible smartphone."

Jan Marsalek, COO of Wirecard, says: "Wirecard supports mobile network operators in offering mobile payment solutions since the very beginning of the deployment of these services. The launch of Orange Bank is currently one of the most innovative projects in Europe in this field. We are delighted to be involved in this project and to support Orange Bank with our flexible and secure platform."

The number of mobile payment users in France is expected to grow from roughly 3 million in 2016 to roughly 10 million in 2021. At the same time, France has been quick to adopt digital banking and has taken the lead over some other developed markets, including the US. When it comes to accessing accounts on mobile devices, nearly 64.9% go via apps. Recognizing this trend, Orange Bank has invented an innovative mobile banking solution focused on avant-garde customer use cases such as contactless mobile payments, sending money by SMS, instant bank balances, real time freezing/unfreezing of the debit card and 24/7 access to a bank advisory service.

Wirecard is responsible for all the technical and financial processes related to payments using NFC compatibles mobile phones. This includes among others the issuing and payment processing of virtual Visa cards. On the smartphone, all the features requested to support mobile payments are provided by Wirecard in a Software Development Kit which is integrated into an application developed by Orange Bank.

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About Wirecard:

Wirecard AG is a global technology group that supports companies in accepting electronic payments from all sales channels. As a leading independent supplier, the Wirecard Group offers outsourcing and white label solutions for electronic payments. A global platform bundles international payment acceptances and methods with supplementary fraud prevention solutions. With regard to issuing own payment instruments in the form of cards or mobile payment solutions, the Wirecard Group provides companies with an end-to-end infrastructure, including the requisite licences for card and account products. Wirecard AG is listed on the Frankfurt Securities Exchange (TecDAX, ISIN DE0007472060, WDI). For further information about Wirecard, please visit www.wirecard.com or follow us on twitter @wirecard.

About Orange Bank:

Orange Bank was born of the partnership between two players with complementary expertise, Orange and Groupama. Orange owns 65% of the capital of Orange Bank and Groupama 35%. Groupama's contribution of an existing banking unit and experience in the remote banking relationship, with Groupama Bank, made it possible to launch an innovative, 100% mobile banking offer. Find all the Orange Bank news on Twitter @OrangeBankFR.