



Press release

Paris, 7 November 2008

Viveo and Natixis Paiements launch an end-to-end automated management system for payment methods aimed at mid-market European banks.

Viveo, a renowned publisher in the banking world, and Natixis Paiements, a subsidiary of Natixis specialized in the management of both traditional and electronic payment flow, have joined together to launch a SEPA-compliant straight through processing system for national and European payments.

Industrialisation of back, middle and front office functions contribute to reductions in production and operating costs. The system proposed by Viveo and Natixis Paiements has been designed so that it can easily be integrated into all types of technical environment.

Fully compliant with European regulatory requirements, this jointly developed system uses Natixis Paiements data processing and routing systems, automatically interfaced with the modular V.Bank Payment acquisition solution from the Viveo group.

“The payment management sector is undergoing considerable change with the advent of a unified European system. Our system enables mid-market banks to adapt to a changed market, reduce their costs and develop new, competitive assets”, declared Jean-Marie Vallée, the Director General of Natixis Paiements.

Martin Hubert, the Director General of Viveo, added *“This partnership with Natixis Paiements is an example of our strategy to extend our technology and expertise in new European payment methods beyond national borders”.*

Testimony from the Banco Português de Negócios

The French division of the Banco Português de Negócios SA (or BPN Banque) is already using the Viveo group software suite and the services of Natixis Paiements.

Pedro Pereira, the Deputy Manager and Head of Administration at BPN Banque, commenting on the partnership between the Viveo group and Natixis Paiements, said, *“We are highly satisfied with the services provided by these two partners who, for several years now, have guaranteed a quality service, responsiveness in all decisions and a steadfast commitment from their staff. They have enabled us to free ourselves from all the technical aspects of payment method management and to perform our business as a bank in the best possible conditions”.* He added *“We were delighted to hear about this partnership between two of our service providers as they share the same values.”*

About Viveo

A strategic partner of banks and financial establishments, Viveo has developed a comprehensive and modular range of software and services that respond to all their operational, technological or regulatory issues. It is currently positioned as the only European player, combining consulting and publishing activities, able to cover the end to end aspects of a banking project. Its ambitious R & D policy (20 000 man days) enables it to offer the most accomplished range of banking software on the market in terms of technology (Service Orientated Architecture "SOA"), business performance. Bolstered by experience gained from over 25 years in the Banking world, Viveo currently has over 700 customers in more than 30 countries.

For more information: www.viveo.com

A propos de Natixis Paiements

Natixis Paiements, a subsidiary of Natixis, produces processing, back-office and marketing tools for traditional and electronic payment methods, whether French, European or international, for all types of transactions and systems.

Natixis Paiements has over 20 years experience in data processing for banks and companies.

Natixis is the banking partner of companies and institutions that are building tomorrow's world. With operations in 68 countries, Natixis is centred round 5 complementary areas of expertise: corporate and investment banking, asset management, private equity and private banking, services and receivables management. Its recognized technical expertise, combined with a solid financial structure, enables it to offer long-term support to its clients' projects, both in France and abroad. Listed on the Paris stock exchange, Natixis is a joint subsidiary of two major banking groups, the Groupe Caisse d'Epargne and the Groupe Banque Populaire.

For more information: www.natixis.com

Press contacts

VIVEO

Nicolas Metivier
Marketing Director
Tél. : + 33 (1) 1 44 09 55 58
nicolas.metivier@viveo.com

NATIXIS

Corinne Lavaud
Tél. : +33 1 58 19 80 24
E-mail : corinne.lavaud@natixis.com

Gwendoline & Mélisande Bodineau
Public relation
Tél. : + 33 (1) 48 97 78 16
gwendoline-bodineau@orange.fr