

Paris, 3 June 2019

PRESS RELEASE

BNP Paribas Personal Finance has joined forces with Mastercard to launch its Cpay card in France

BNP Paribas Personal Finance and Mastercard are combining their respective areas of expertise to launch the Cpay card, which has replaced the former Cetelem card in France since mid-March. This new card from Mastercard includes renewable credit and multiple payment options offered by Cetelem, the commercial brand of BNP Paribas Personal Finance, the leader in consumer credit in France and Europe. The Cpay card is both a universal Mastercard card and a private Aurore card.

It is a new-generation card tailored to the needs of French people in terms of day-to-day payments and credit.

With the new Cpay card, withdrawals and outright or credit-based payments can be made in France or abroad. It is the first card to offer as much control and flexibility in budget management (payment in three, five, ten or twenty instalments in the Aurore and Mastercard networks, the feature being included in the card itself, rather than being offered by the seller). While users await the option of mobile payment, available in a few months from now, the card's contactless feature is already at their disposal.

These payment options—tailored and customised just like the associated credit—meet the needs of millions of clients who already place their trust in Cetelem in France and who are keen to manage their budget responsibly.

Cpay has been developed and enriched through similar experiences in Spain and Portugal. Convinced of the major benefits of this new offer, BNP Paribas Personal Finance France has decided to replace its entire stock of cards with the new Mastercard Cpay card. No fewer than four million Mastercard Cpay cards will now equip clients of BNP Paribas Personal Finance France throughout the network by the end of the year! This large-scale project is one of the biggest card migrations in France. It is a true logistical and technological challenge.

'We've applied renewable credit to frequent use and given clients much more flexibility in how they manage their day-to-day purchases, whether outright or staggered,' explained Laurent David, Chief Executive Officer, BNP Paribas Personal Finance.

Mastercard, a trustworthy partner in innovation for BNP Paribas Personal Finance France

This partnership is a real investment for both parties insofar as BNP Paribas Personal Finance France is replacing its entire stock of cards. It also shows the willingness of BNP Paribas to partner with a trustworthy technological partner in the years to come.

Focused on greater ease of use, new features and ever more security, Mastercard is also giving BNP Paribas Personal Finance France the chance to enhance its services, with the offer of:

- The Mastercard® In Control solution, through which Cpay cardholders configure where, when and how they use their card, will give users greater control over their accounts from their mobile application.
- The Mastercard® Identity Check™ Mobile authentication solution, through which individuals can use biometric identifiers like fingerprints and iris or facial recognition to prove their identity from a mobile device for making online purchases and viewing their banking transactions. In line with the EU directive PSD2, this authentication solution is designed to replace text messages very soon.

These two solutions will be introduced over the next two years for Mastercard Cpay cardholders to enjoy.

With this approach, Mastercard will not only help BNP Paribas Personal Finance meet the demands of PSD2 but also optimise user experience of payments. Once again, in a period of great change, Mastercard has proved a decisive technological partner for offering simple, safe, practical solutions tailored to new uses.

'At Mastercard, innovation is here right now! With our pioneering approach combined with unique solutions, we can guarantee, for our partner BNP Paribas Personal Finance France, transactions that are quicker, easier, simpler and more secure, in line with the new regulatory framework of the EU directive PSD2. Together, we can innovate for the payments industry,' Eimear Creaven, President, Western Europe, Mastercard.

À propos de Mastercard :

Mastercard (NYSE: MA), <http://www.mastercard.com/>, est une société technologique dans l'industrie mondiale des paiements. Notre réseau mondial de traitement des paiements connecte consommateurs, institutions financières, commerçants, autorités publiques et entreprises dans plus de 210 pays. Les produits et services Mastercard favorisent les activités commerciales au quotidien – telles le shopping, les voyages, la gestion d'une entreprise et de ses finances – de manière plus simple, plus sûre et plus efficace pour tous.

Vous pouvez nous suivre sur Twitter : [@MastercardFR](#), [@MastercardNews](#), vous joindre à la discussion sur le [BeyondTheTransaction Blog](#) et vous abonner pour recevoir les dernières nouvelles de [l'Engagement Bureau monde](#) ou de [l'Engagement Bureau en français](#).

À propos de BNP Paribas Personal Finance

BNP Paribas Personal Finance est n°1 du financement aux particuliers en France et en Europe au travers de ses activités de crédit à la consommation et de crédit immobilier. Filiale à 100 % du groupe BNP Paribas, BNP Paribas Personal Finance compte plus de 20 000 collaborateurs et opère dans une trentaine de pays. Avec des marques comme Cetelem, Findomestic, Crédit Moderne ou encore AlphaCredit, l'entreprise propose une gamme complète de crédits aux particuliers disponibles en magasin, en concession automobile ou directement auprès des clients via ses centres de relation client et sur Internet. BNP Paribas Personal Finance a complété son offre avec des produits d'assurance et d'épargne pour ses clients en Allemagne, Bulgarie, France, Italie. BNP Paribas Personal Finance a développé une stratégie active de partenariat avec les enseignes de distribution, les constructeurs et les distributeurs automobiles, les webmarchands, et d'autres institutions financières (banque et assurance) fondée sur son expérience du marché du crédit et sa capacité à proposer des services intégrés adaptés à l'activité et la stratégie commerciale de ses partenaires. Il est aussi un acteur de référence en matière de crédit responsable® et d'éducation budgétaire.

Pour plus d'information :

<https://personal-finance.bnpparibas/fr/> @bnpp_pf

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