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Press release

## Steria enables first fully-operational Payment Factory Worldwide

### ***In summary***

*To address the increase in the volume of banking transactions, Steria officially launches its unique and innovative e-money platform and aims at providing its members with sustained growth and high competitiveness. Thanks to Stecard, Steria's Front Office banking solution, our clients will be able to handle over 4 billion banking transactions each year.*

**Paris, August 28, 2013** – As end users become an increasingly important source of revenue growth for the banking sector, competition in this market segment is hotting up. Banks are looking to acquire systems that enable unprecedented time to market, as well as bringing down transaction costs. To address this challenge, La Banque Postale and Société Générale have set up Transactis, a shared payment factory that relies heavily on leveraging Steria's Stecard solution. One of the key advantages of this highly flexible and agile solution is that it allows the rapid development of new banking solutions to foster customer loyalty and expand the organisation's existing customer base.

Already used by La Banque Postale before the creation of the shared payment factory, Stecard is now being used to perform front office operations for Transactis. Steria manages the authorisations that enable end users' day-to-day transactions such as withdrawals and payments across 11,000 ATMs (comprising one fifth of all French cashpoints), 170 000 payment terminals and 20 million cards. These transactions sum up to 4 billion annually.

With more than 25 years' experience in the [payments industry](#) and 500 skilled professionals specialised in payments around the world, Steria has been a driving force behind this innovative project from the start – since its initial design in 2008 - right through to deployment of operations today. Now fully operational, Transactis is the first fully-shared payment factory in the world. In 2012, Crédit du Nord began to migrate to a platform for remote transaction processing, which was also handled by Steria.

*“Our high degree of involvement in the banking sector and e-money has enabled us to combine the very best from two leading players in banking: La Banque Postale and Société Générale. Steria has done more than any other player to bring together their respective strengths, develop new and innovative functionalities, and create levels of synergy that are unprecedented for this type of initiative,”* said Jean-François Mansart, Head of Steria France's Advanced Payments department.

*“With Stecard as its one-stop solution, Transactis can enjoy all the benefits offered by a flexible, optimised system. Stecard’s native multi-bank capability is a real asset, simplifying each bank’s environment and allowing Front Office function management to be fully shared by all users.”*

*“Steria’s ability and strong commitment to meet our needs have been key factors in the success of our e-money factory project, despite the additional complications involved in providing a multi-bank solution,”* agreed Alain Nicaud, CEO of Transactis until mid-June 2013.

**- ENDS -**

**About Steria:** [www.steria.com](http://www.steria.com)

Steria delivers IT enabled business services and is the Trusted Transformation Partner for private and public sector organisations across the globe. By combining in depth understanding of our clients' businesses with expertise in IT and business process outsourcing, we take on our clients' challenges and develop innovative solutions to address them efficiently and profitably. Through our highly collaborative consulting style, we work with our clients to transform their business, enabling them to focus on what they do best. Our 20,000 people, working across 16 countries, support the systems, services and processes that make today's world turn, touching the lives of millions around the globe each day. Founded in 1969, Steria has offices in Europe, India, North Africa and SE Asia and a 2012 revenue of €1.83 billion. Over 20%(\*) of Steria's capital is owned by its employees. Headquartered in Paris, Steria is listed on the Euronext Paris market.

(\*): including “SET Trust” and “XEBT Trust” (4.15% of capital)

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