

HIPAY GROUP – Continued growth in Q3

- **Third-quarter revenue growth: +11% vs. Q3 2014**
- **Strong growth for the HiPay Fullservice business**
 - Volume of transactions: +80% vs. Q3 2014
 - Net revenues: +43% vs. Q3 2014
- **Growth in the order book**
- **Target of €1.2 billion in run-rate flows processed on HiPay platforms by the end of 2015**

Paris, November 4, 2015, 5:45 pm - HiPay Group (ISIN: FR0012821916 - HIPAY), the digital payment expert, is releasing its revenues for the third quarter of 2015.

	Q3 2015	Q3 2014	Change	9M 2015	9M 2014	Change
Net turnover¹	6.3	5.7	+11%	18.8	17.0	+11%
HiPay Fullservice	3.0	2.1	+43%	9.3	5.8	+62%
HiPay Mobile (Micropayments)	3.3	3.6	-8%	9.5	11.2	-16%

Commenting on turnover for the third quarter of 2015, Gabriel de Montessus, HiPay Group CEO, declared: *"Third quarter business is in line with our roadmap. The number of signatures on our HiPay Fullservice platform has continued to grow. The volume of transactions processed on the platforms is progressing steadily and the order book has continued to grow as well, offering positive visibility for the months ahead, while laying the beginning foundations for growth and developments in 2016".*

¹ In the context of a recent European legislative change, from January 1st 2015, HiPay Group has modified the recognition of its turnover from so-called "micropayment" activities using telecom resources, thus going from recognition of gross sales to a net recognition as for its other sources of income from payment activities. The net turnover corresponds to the previous gross profit.

SUSTAINED BUSINESS GROWTH

In the third quarter of 2015, the volume of transactions increased by more than 50%, with growth of over 80% for the full service business.

Turnover increased by 11% over the third quarter, with overall continued growth for the first nine months of the year.

With its strong international focus since it was launched, the majority of this *cash-in* full service business is generated outside of France. More than 60% of the flows processed come from international markets.

Alongside this, the Group has launched a second full-service initiative with a *cash-out* approach aimed primarily at fintechs, the sharing economy and marketplaces. One year on from its launch, the HiPay offer has achieved outstanding success in an emerging sector. Marketplaces are a key growth driver for e-commerce and represent a real opportunity for merchants to increase their turnover going forward.

2015 OUTLOOK

Factoring in current trends, in terms of technical integrations and signatures, HiPay Group expects to process around €1.2 billion of flows over the full year in 2015 across its platforms.

In addition, the order book for websites that want to use HiPay's technologies is growing and the business is expected to continue to progress over the coming months. Buoyed by this positive environment, the Group will enjoy total peace of mind as it continues to roll out its product and country strategy over the coming months, focusing in particular on international development and data.

Next financial communication: February 16, 2016 – 2015 full-year revenues

About HiPay Group

With over 12 million transactions processed every month, HiPay is an expert in online payments. It offers online publishers and e-retailers next generation payment solutions in order to leverage their businesses. HiPay brings added value to payment processing with specific solutions on data, mobile and international development. HiPay owns two European licenses: e-money issuer and payment institution in order to support merchants in all payment needs.

HiPay has offices in 6 European countries, Brazil and has over 125 employees

The company has been listed on the Euronext Paris Compartiment C since June 29, 2015. (ISIN Code: FR0012821916 / Mnemo: HIPAY).

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