





Press release

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Ingenico Group expands its footprint in Japan with Lyudia acquisition

Ingenico Group (Euronext: FR0000125346 - ING), global leader in seamless payment, announced today the acquisition of 70% of Lyudia, its distribution partner in Japan. The two companies have been in a partner agreement since February 2014 providing a full range of services, from software development, to certification, logistics, maintenance and support in Japan.

Created in 2013, Lyudia is owned by BroadBand Tower Inc., listed on the Tokyo Stock exchange. The company distributes and maintains Ingenico Group payment terminals and develops payment software to obtain local certifications. Lyudia is based in Tokyo with a high quality team of 30 employees with strong expertise in the Japanese payment ecosystem. BBT will remain Ingenico Group partner in Japan and retain a 30% stake in Lyudia.

Japan is a meaningful target market: transition to EMV is expected between 2017 and 2020, driven by Olympic Games organized in Tokyo in 2020 and by the government's aim to promote cashless and secured payment methods. Total market opportunity represents around 3 million EMV payment terminals, mostly innovation-driven-products. Lyudia's acquisition will allow Ingenico Group to accelerate the pace of payment applications certification process and represents an important first step for Ingenico Group to become a significant player on the Japanese market. Ingenico Group expects to leverage a full range of solutions thanks to Lyudia management's deep market knowledge in order to develop a strong local presence.

"This acquisition is a key milestone in our development in Japan, the second largest retail market in the world", said Philippe Lazare, Chief Executive Officer of Ingenico Group. "We are delighted to work more closely with the Lyudia team. This move illustrates how fast our 2020 strategic plan is executed. In addition to that, a strengthened local presence in Japan will also be an opportunity to expand our omni-channel offer in the mid-to-long term."

"By becoming a subsidiary of Ingenico Group, we will be able to accelerate the deployment of solutions compliant with EMV and PCI-DSS to the market toward 2020. We will also provide unparalleled payment technologies to our customers in the context of greater demand for inbound tourism and omni-channel market", said Takane Nakamura, President of Lyudia.

About Ingenico Group

Ingenico Group (Euronext: FR0000125346 - ING) is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial institutions and retailers, from small merchants to several of the world's best known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise.

Learn more at www.ingenico.com twitter.com/ingenico

About Lyudia

Lyudia develops and offers new, highly secure, and convenient settlement services to card companies, retail customers, and payment service providers. As the agent in Japan for France's Ingenico Group, global leader in seamless payment, this company imports and sells Ingenico's extensive lineup of products as well as developing various related payment applications and offering service and support.

Lyudia is a subsidiary of Broadband Tower, Inc. Since its establishment in 2000 Broadband Tower, Inc. http://www.bbtower.co.jp/ has been a Japanese pioneer in data center operation business. The group also provides ecommerce fulfillment solutions widely used by large fashion retailers through its subsidiary. For further information: http://www.lyudia.com/

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