

LAUNCH OF THE FIRST EMBEDDED FINANCE PILOT INTEGRATING TRACTIAL PAYMENT SERVICES

TRACTIAL Group announces the signing of an agreement for the launch of the first pilot of its embedded finance offering, deployed with a B2B SaaS platform for businesses, whose identity remains confidential at this stage.

This pilot phase is based on a technical implementation carried out via IBEXIAL and on the integration of TRACTIAL's payment services directly into business software used by companies.

This pilot enables TRACTIAL to test its offering with an initial panel of corporate clients using the SaaS platform concerned, in order to measure activation, usage, and the conditions for a potential broader rollout.

AN EMBEDDED FINANCE OFFERING INTEGRATED INTO BUSINESS SOFTWARE

Embedded finance consists of integrating financial services directly into the digital tools already used by companies, in order to maximise the conversion rate of users whose journey remains unchanged.

As part of this pilot, TRACTIAL's objective is to enable the integration of its regulated services into existing business workflows: invoicing, collections, payment tracking, administrative management and reconciliation of flows.

This approach illustrates TRACTIAL's Fintech-as-a-Service positioning: connecting its payment services to companies' day-to-day uses, within SaaS platforms, business software and B2B environments.

A BLOCKCHAIN NATIVE ARCHITECTURE TO CONNECT IBANs, WALLETS AND CRYPTO ASSET SERVICES

The architecture is designed to natively connect TRACTIAL's payment services, including payment accounts associated with TRACTIAL IBANs, receipt of funds and transfers, to blockchain functionalities, in particular the connection to self custody wallets and, depending on the use case, to stablecoin related services, without requiring users to directly handle complex crypto tools.

This approach relies on modern, proven authentication technologies, such as passkeys, with Face ID or Touch ID where these features are available, in order to provide a simple, secure and frictionless user experience.

The first use cases will primarily focus on the opening and use of payment accounts associated with TRACTIAL IBANs, as well as on the collection and management of flows for the companies concerned.

It therefore places users one click away from services linked to wallets, crypto assets and stablecoins, which can be activated simply depending on the use case and the pace of deployment.



TRACTIAL - Euronext Ticker : ALTRA code - ISIN Code : FR0014014ZV8

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TESTING REAL-WORLD USAGE BEFORE A PROGRESSIVE SCALE-UP

In significant B2B integration projects, deployment is generally carried out in stages: technical production launch, opening to an initial panel of users, observation of usage, then progressive expansion.

This pilot will enable TRACTIAL to test its offering with an initial panel of corporate clients using the SaaS platform concerned, in order to observe account activation, use of payment services, the smoothness of the user journey and the first operational flows.

TRACTIAL may communicate at a later stage on the initial learnings from this pilot phase, once usage data has been sufficiently consolidated.

A MARKET DRIVEN BY EMBEDDED FINANCE AND STABLECOINS

The launch of this pilot comes amid a rapid transformation of financial infrastructures. SaaS platforms, business software, marketplaces and fintechs are increasingly looking to integrate financial services directly into their user journeys: accounts, payments, collections, compliance, reporting or gateways to digital assets.

This evolution reflects the rise of embedded finance: the financial service is no longer offered separately, but becomes an integrated building block within the business tool already used by the company.

According to McKinsey*, embedded finance revenues in Europe already represented 20 to 30 billion euros in 2023 and could exceed 100 billion euros by the end of the decade. Globally, MarketsandMarkets* estimates that the embedded finance market could grow from 115.8 billion dollars in 2024 to 251.5 billion dollars in 2029, representing growth of 117% over five years.

At the same time, stablecoins are becoming a new building block of financial infrastructure. The Reserve Bank of Australia* estimated that, at the end of June 2025, stablecoins represented approximately 250 billion dollars in global market capitalisation, up more than 50% over twelve months. The European Central Bank* stated that the combined market capitalisation of stablecoins exceeded 280 billion dollars in 2025, while also noting that euro denominated stablecoins remained marginal.

For B2B platforms, the challenge is now to integrate these financial building blocks into companies' day to day operations: invoicing, collections, payment tracking, reconciliation of flows and administrative automation.

This is the convergence on which TRACTIAL is positioning itself: a regulated, blockchain native infrastructure designed to connect payment services, accounts, software integration and new use cases linked to wallets, crypto assets and stablecoins.



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* Sources:

- McKinsey, *Embedded finance: How banks and customer platforms are converging*, 2024
- MarketsandMarkets, *Embedded Finance Market Global Forecast to 2029*, 2024
- Reserve Bank of Australia, *Recent Trends in Stablecoins and Considerations for Financial Stability*, October 2025
- European Central Bank, *Stablecoins on the rise: still small in the euro area, but spillover risks loom*, November 2025

ABOUT TRACTIAL

TRACTIAL is a French financial infrastructure group listed on Euronext Growth Paris, developing payment infrastructures and regulated financial services for the European market.

Authorized as a Payment Institution by the ACPR and registered as a Digital Asset Service Provider (PSAN) with the AMF, the Company operates technological infrastructures and financial platforms used by businesses to integrate payments, financial accounts, Stablecoins and conversion solutions between traditional currencies and digital assets (crypto-assets), notably through gateways between traditional finance and certain cryptocurrencies such as Bitcoin, within a European regulatory framework.

At the intersection of traditional finance, blockchain and digital currencies, TRACTIAL develops infrastructures designed to support the evolution of payment systems and the emergence of a new generation of digital financial services.

Regulatory information :

- Payment Institution supervised by the ACPR – CIB 16748
- Registered with the REGAFI register of the Banque de France – identifier n°61076
- Registered as a Digital Asset Service Provider (PSAN) with the AMF (procedures underway under the European MiCA regulation)

TRACTIAL is listed on Euronext Growth Paris
(ISIN Code: FR0014014ZV8 – Ticker: ALTRA)



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