

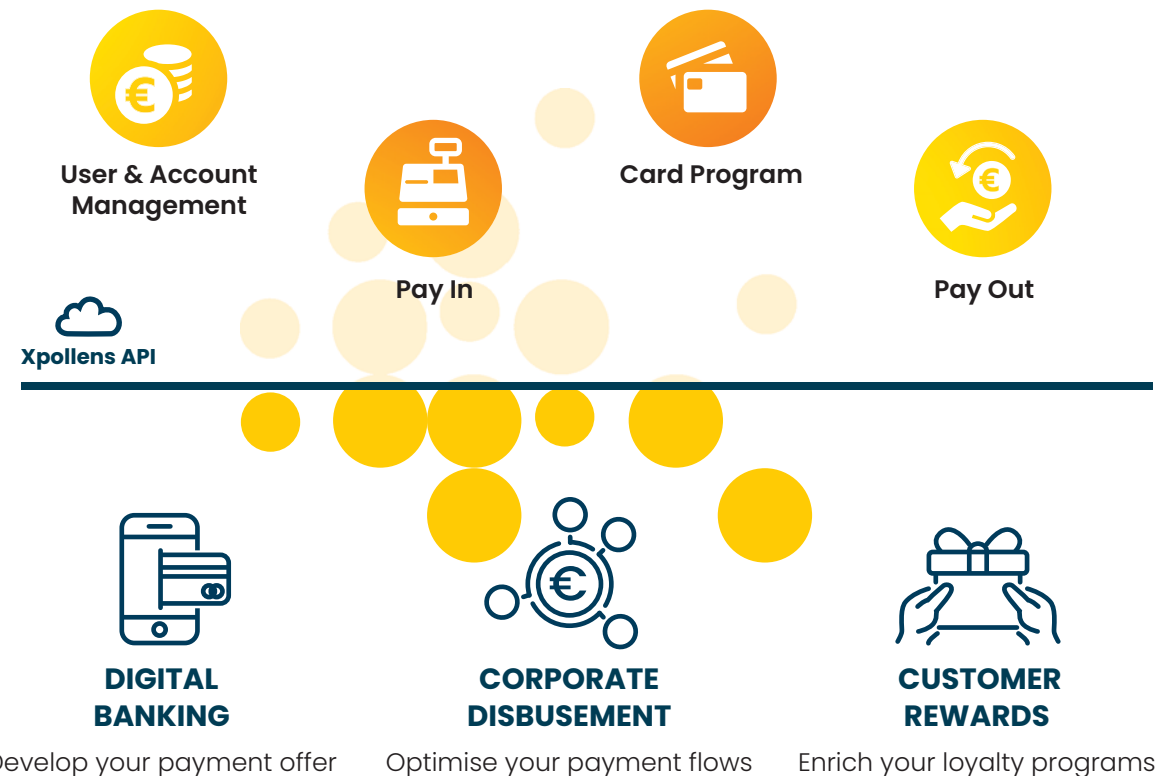
Xpollens

PAYMENT **INSIDE**



Accelerate your business with embedded payment

Combining banking know-how and native digital technology, Xpollens offers a complete suite of payment solutions and services. These can be integrated as white label into any business activity and tailored to your existing processes and tools.





DIGITAL BANKING

Launch a neobank or enrich your banking activity. With highly innovative functionalities, developing your core banking has never been easier!



Bank



Neobank



Retail



CORPORATE DISBURSEMENT

Simplify and accelerate your payment transactions. Tailored payment services are fully customisable via APIs, which means you can integrate a payment offering with your existing tools.



Insurance



Temporary employment



HRIS



Digital platform
(fooddelivery, VTC)



Expense management



Real estate



CUSTOMER REWARDS

Modernise and digitalise your loyalty program. Pair your program with a branded card-issuing solution to promote use while assuring digital management.



Cashback



Retail



Travel



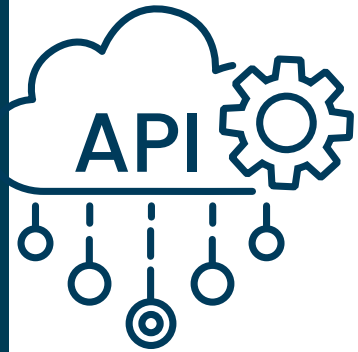
- › **Easy** to integrate
- › **Low cost**
- › **End-to-end** customer experience



- › **Adaptation** to internal tools
- › **Simple** configuration via API
- › **Hyper-modular** enhancement



- › **Enrich** the offer
- › **Digitalise** the customer journey
- › **Strengthen** customer loyalty



Our Embedded Payment technology
is fully API-enabled, hosted in the cloud,
 and based on a micro-services architecture.



PAY IN

Receive funds quickly and easily through a wide range of payment methods:



Payment card



SEPA transfer



P2P payment



PAY OUT

Pay out funds simply & instantly, and streamline your operations with automated payments and direct debits:



Instant Payment



Physical and virtual payment cards



Direct debits



Xpay mobile payment



USER & ACCOUNT MANAGEMENT

Create user accounts (individual or company) to manage your payment flows more easily.



CARD PROGRAM

Launch your own virtual or physical card-issuing program and generate virtual IBANs.





Customised

Xpollens will help you develop a white label solution adapted to your tools, allowing you to build the simplest and most profitable model for your business.



Support

Multi-disciplinary business experts: whether payment, tech/IT, compliance, or legal, we offer you efficient support at all stages of your project.



Robustness

Based on the infrastructure of BPCE, France's 2nd-largest banking group, and an innovative technological platform, the Xpollens solution offers seamless payment paths to your customers, guaranteeing you the lowest fraud rate on the market.



Control

As an Electronic Money Institution, Xpollens manages the banking complexity behind the payment business for you, so you can remain focused on your core business.

Xpollens, the French embedded payment fintech, is the result of a partnership between Visa, the world leader in digital payments, and Natixis Payments, the leading Visa card issuer in Europe.

Xpollens targets diverse industries, such as digital banking, retail, insurance, air transport and temporary employment, each with a common goal: to find value by going digital.



35
COUNTRIES
managed
at KYC level

150
expert and
multidisciplinary
TALENTS

50+
CUSTOMER
REFERENCES
across
all sectors

3.8 MILLION
WALLETS
open

€2B
IN FLOWS
by 2020

THEY TRUST US

oney

mille
et
une
listes

LEROY
MERLIN

joinly

esf

Oui
SNCF

iziv
by Crous

