



## Partnership between Natixis Paiements and Prosodie to handle all aspects of prepaid bank cards

**Boulogne-Billancourt, June 18, 2008: Natixis Paiements, the credit/debit card subsidiary of Natixis, and Prosodie, the telecom and IT services provider, have formed a partnership to build a complete platform for issuing, managing and processing prepaid bank cards for businesses, government agencies, banks and their customers.**

Prepaid bank cards build on the past success of credit cards, debit cards, prepaid mobile phone cards and gift cards and are opening up new opportunities for sellers. They have been very successful in the USA over the last few years and are poised for fast growth in Europe. The standard study, published by PSE Consulting in June 2006, forecasts that there will be 362 million prepaid cards in Europe by 2010, covering spending of €75 billion.

That is the reason behind the investment by Prosodie and Natixis Paiements in a platform combining the complementary know-how of the two companies.

*"A first-class technology firm partnering with a company in the payments business means we can get the platform up and running quickly and also make it fit the needs of the market. We have carefully defined our roles and the areas in which each company shall act autonomously, which is crucial for an operation like this,"* states Jean-Marie Vallée, Managing Director of Natixis Paiements.

*"The payments world is changing fast, with one development leading to another. The key word today is 'agility.' Prosodie has already shown us that this is one of their strengths,"* adds Vallée.

*"We're very proud to be working alongside such an outstanding partner as Natixis Paiements,"* declares Georges Croix, CEO of Prosodie. *"We attach a great deal of importance to the success of this product. The stakes for Prosodie are strategic in that it is through this partnership that we intend to spearhead our growth into online payments."*

The highly secure platform has been designed to deal with high volumes of transactions and to offer clients and users a broad range of customized services.

The prepaid bank card offered by Natixis Paiements and Prosodie has been developed in response to several different needs not currently met by traditional debit or credit cards. For instance, businesses can use it to put money down or to reimburse expenses, while public agencies can use it to pay benefits to people who have no bank account. There is likewise a variety of uses that individuals can put it to, such as help with sticking to a budget, pocket money for the children, or sending money to relations living abroad.

**About PROSODIE**

*PROSODIE develops and operates telecommunications services and IT solutions that allow customers, clients, partners and/or employees of even the largest public and private organizations the ability to access and exchange information.*

*In North America, Prosodie Interactive, a regional operating unit of PROSODIE, provides value-added ASP eCommerce, interactive voice (IVR/CRM), Web and data solutions for businesses.*

*With a presence in France, Spain, USA and Canada, PROSODIE had 2007 consolidated revenues of 172.2 M€ and a current operating income of 11.9 M€.*

*PROSODIE was granted the extension of AFAQ ISO 9001 certification in December 2006 for all its activities related to its French operations sites.*

[www.prosodie.com](http://www.prosodie.com)

**About Natixis:**

*By leveraging on a 24,000-strong workforce and a 16.9 billion euros total shareholder's equity, Natixis acts as partner to the corporations and institutions that are instrumental in building the world of tomorrow. Throughout banking network spanning 68 countries, our client-driven expertise is focused on five complementary divisions, namely Corporate and Investment Banking, Asset Management, Private Equity and Private Banking, Services, Receivables Management. The combination of this recognized technical know-how and a strong capital structure enables us to take a long-term perspective when assisting our clients with their projects worldwide. Listed on the Paris Stock Exchange, Natixis is the subsidiary of two major banking groups, Groupe Caisse d'Épargne and Groupe Banque Populaire.*

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