

BD MULTIMEDIA BECOMES A 100% FINTECH FIRM

Paris, July 17, 2017 - Longstanding digital payment solution provider BD Multimedia has announced that it is now a 100% FinTech firm. The company is now focusing exclusively on innovative digital payment services for consumers and key accounts - services that have already enjoyed significant success in their respective markets.

A FINTECH SPECIALIZING IN LATEST-GENERATION PAYMENT METHODS

BD Multimedia is an innovative FinTech born in the 1980s with a visionary goal: to offer value-added services based on telecommunication technologies. True to its strategy of constantly adapting to the market - part of the company's DNA for 30 years - BD Multimedia is from now on refocusing on digital payment methods, a fast-growing segment. To this end, the group has arranged to sell its publishing businesses.

At the end of 2015, the company was granted payment institution status after being licensed by France's prudential supervisory authority, the ACPR.

A 100% FINTECH MODEL, WITH A TWO-TIER OFFERING

The company, which is based on high-growth markets, is now a pure FinTech. Its offering, at the forefront of innovation, has two components: *Tonéo First*, a 'neobank' service, and *Payment.net*, a modern and flexible multicurrency payment platform.

- 1. A neobank for the financially excluded, independent workers and small self-employed entrepreneurs**

BD Multimedia has already invested substantial equity in its neobank service, which, among other things, sells *Tonéo First*, a rechargeable MasterCard with paperless coupons. To maximize sales effectiveness and optimize network effects, distribution relies on leading wholesalers, who offer the product through their network of 28,000 tobacconists.

Since customer relationships are integrated and managed online by BD Multimedia, retailers are exempt from cumbersome administrative and regulatory tasks associated with opening an account.

- 2. A tailored multicurrency payment collection platform together with a wide range of alternative payment methods for e-commerce operators**

Payment.net is a modern, flexible and fully modular platform built on BD Multimedia's expertise and mastery of the group's existing digital payment methods.

This multichannel platform, designed for retailers, online merchants and players in the sharing economy, offers traditional and alternative payment services and multicurrency payment collection for digital and physical goods and services.

Payment.net is ideal for customers who prefer a tailored approach aligned with their specific needs rather than standard market offerings.

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BD Multimedia

BD Multimedia also continues to market its StarPass micropayments offering.

A NEW CHAPTER IN THE HISTORY OF BD MULTIMEDIA

BD Multimedia has funded the refocusing of its business **entirely from equity, without recourse to market finance or debt.**

The company has appointed specialist investment bank AEC Fintech to complete a fundraising round by 2018. Far from serving as financial fuel to validate a new financial model - as is the case with new start-ups - this funding will speed up the growth and development of new activities.

To make this change, BD Multimedia has arranged to sell its publishing businesses. Lastly, to complete the transition, the group has appointed a branding agency to help define its new identity as a FinTech. BD Multimedia will unveil the group's new name, reflecting its new strategy, in the near future.

About the BD Multimedia Group:

Established in 1986, BD Multimedia is now a pure FinTech.

BD Multimedia has been marketing its **StarPass** micropayments offering since 2007. Towards the end of 2015, the company was recognized as a payment institution after being licensed by France's prudential supervisory authority, the ACPR.

Since 2016, the FinTech has positioned itself as a key player in digital payments, with two flagship offerings: **Payment.net**, a modern and agile payment platform that offers natively managed multicurrency payment collection for customers who prefer a tailored approach, and **Tonéo First**, a neobank that offers a rechargeable MasterCard.

The group started out as a major player in telematic publishing before positioning itself in the 2000s as a provider of value-added telephony and telecommunications services.

The company was listed on the *Marché Libre* on May 6, 1997 (ISIN: FR 0000035305). On July 13, 2011 it made the switch to Alternext (code: ALBDM) and became eligible for the 'PEA-PME' equity savings scheme for SMEs.

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