



Press release
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HIPAY GROUP: 2015, A YEAR OF BUSINESS AND TECHNOLOGICAL DEVELOPMENTS

Paris, January 26th, 2016, 5:45 pm – HiPay Group (ISIN Code FR0012821916 – HIPAY), the FinTech Company specialized in on-line payments, looks back on a year full of accomplishments and innovations.

The company, which launched its *full service* banking solution at the end of 2013, finishes 2015 with a €1.3 billion run rate of processed payment flows, thus doubling its volume of transactions over the year. HiPay took this opportunity to expand its services into new sectors while strengthening its position as a global and innovative key player.

A strong business and international growth

In 2015, HiPay signed over a hundred new clients, of which famous brands such as Auchan, Ba&sh, Devred, MylittleParis, Nature & Découvertes, Oclio (DuPareilAuMême Group), Pharmasimple or PrivateSportshop.

With more than 50% of transactions initiated from abroad, HiPay positions itself as a worldwide leader, continually reinforcing its capacity to support merchants from all countries beyond their domestic market. HiPay has extended its offering through partnerships and direct connections to numerous payment methods. The latest ones enable its clients to accept invoice payments in Scandinavia and Germany, bank transfers in Eastern Europe, cash payments in Latin America and payments by installments in Southern Europe. These new partnerships enrich our offering of 220 payment methods and 150 currencies.

Many technological developments

“Beyond the strong growth of our activity, 2015 was above all an opportunity for our group to consolidate our technological leadership and to launch a significant number of innovative developments on the market, in the HiPay’s spirit of providing merchants with a solution suited for the specificities of their activity and of giving them the autonomy they need to take control of their payment strategy”, says Gabriel de Montessus, CEO of HiPay Group.

After launching its *Marketplace* solution intended for sharing economy, marketplaces and FinTechs, HiPay introduced its new *Fraud Protection Service* (FPS) to detect fraud attempts. This real breakthrough on the market enables merchants to combine rules specific

to “payment data” and “business data”, such as the basket content, customers’ seniority or the type of product bought. Besides, the FPS gives merchants on-demand and real-time control over the data of their choice.

HiPay has also developed a new version of its module for real-time analysis of payment data. All the data related to the transactions processed by HiPay are collected in our proprietary data warehouse, then made available to merchants for customizable visualization in order to quickly identify issues calling for action.

HiPay’s technological efforts all lead towards the highest net conversion rate possible. The aim is twofold: to convert more transactions into actual sales while ensuring the lowest fraud risk: a paradigm that is easy to understand and assess for any e-commerce decision-maker.

“E-tailers still neglect payment too often as they consider it as a commodity... As a payment FinTech, our primary goal is to convince them that there is much room for optimization. Technology and value-added services can indeed substantially increase their turnover and profitability!”, concludes Gabriel de Montessus.

About HiPay Group

HiPay Group is an expert in on-line payments. It offers online publishers and e-retailers next generation payment solutions in order to leverage their businesses. HiPay brings added value to payment processing with specific solutions, suited for each merchant, on data, mobile and international development.

HiPay owns two European licenses: e-money issuer and payment institution, in order to support e-merchants in all their payment needs. HiPay has offices in 6 European countries and in Brazil, and has over 125 employees.

HiPay Group is listed on the Euronext Paris Compartment C (ISIN Code: FR0012821916 / Mnemo: HIPAY).

Next financial communication: February 16th, 2016 (after market closure) – 2015 full-year revenues

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