



BNP PARIBAS

Crédit Mutuel



SOCIÉTÉ GÉNÉRALE

## CASH SERVICES, the new ATM service brand

Paris, February the 15th, 2023

BNP Paribas, Crédit Mutuel Alliance Fédérale and Société Générale will launch CASH SERVICES at the end of 2023. It is a four-brand shared complete bank service local offer of BNP Paribas, Crédit Mutuel, CIC and SG.

This modernisation and ATM pooling project will be operated by 2SF (Société des Services Fiduciaires), the new joint venture to these banking groups.

CASH SERVICES will be gradually rolled-out from Q4 2023 to the end of 2025 on all the ATMs whether they are in bank branches or in other public spaces (shopping malls, train stations, etc.).

CASH SERVICES will be an ATM specific service brand, easily identifiable for customers of the four brands.



CASH SERVICES will guarantee free access to an expanded range of services to all customers of partner brands to meet four objectives:

- **Considerably strengthen the proximity offer for the four brands' customers** (up to three times) while maintaining their bank's environment and services: note and coin withdrawal or deposit, cheque deposit, balance inquiry, IBAN printing, etc.
- **Sustainably maintain the banking self-service to which the French are attached**, in urban and rural areas, attesting to territorial and relational commitment of the four participating brands.
- **Meet the new expectations and needs** of individual, professional and corporate customers through the ATM fleet modernisation.
- **Reduce the ATM environmental footprint** thanks to ATM location optimisations, especially in urban centres, and to low energy consuming latest-generation equipment.

### Key points:

- A unique alliance for the vitality of rural and urban territories.
- A large-scale ATM fleet modernisation project serving customers of four major brands.
- The first large-scale project in France between three major French banking groups.
- 99% of the metropolitan population will have a cash withdrawal service less than 15 minutes by car.

## **About 2SF**

2SF is the new « Société des Services Fiduciaires » shared by BNP Paribas, Crédit Mutuel Alliance Fédérale and SG. 2SF has more than thirty employees who are mobilised to build the best local banking services offer in urban and rural areas. 2SF will manage the ATM implementation, installation, procurement, monitoring and maintenance for BNP Paribas, Crédit Mutuel, CIC and Société Générale, as well as the necessary technological tools for customer transaction processing.

## **About BNP Paribas**

BNP Paribas is the European Union's leading bank and key player in international banking. It operates in 65 countries and has nearly 190,000 employees, including nearly 145,000 in Europe.

The Group has key positions in its three main fields of activity: Commercial, Personal Banking & Services for the Group's commercial & personal banking and several specialised businesses including BNP Paribas Personal Finance and Arval; Investment & Protection Services for savings, investment and protection solutions; and Corporate & Institutional Banking, focused on corporate and institutional clients. Based on its strong diversified and integrated model, the Group helps all its clients (individuals, community associations, entrepreneurs, SMEs, corporates and institutional clients) to realise their projects through solutions spanning financing, investment, savings and protection insurance.

In Europe, BNP Paribas has four domestic markets: Belgium, France, Italy and Luxembourg. The Group is rolling out its integrated commercial & personal banking model across several Mediterranean countries, Turkey, and Eastern Europe. As a key player in international banking, the Group has leading platforms and business lines in Europe, a strong presence in the Americas as well as a solid and fast-growing business in Asia-Pacific.

BNP Paribas has implemented a Corporate Social Responsibility approach in all its activities, enabling it to contribute to the construction of a sustainable future, while ensuring the Group's performance and stability.

Find more information at [group.bnpparibas](http://group.bnpparibas)

## **About Crédit Mutuel Alliance Fédérale**

One of France's leading banksurers, with more than 77,000 employees serving more than 30 million customers, Crédit Mutuel Alliance Fédérale's 4,500 branches offer a diversified range of services to private individuals, local professionals and companies of all sizes. Ranking among Europe's strongest banking groups, its equity totaled €56.7 billion and its CET1 ratio was 18.2 % as of December 31, 2022.

Crédit Mutuel Alliance Fédérale is made up of the following Crédit Mutuel federations: Centre Est Europe (Strasbourg), Sud-Est (Lyon), Ile-de-France (Paris), Savoie-Mont Blanc (Annecy), Midi-Atlantique (Toulouse), Loire-Atlantique et Centre-Ouest (Nantes), Centre (Orléans), Normandie (Caen), Dauphiné-Vivarais (Valence), Méditerranéen (Marseille), Anjou (Angers), Massif Central (Clermont-Ferrand), Antilles-Guyane (Fort-de-France) and Nord Europe (Lille).

Crédit Mutuel Alliance Fédérale also includes Caisse Fédérale de Crédit Mutuel, Banque Fédérative du Crédit Mutuel (BFCM) and all its subsidiaries, in particular CIC, Euro-Information, Assurances du Crédit Mutuel (ACM), Targobank in Germany, Cofidis, Beobank in Belgium, Banque Européenne du Crédit Mutuel (BECM), Banque de Luxembourg, Banque Transatlantique and Homiris.

Find more information at [creditmutuelalliancefederale.fr/en](http://creditmutuelalliancefederale.fr/en)

## **Societe Generale**

Societe Generale is one of the leading European financial services groups. Based on a diversified and integrated banking model, the Group combines financial strength and proven expertise in innovation with a strategy of sustainable growth. Committed to the positive transformations of the world's societies and economies, Societe Generale and its teams seek to build, day after day, together with its clients, a better and sustainable future through responsible and innovative financial solutions.

Active in the real economy for over 150 years, with a solid position in Europe and connected to the rest of the world, Societe Generale has over 117,000 members of staff in 66 countries and supports on a daily basis 25

million individual clients, businesses and institutional investors around the world by offering a wide range of advisory services and tailored financial solutions. The Group is built on three complementary core businesses:

- **French Retail Banking** with the SG bank, resulting from the merger of the two Societe Generale and Crédit du Nord networks, and Boursorama. Each offers a full range of financial services with omnichannel products at the cutting edge of digital innovation;
- **International Retail Banking, Insurance and Financial Services**, with networks in Africa, Central and Eastern Europe and specialised businesses that are leaders in their markets;
- **Global Banking and Investor Solutions**, which offers recognised expertise, key international locations and integrated solutions.

Societe Generale is included in the principal socially responsible investment indices: DJSI (Europe), FTSE4Good (Global and Europe), Bloomberg Gender-Equality Index, Refinitiv Diversity and Inclusion Index, Euronext Vigeo (Europe and Eurozone), STOXX Global ESG Leaders indexes, and the MSCI Low Carbon Leaders Index (World and Europe).

In case of doubt regarding the authenticity of this press release, please go to the end of [Societe Generale's newsroom page](#) where official Press Releases sent by Societe Generale can be certified using blockchain technology. A link will allow you to check the document's legitimacy directly on the web page.

For more information, you can follow us on Twitter [@societegenerale](#) or visit our website [societegenerale.com](#).