Sustainability in Action within Payments

BPCE PAYMENT SERVICES payplug Xpollens

Contents

Dear readers,

I take great pride in presenting our first sustainability magazine, which is the culmination of three years of intense and determined work within BPCE's Payments business. This document bears testament to a profound transformation: the integration of corporate social responsibility into our core strategy and operations, for responsible, sustainable growth. We have worked with all business teams to incorporate its impact – sustainability and accessibility – into our core products, particularly payment cards and terminals. In a business that is so highly reliant on technology on a day-to-day basis, our development is focused on a more responsible and inclusive digital world. The practical actions described in this document are a reflection of the work of all our teams.

Drawing on the co-operative values of Banques Populaires and Caisses d'Epargne, it is our responsibility to make payments a lever for positive change. In a world where every transaction, every flow and every innovation can have an impact, we have opted to be a committed stakeholder: committed to our employees, by ensuring their development and well-being; committed to our customers, by designing more inclusive and sustainable payment solutions; and finally, committed to the planet, by aligning our activities with the Groupe BPCE's transition to net zero carbon emissions objectives.

This commitment – and our ensuing actions – make us really stand out from the crowd. As a leader in the payments sector, holding more than 20% of the market in France, we provide concrete solutions in line with the expectations of all our private and business customers and end users.

This momentum would not exist without the formidable energy of our teams. I extend my deepest gratitude to our employees, our ambassadors and our IMPACT team who, day in, day out, drive, forge and execute our ambitions.

I invite you to learn more about our collective commitment in the following pages.

Frédéric Burtz

Head of Payments, Groupe BPCE | Managing Director, BPCE Payment Services

Impact Inside and beyond

Sustainability in Action within Payments

Innovative Measures – Positive Actions – Carbon Transition (IMPACT). For several years, we have been developing our CSR approach under this "IMPACT" banner. The time has come to show the full picture via this document.

BPCE Payment Services, Payplug, Xpollens: three entities, one approach, one ambition. For companies in the Groupe BPCE's payments value chain to fully integrate environmental, social and governance issues, in line with the Group's Vision 2030 strategic plan.

In the following pages, you will find our roadmap, which is structured around four main themes:

- **Serving our customers**: supporting their environmental and digital adaptations and their needs for accessible payment methods:
- **A committed digital industry stakeholder**: reducing the carbon footprint of our infrastructure and services;
- **A responsible company**: governance, transparency and risk management;
- **Committed employees**: within the company and in society.

Our approach is in progress. The transformation is being carried out, project by project, by our teams. It's a tale of choices and results. This magazine aims to reflect that. I hope you enjoy reading it!

Bénédicte Bedaine-Renault
Head of Sustainability, BPCE Payment Services, Payplug and Xpollens

This magazine has been eco-designed with a minimalist style, a limited number of pages and an optimal format for on-screen reading and responsible printing.

1.
Actual changes for our customers

Making payments accessible, inclusive and responsible

Simplifying, being inclusive and reducing carbon emissions: payments that serve our customers

Products and services must address the challenges of adapting to climate change, evolving demographics and changes in use. Through payments, we support our customers with their need to adapt to these new environments and challenges.

Rising expectations

The diverse positioning of our companies across the payments value chain is reflected in the diversity of our customers.
Our customers are primarily Banques Populaires, Caisses d'Epargne and by extension, their end customers: millions of individuals, professionals, businesses and social economy stakeholders.
They also include financial institutions, thousands of merchants (distributing their products and services locally, via e-commerce or omnichannel), and partners incorporating our white-label banking services.

They are all facing new banking and payment methods. Our customers expect a simple, seamless and inclusive experience. ESG regulations[1] have resulted in enhanced scrutiny of these issues in calls for tenders. Our employees want to work for companies that are aligned with these requirements.

Our mission: to translate these expectations into operational solutions and tangible results.

[1] Environment, Social and Governance

Three aspects, one direction

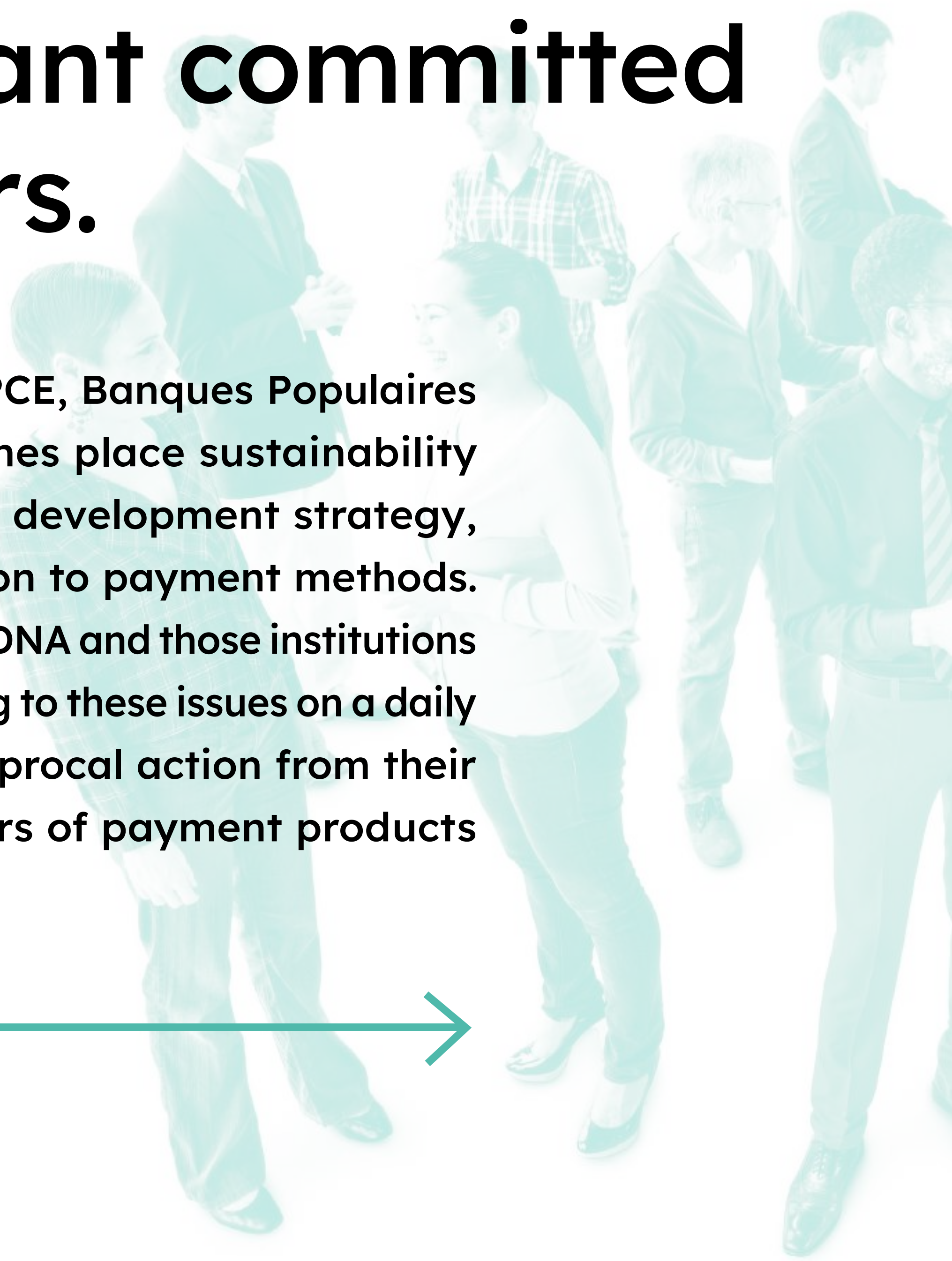
With BPCE Payment Services, Payplug, and Xpollens, we offer payment solutions at various points in the payments value chain: card issuance and related services; merchant acceptance/on-boarding; management of bulk and single transactions (transfers/direct debits); fraud prevention; banking APIs, etc. Such broad activity carries responsibility: every link in the chain is a point of impact. We are therefore committed to our customers to:

1. **Reduce the carbon footprint of our payment products and services**
2. **Make payments accessible to everyone**
3. **Secure and ensure reliable user experiences**

These three aspects are not separate: a sustainable payment process is also simpler, more accessible and more resilient.

Customer's perspective

“ We want committed partners.



Within the Groupe BPCE, Banques Populaires and Caisses d'Épargnes place sustainability at the centre of their development strategy, in particular in relation to payment methods. Cooperation is in their DNA and those institutions are actively committing to these issues on a daily basis and expect reciprocal action from their partners and suppliers of payment products and solutions.

In October 2025, Banque Populaire AURA[2] was awarded “Exemplary” CSR certification by AFNOR[3]. What does this mean in practice?

We are a large regional cooperative, whose capital is wholly owned by our members. Responsibility is part of our cooperative DNA. But we need to prove it. Certification shows that our approach is sincere and it identifies areas for improvement.

How do your payment partners support you with these issues?

We need them to be as committed as we are. They provide us with the evidence and solutions that allow us to progress. It’s about providing consistency in the value chain as much as standing out from the competition.

How are payment methods a sustainability issue?

Payments establish a link between a bank and its personal, business and corporate customers. They are the most frequent and tangible transactions. Two major challenges lie behind payment services. First, inclusivity: ensuring everyone has access to and uses payment methods, including vulnerable customers. Second, sustainability: ensuring that payment methods are as green and responsible as possible. Our cards are already made from recycled plastic but we need to go even further by recycling terminals and reducing the carbon emissions of digital infrastructure and data storage… These are all part of the equation.


©

Marie Lauwers
Secretary General, Banque Populaire Auvergne Rhône Alpes

The payment ecosystem is rapidly evolving and the challenge is providing the best possible services for our customers.

Our payment partners support us by making accessibility and sustainability scalable.

Payment methods are advancing on several fronts. They are becoming digital, cards are made from recycled PVC, the paper weight of chequebooks has been reduced and customers no longer automatically receive a new chequebook. We are including environmental criteria in our tenders for cash transport services.

Accessibility is also central to our approach. There are tactile notches on cards, Braille keys on ATMs and work is continuing on terminals to comply with the Accessibility Directive[4]. As part of our efforts to promote inclusion, we have explored innovations such as virtual reality to allow our employees experience disabilities, which is highly effective in understanding the reality of individuals in such positions.

Kristell FLE-COSSON
Director of Payments,
Caisse d’Épargne Greater Paris Region

[2] Banque Populaire Auvergne Rhône Alpes
[3] French Standardisation Association
[4] EU Directive on the accessibility requirements for products and services (June 2025)
© Photograph by Benoit Gillardeau

A Card with Conviction

A payment card is one of the few physical items connecting a customer to their bank. Eco-design, inclusion, recycling: it needs to reflect our ambitions in terms of responsibility. In collaboration with manufacturers, our approach aims to continuously reduce environmental impact across the entire supply chain (from craddle to grave), whilst improving inclusion features to benefit all customers.

100% rPVC

100% of Banque Populaire and Caisse d’Épargne cards are made from recycled PVC (rPVC). Savings: between 6.5 and 11g of CO_2 saved per card (industry estimates).
For BPCE Payment Services managing more than 33 million cards, the volume effect is significant. And for customers, the transition to rPVC is completely seamless.

Eco-design: think “life cycle”

A card represents a full chain of impact. Commodities, manufacturing, energy, transport, ink, end-of-life management: every detail counts.

End of life

2024-2025 pilot project: 110kg of cards fully recycled in 6 months (plastic and metals via specific recycling procedures). Next step: scaling up!

Responsible Packaging

100% FSC-certified paper since 2019 (card inserts, mailings, etc.).
A digital card is available as soon as the order is placed, before you receive the physical card.

Accessibility

All Banque Populaire and Caisse d’Épargne cards include a tactile notch, allowing them to be easily distinguished by touch from all the other cards in a wallet. In early 2026, Braille characters were added to help the visually impaired identify their card. A real change to improve usability.

Operational perspectives

And for those in everyday contact with our customers, what are the merits of the "impact" commitment?

Prerequisite

"We can rely on our strengths. We are a French company, part of a major banking group; we process payments through a network that is also located in France (GIE Cartes Bancaires) and we are a leader in raising employees' awareness of these issues."

Camille Sampoux
Sales Director, Payplug

Virtuous

"At Xpollens, sustainability is a virtuous circle. In optimising our algorithms to reduce energy consumption, we're also cutting costs. In incorporating these issues into every tender, we're improving the quality of our partners. And when our neobank customers open accounts with no overdraft fees or interest for people without access to banking services, our technology facilitates financial inclusion. From cards made from recycled materials to financial education, every solution is in line with social impact and economic efficiency."

Jacques-Olivier Schatz
CEO, Xpollens

Essential

"There's no need to wait for something groundbreaking in order to advance our teams, suppliers and ecosystem. Everyone can do their bit so that the end personal or business customer benefits from the most responsible solution possible. Reconciling business, customer experience, and responsibility is now essential."

Didier Darmouni
Director of Financial Institutions, BPCE Payment Services

Accessibility is becoming a payment standard

Is making payment really seamless? Yes, if the terminal, the payment page and the entire experience have been designed for all users.

Payment terminals that are adapting to users

The latest generations of payment terminals include “accessibility” features such as adapted ergonomics, voice guidance and enhanced display options. **Accessibility testing** with **associations for the visually impaired and blind** assess actual usability for identifying, entering and confirming information and understanding messages. To complement this system, in some Caisses d’Epargne, **virtual reality sessions** allow employees to experience certain disabilities first-hand to help identify obstacles in different payment experiences.

More Inclusive Payment Pages

Accessibility doesn’t stop at the payment terminal. Online payment pages are being brought into compliance with the **RGAA** (General Accessibility Improvement Framework in France). Contrast, navigation, compatibility with screen readers, comprehensible error messages, every stage of the experience must be analysed and improved, if necessary. Together with our teams (at Payplug) and our partners, we are working to ensure that payment experiences are as accessible as possible.

An Enhanced Framework

Since 2025, all new payment terminals and online banking services are required to be accessible by law. **GIE Carte Bancaire**[5] is implementing these requirements in France.

Why it matters

An accessible payment procedure means that all users are able to buy, sell and pay for essential services, without having to rely on a third party. More than 87 million people in Europe and 12 million in France are living with a disability.

[5] French domestic payment scheme

2.
BPCE Payment Services, Payplug and Xpollens: digital and industry stakeholders...

Taking action and engaging the entire value chain

Payments is unique in the banking sector as it provides customers with a physical item (card or payment terminal). Action by our companies is part of a global industrial value chain, involving our suppliers and our customers. Our work is also guided by the rapid digitalisation of payments, ensuring our customers enjoy the most secure, seamless, and fluid experience possible.

Responsible digital practices allow us to establish a framework for reducing the carbon footprint of our technological infrastructure. For our companies, this involves upskilling and significant work by business teams.

Given how crucial payments are to modern economic life, the resilience of our applications and payment methods is key. It's a governance issue, requiring us to anticipate our ESG risks as a company. This raises questions about integrity and security, to improve management of the entire industrial and digital value chain for all payment methods offered to our personal, business and retail customers.

Six pillars for more responsible digital technology

Digital technology is central to the payments business. Electronic payment methods and, above all, developing an architecture and infrastructure allowing seamless and fluid payment in seconds, are our challenges for service quality. Taking Impact into consideration means reducing the carbon footprint of this value chain without compromising performance, which requires a structured approach.

01. Raise awareness

The 2tonnes[6] and Digital Collage[7] workshops (all Tech & Data teams in our three companies will receive training by the end of 2026) help us understand the impact of these technologies and our day-to-day usage. Sharing awareness at scale is the first lever for action.

02. Measure

At BPCE Payment Services, analysis grids assess the carbon footprint of every application during the build and run phases so that we can objectively measure the impact, in kWh, CO_2 and data volumes, to allow informed decision-making.

Payplug and Xpollens produce their own carbon footprint reports, allowing them to also monitor their digital impact.

03. Eco-design

A sustainable design from the outset is less expensive than making subsequent adjustments. In practice this means developing applications that use less memory and server resources and make fewer network calls. It also often imply an improved user experience.

04. Extend lifespan

Digital footprint materially comes from the manufacturing of computers and equipment. The challenge: limit the number equipment, extend their lifespan, avoid systematic replacement and arrange for their refurbishment. 94% of the Group's equipment now has a recorded carbon footprint.

05. Select Partners

Our approach is not confined to the company. 37% of the Groupe BPCE's purchases are from SMEs. In tenders, CSR criteria account for 20% of a supplier's rating (environmental and social commitments, certifications and transparency of business and governance practices). We send a clear signal to the entire value chain that sustainability is not merely a bonus; it's a criterion for selection and a way of standing out from the competition.

06. Rating Applications

Using a tool developed by the Group, every application at BPCE Payment Services is given a "Green IT" rating to assess its efficiency by measuring code size, number of queries and resource usage. This rating prioritises optimisations, and in the same way as quality and security, integrates environmental performance into routine project monitoring.

These six pillars form a cohesive whole. A continuous improvement procedure requiring all teams to be aligned around one corporate project.

[6] https://en.2tonnes.org/a-propos
[7] https://digitalcollage.org/

Expert Perspectives

What does IMPACT mean for those at the helm of responsible digital issues?

A matter of public awareness

Responsible digital technology is both a very broad field and a matter of civic responsibility: it means using digital services that consume as few resources as possible (energy, data, equipment) and, on a human level, promoting diversity in the people who design, manage and use these technologies.

Armand dos Santos
CPTO, Payplug

Building a payment system and managing its impact

As a digital services provider, we have a responsibility to measure the impact of our technological decisions and to carry out tangible social actions, such as managing end-of-life PCs, with solutions that ensure recycling whilst supporting inclusion.

Ludovic Jeanson
CTO, Xpollens

A twofold responsibility

Responsibility for IMPACT is twofold — technological and societal. We run payment infrastructures 24/7, making it all the more important to build sustainable, energy-efficient and accessible solutions. To achieve this, we provide training, we measure, we identify levers with concrete results, e.g. reducing CO_2 emissions on the fraud platform by 25%.

The real challenge is supporting growth. We have to be even more efficient in order to do more with less. It's also a way of motivating teams!

Jean-François Amato
CTO, BPCE Payment Services

Sustainability, a performance lever

Reducing the carbon footprint of IT infrastructure and supporting business growth: BPCE Payment Services has risen to the challenge.

Measure to facilitate decision-making

Millions of transactions, real-time authorisations, fraud detection: our infrastructure is continuously running to guarantee payments and has a direct energy footprint. The Group has created two complementary tools to manage this. **"COPRICE Carbone"** measures the carbon footprint of applications on "on-premise" servers. The **GPS (Green Practice Scoring)** matrix assesses every project across several dimensions — team, servers and development. The objective: to include impact on the same level as the budget or project schedule.

Aim, then fire

Our decarbonisation agenda focuses on the **"top 5"** applications producing the highest amount of carbon emissions in each business area — transactions, electronic money products, fraud prevention, etc. With tangible levers: purge obsolete data, optimise virtual machines and streamline environments. A key point is **the correlation between emissions and infrastructure costs.** Reducing carbon footprint also means reducing energy bills.

Certification as a compass

To avoid blind spots, BPCE Payment Services is in the process of receiving **Digitally Responsible** certification, covering the entire lifecycle — governance, procurement, design, use and end-of-life. The **RGESN**[8], a general framework for the eco-design of digital services, published in 2021 on the government website, is at the forefront of any new project analysis.

The key: raise awareness, get everyone on board.

Digital sustainability also improves physical and energy **resilience**. It is also **appealing** to customers, employees and applicants. Our three pillars for moving forward are to provide training to teams, include responsible digital practices in all procedures and leverage positive internal momentum.

KEY POINTS

44 criteria assessed for Digitally Responsible certification by Agence LUCIE[9]

2 complementary tools (COPRICE Carbone + the GPS matrix) to include impact in project decision-making

[8] French reference to reducing the environmental footprint of digital services through ecodesign: https://ecoresponsable.numerique.gouv.fr/publications/referentiel-general-ecoconception/
[9] https://agence-lucie.com/fr/accueil/

Governance, Impact and Resilience

In ESG, the "G" for Governance ensures that environmental and social commitments are sustainable — and that the business can withstand any shocks.

Responsible governance is not confined to regulatory compliance. It involves including climate and financial and cyber risks in strategic and operational decision-making. Payment infrastructures are running continuously, even a short interruption would have immediate consequences for millions of users.

We have implemented a procedure to identify and assess the materiality of ESG risk exposure in order to structure our understanding of the risks we face in the short, medium and long term and identify priority areas for strengthening risk management. As such, climate scenarios are included or taken into consideration in business continuity plans. For example, in conjunction with industry organisations, we include events such as major flooding of the River Seine in our crisis management testing. These exercises allow us to validate switchover mechanisms, identify vulnerabilities and adapt business continuity and recovery plans.

More broadly, our resilience approach is structured around three areas:

1. Anticipating the physical risks of climate change (e.g. flooding, heat waves, power cuts),
2. Diversifying and strengthening infrastructure to anticipate and mitigate potential failures,
3. Regularly testing backup systems under real conditions.

A lean infrastructure, comprising fewer better-sized and less energy-intensive servers, is also a more resilient infrastructure.

Payments integrity and security follow the logic that controlling the value chain increases the likelihood of guaranteed service amidst unforeseen events.

Expert’s perspective

“We are giving ourselves the means to ensure integrity and security.

The Groupe BPCE’s work to guarantee the integrity and security of payment solutions is now paying off.

Why are payments an integrity and security issue?

They are an indispensable cog in our day-to-day lives and in our economy. However, some services, for example networks and cards, rely on stakeholders that are not based in Europe. This creates dependency and vulnerability, which is particularly critical in some countries in Europe. Comparatively, France is in a more favourable position.

How are you addressing that dependency?

For several years, we have been giving ourselves the means to strengthen our control over payments, through three successful initiatives. First, in France, by strengthening GIE Cartes Bancaires (“GIE CB”) in terms of innovation and the use of local technologies. In 2024, GIE Cartes Bancaires celebrated its 40th anniversary and guarantees France a certain degree of autonomy in payments.

Second, through the EPI (European Payment Initiative), we built Wero, a state-of-the-art European solution that transcends national borders. It offers an alternative to Visa, Mastercard, Apple Pay and Google Pay.
Finally, in partnership with BNP Paribas, the Groupe BPCE has started building Estreem, positioned to become a processing leader in France (and third in Europe), to handle all card payments for both groups. This is a major, concrete initiative guaranteeing control over our value chain.

What impact will this have on customers?

Dominant companies impose high costs on banks and merchants. Now, through GIE CB, Wero and Estreem, we would like to offer consumers and merchants the best possible value proposition at minimal cost. Our objective is clear: support the European economy, strengthen our resilience, and offer secure, inclusive, innovative and efficient payment systems.

Pauline Morel
Director of Market Relations & Foresight, BPCE Payment Services

3.

Central to the ecosystem: cultivating innovation and inspiration for a responsible future

Engaging the ecosystem and stakeholders:

Being a responsible company is an active commitment based on our ability to understand, listen and take action within our ecosystem. We are aware that our impact is measured through our interactions and we have placed dialogue with stakeholders at the centre of our actions. This means that our customers, employees, business partners and suppliers are essential partners with whom we are constructing our initiatives to meet their expectations and address societal challenges.

This commitment to responsibility naturally extends to our entire value chain, from our work with BPCE Procurement and Services teams, our suppliers, civil society associations (such as associations for the visually impaired), and our ecosystem partners (payment schemes). Together, we are working to ensure the security and innovation of payments in France and to build a more inclusive and sustainable trusted ecosystem.

Being a responsible company also means recognising that every action we take in managing our business matters, and that those actions contribute to our company's resilience. One concrete illustration is that of the Finance Department of BPCE Payment Services committed to acting as a "responsible investor". The team takes environmental, social and governance (ESG) criteria into account when making financial and investment decisions.

Our external stakeholders
(non-exhaustive overview)

BPCE PAYMENT SERVICES, PAYPLUG and XPOLLENS “IMPACT” POLICIES

1 SUPPLIERS

- Hardware providers (cards, payment terminals) and their upstream value chain
- Software providers and their upstream value chain
- Intellectual service providers
- Other suppliers of goods and services necessary for the business

2 CUSTOMERS

- Our direct customers (financial institutions, retailers, corporates, etc.)
- Banques Populaires and their end customers
- Caisses d’Epargne and their end customers
- Other Group institutions (e.g. Banque Palatine)

3 PARTNERS

- Business partners (payment schemes, e.g. CB, EPI)
- Value chain stakeholders (e.g. STET, SWIFT)
- Banques Populaires and Caisses d’Epargne (Shareholders)

4 REPRESENTATIVES OF CIVIL SOCIETY AND REGULATORS

- Associations representing civil society stakeholders (e.g. consumers, associations representing people with disabilities)
- Payment associations

Expert's perspective

Making payments accessible to everyone

The Cartes Bancaires (CB) payment network represents 77 million cards and 15 billion payments per annum. Why make accessibility a priority?

Because with scale comes responsibility. Two-thirds of everyday household expenditure in France is processed by CB, where 2 to 3 million people are suffering from visual impairment. They have trouble confirming the amount payable, entering their PIN on a touchscreen and interacting with an ATM. Since visual impairment is the most restrictive disability when making payments, we decided to make it a priority, even before it was a legal requirement. Now, we also rely on regulations, particularly the EU Accessibility Directive, and on benchmark technical standards such as EN 301 549 and RGAA[10]. We are the only payment network committed to and actively driving this issue.

So how do you get the ecosystem on board?

A single company cannot act alone in such an interconnected sector. Evolving practices require collective action from terminal manufacturers, banks, merchants, user associations, etc. Our role is to bring those stakeholders together and offer them a standard for implementing accessibility in electronic money products that consolidates all the advances: Accessibility Bulletin 3[11].

How are you moving forward in practice?

First and foremost, with users. From the design phase, CB partnered with disability associations, such as the Valentin Haüy Association, and arranged testing to collect feedback. We have to be practical.

In addition, in conjunction with BPCE, we took part in "Live my Life" workshops. Through simulations, awareness of visual impairment has allowed development teams to improve their understanding of the difficulties faced by users in these situations.

This twofold approach puts users' needs at the centre of our agenda. It also facilitates the appreciation of accessibility issues by different stakeholders.

What solutions have you adopted?

For e-commerce, payment pages are based on the RGAA.

For in-store payments, we have defined two procedures, one for the visually impaired and one for the blind, which are initiated autonomously by the user at the start of the transaction. Multiple sensory channels are used: hearing, through the speech synthesis of important information during the payment process, and touch, through vibration of the terminal (haptic feedback).

The mode for the visually impaired adjusts the size and contrast of the information displayed on screen, whilst the mode for the blind defines a simple, standardised virtual keyboard for entering a PIN code via touchscreen.

This system allows users to make payments completely independently, whilst ensuring security and privacy. One of the key advantages for users is its universality as our standard works on any payment terminal, irrespective of the merchant's and customer's bank and the payment method used (card, mobile), and it works for payment terminals as well as kiosks and ATMs.

Brice Métadier
Payments Expert, GIE CB

[10] RGAA (General Accessibility Improvement Framework in France)
[11] Being compliant with Accessibility Bulletin 3 issued by GIE Cartes Bancaires and FrenchSys means adaptability, reliability, exemplarity and rigourous technical validation.

Supporting Suppliers

Procurement is the primary source of carbon emissions for BPCE Payment Services, Payplug and Xpollens. Therefore, it's not just a lever for cost control but also a driver of change.

A structured framework with measurable results

The group's Responsible Procurement policy, based on the ISO 20400 standard and the Responsible Procurement Charter signed in 2010, imposes a strict framework. Since 2022, all purchases have been covered by specific CSR questionnaires, based on AFNOR[12] mapping. Every contract includes a GHG reduction clause.

In July 2024, BPCE Procurement and Services were awarded RFAR (Responsible Supplier Relations and Procurement) certification. Certification imposes an annual improvement plan, a supplier feedback survey and an internal ombudsman.

20% CSR weighting in every tender.

Within companies in the Payments business, CSR criteria account for 20% of the rating in tenders, i.e. for regulated activities, almost as much as technical and financial criteria. The assessment grids are tailored to each category. Composition of the materials and recycling for cards, supply chain and energy consumption for payment terminals, FSC certification for cheques, etc. Dedicated IMPACT ambassadors support project and business teams with tenders.

Carbon Clause and Improvement Plans

A carbon clause, for companies with more than 500 employees, requires the supplier to carry out an emissions assessment, measure the footprint of their service and propose a decarbonisation plan, with concrete actions and follow-up indicators. Through BPCE Procurement and Services teams and IMPACT ambassadors working with suppliers, any shortcomings identified in a tender can be turned into an improvement plan, which is then monitored by a committee. In five years, the dynamic has reversed with suppliers now increasingly driving the change.

KEY POINTS

20%	CSR weighting in tenders
37%	Group's procurement from SMEs
100%	of purchasing categories covered by a CSR questionnaire
RFAR Certification	Obtained in July 2024

[12] French Standardisation Association

“Sustainability is transforming how we design our products.

How do you incorporate sustainability, accessibility and diversity into every tender?
Here is the response of two BPCE Procurement and Services employees: Laurence Maldonado, Head of Responsible and Sustainable Procurement, and Cécile Taddéi, Payment Methods Buyer.

Laurence Maldonado
Head of Responsible
and Sustainable Procurement

Cécile Taddéi
Payment Methods Buyer

What are the specific sustainability challenges for Payment activities?

Our products are tangible. The transition to rPVC and notches on cards are now standard. We are considering extending their lifespan and recycling options, but there can be trade-offs: a metallic finish or a coloured edge isn't always a recyclable material. For payment terminals, the challenges lie in manufacturing and transportation. Even though chequebooks are in decline, we still have FSC certification.

And accessibility? How is accessibility integrated into procurement criteria?

We are finalising a questionnaire about responsible digital practices and accessibility for all relevant procurement categories, and we don't just rely on statements. For example, we arrange real testing by the visually impaired and blind.

How can we maintain momentum?

It's better to listen and collaborate rather than force your ideas on others. This holds true for suppliers, customers and internally. One example: a more sustainable company canteen offers more seasonal products. We have to balance our different ambitions and then prioritise them. This is also where impact truly makes sense: it brings us all on board collectively.

Impact on Investment Decisions

Security, liquidity, return – the classic cash management triad. BPCE Payment Services is adding a fourth criterion: impact.

In 2023, the finance department at BPCE Payment Services made a bold decision: to systematically direct cash investments towards responsible funds. That approach is still reliant on the security and liquidity of the funds selected, ensuring the financial stability of BPCE Payment Services. Impact can then be incorporated on the basis of that solid foundation. “ESG impact is an investment criterion in its own right for us,” explains Thierry Larchier, Finance Director. “My job is to make the entity thrive. And we have decided to do this through responsible investments.”

> **“When you have a sum to invest, you can opt purely for financial performance… Or you can opt for financial performance and conviction. We choose to prioritise impact criteria.**

Thierry Larchier
Finance Director,
BPCE Payment Services

Two levers for excellence

BPCE Payment Services is a bank and its finance department relies on two levers for implementing its ESG commitment. First, as contracts come to an end, all investments are channelled into green funds. Second, decisions on credit facilities are now directed solely towards companies in France or Europe that have committed to a strategy to reduce their carbon footprint.

A few dozen basis points: the price of our decision.

The dynamic between performance and sustainability is not easily resolved. There is a difference in the return of a conventional fund and a responsible fund. Thierry and the management team have accepted that they will “earn a bit less.” To narrow the difference in return, they use the negotiating power of the invested amounts. Now, the company’s financial management is subject to responsibility criteria and that’s what makes the difference. It’s more than just a statement of intent, its actions are in line with a collective trajectory of excellence.

4.
Engaged Employees - within the Company and in Society

Symmetry of care: customers, employees, impact

Service quality is linked to quality of working life. This conviction shapes the HR policy of BPCE Payment Services, Payplug and Xpollens, as well as BPCE's Digital & Payments division to which they report.

One manifesto, three obsessions

A manifesto, jointly established by 50 leaders from the Digital & Payments division, defines three "shared obsessions": Customer Experience, Value Creation and IMPACT. This approach aims to align those ambitions. What the company expects in customer relationships must also be reflected in the experience of employees.

"Leaving a lasting impression": a stated objective

Being an employer "that leaves a lasting impression" is the Group's ambition for all career paths, whether long or short. It relates to the impact left behind — through training, support and the opportunities provided.

Impact-linked profit-sharing

Since 2023, one quarter of profit-sharing at BPCE Payment Services has been contingent upon following and successfully completing a training programme related to IMPACT issues. This collective commitment creates shared responsibility and strengthens the dissemination of these issues across all teams.

Operational perspective

“A conviction and a performance lever

Why do diversity and inclusion play such a prominent role in your HR strategy?

Because diversity and inclusion are strong convictions and a lever for sustainable performance. Diverse profiles and backgrounds enrich perspectives and improve the solutions we develop for customers.

One of our actions is the fight against sexism, centred around one main principle…

Simply put, zero tolerance. We’ve implemented mandatory micro-learning, annual conferences and educational games to teach people how to react in problematic situations and to ensure that teams fully understand the challenges.

You’re also proactive about increasing the number of women in the workforce…

First, we have an ambitious objective: 50% women leaders within the Digital & Payments division by 2030. We’re on the right track: 43% today, meaning +1.5 points per annum.

Second, we measure training, remuneration, career paths, etc. to make our actions more objective and targeted. Then we take action, for example, by prioritising female applicants, with the same skills, for new positions or promotions.

You’re also launching a carers’ programme. Why?

Because nearly one quarter of our employees are or will become carers — such situations are often invisible but have a significant impact on the people concerned.

Additional days for remote working, carers’ cafés, a platform providing access to specialist psychologists and physicians are all simple measures that make a practical difference to day-to-day life.

Isabelle Lerin-Basset
HR Director of the
Digital & Payments Division

Training for Sustainable Transformation

Upskilling relies on structured programmes within our companies and the Groupe BPCE campus.

It's a simple but effective principle: trained employees train others. For the last three years, more than 30 internal facilitators have been trained to deploy the 2tonnes and Digital Collage workshops within BPCE Payment Services, Payplug and Xpollens. A peer understands the business challenges and creates an open, non-judgmental forum for discussion.
The catalogue of trainings available to employees has expanded over the last three years. It now covers Impact fundamentals, individual and collective carbon trajectories (2tonnes workshop), the material impact of digital technology (Digital Fresk), and every year, e-learning on topics such as the water crisis or cognitive biases, including topics related to climate inaction. More than 400 employees from our companies have completed the 2tonnes workshop.
Regular sessions on stereotypes, inclusion and diversity complement the programme — Pride Month, International Women's Day, micro-learning, "Inequality Monopoly" sessions, etc.

In addition, the Groupe BPCE has launched the Impact Campus, which aims to train 100% of employees and management on ESG issues as part of Vision 2030. What sets us apart in this approach: since 2023, one quarter of BPCE Payment Services' profit-sharing has been conditional on completing CSR training. Commitment is not optional – it is reflected in the total remuneration.

KEY POINTS

BPCE Payment Services, Payplug and Xpollens employees are committed!

74% affirmative responses to the question, "I am aware of the CSR initiatives within my company" and **an average rating of 4/5 for our** approach.

(YourPulse survey, November 2025)

From Awareness to Action

The Digital Collage, the 2tonnes workshop, then joining the IMPACT Team at Payplug: in just a few months, Corentin went from having awareness to taking action.
It started with company training sessions.

Why is receiving training on these topics at Payplug an opportunity?

The more knowledge we have, the more we can take action. And it's much easier and more motivating to learn with colleagues than on your own. It adds a social aspect — we can have discussions and move forward as a community.
Payplug was the first company to offer me this type of training. That's important to me.

What have you learned from the Digital Collage and the 2tonnes workshop?

They are two complementary training programmes. The Collage visibly highlights the tangible impact of all our actions, even those that seem insignificant. The 2tonnes workshop points out other, more collective perspectives such as who has the power to do what and how to make things happen. It's a shift from the individual to the collective, with concrete strategies to break the "cycle of inaction."

Corentin Arnaud
Senior Developer, Payplug

Business Manager and CSR Trainer

Frantz "stumbled into CSR by chance" and never left.
He now trains his colleagues.

I knew nothing about CSR, but I really got into it after I discovered the Digital Collage, to the point that I trained to become a professional facilitator!
Now, I have two roles: my job as a business manager and I'm allocated time to carry out my role as a "Digitally Responsible" Impact Ambassador. In 2025, I led 19 Digital Collages and raised the awareness of 185 colleagues from Tech and Data teams. I love seeing participants arrive somewhat hesitant and leave happy, with practical, applicable knowledge. Compared to other banks, we are the leader in upskilling. It's really satisfying and fills me with pride!

Frantz Coornaert
Cash Management, BPCE Payment Services

Taking Action for Gender Diversity

They wrote the opening lines

We often forget that many of those who pioneered IT were women. In 1843, Ada Lovelace designed the first computer programme in history. In 1941, the actress Hedy Lamarr applied for a patent for secure telecommunications, which is still used in Wi-Fi and Bluetooth technologies. The six programmers of ENIAC, one of the first computers, were all women. Grace Hopper invented the first compiler in 1952. Margaret Hamilton designed the on-board system for the Apollo 11 mission.

In the 1950s, half of the IT workforce was female. Everything changed when IT became strategic, gained prestige and became male-dominated. Home computers, marketed as tools "for boys," reinforced stereotypes.

The result: only 24% of jobs in the digital world are currently held by women (INSEE). While 56% of school girls are interested in tech, only 33% are encouraged by their parents to pursue it (Epitech/Ipsos).

Within BPCE Payment Services, Payplug & Xpollens, increasing the number of women in tech jobs relies on two key initiatives:

BECOMTECH: opening up new possibilities

Launched in 2024 and renewed until 2027, our partnership with BECOMTECH allows young women from the age of 14, often from disadvantaged areas, to discover careers in digital technology. They complete one-week internships, rotating in different departments within our companies, which are supplemented by thematic workshops (AI, UI design, personal branding). At each session, around fifteen employees volunteer to supervise them and introduce them to their roles. Around sixty young women have already participated.

Mentoring: unveiling talent

Now in its third year, the mentoring programme is aimed at women between 25 to 35 years old, working in companies within the division. Twenty women are paired with leaders from across the organization, always outside their direct reporting lines, to ensure open discussions. Monthly meetings and group workshops, provide support on work-life balance and conflict management. The programme identifies hidden talent and boosts self-confidence.

Testimonials

“When you see something is possible, you dare to give it a try.

What barriers do you see for women in tech?

The first is fear. Tech jobs seem difficult, and lots of women doubt their ability before they even give it a try. The media image of developers is also highly gendered and there’s a lack of encouragement. Even though I was a good student at school, when I told a teacher that I wanted to do IT, she replied, “Too hard for you.” I was lucky that I had supportive parents.

How have you committed to changing things?

When I was studying in Romania, I led workshops for schoolgirls and volunteered to mentor women who were in career transition. Now, I’m lucky that I work in a group that takes the lead on this issue. I participated in the exchanges with BECOMTECH and hosted two female students for a week-long immersion that included exercises on CodeAcademy and meetings with developers and product managers. It’s essential for them to see women succeeding in these jobs and to have concrete role models. When you know something is possible, you dare to give it a try. It’s as simple as that.

Andreea Martinovici
Back End Developer, Payplug

“Don’t be afraid to assert yourself

Personally, I haven’t come across any particular barriers as a woman, probably because the data world is a bit less male-dominated than other tech jobs. What data requires above all is curiosity, a desire to search, to make connections and to continuously learn. That's why I tell women not to be afraid to assert themselves and not to hold back.
I now have gender parity in my teams and the old stereotypes of “male” and “female” professions are no longer relevant. As a manager, my role is also to ensure that those who are less assertive find their place and learn to recognise their own worth.

Morgane Lachuer
Head of Data, Xpollens

“Go for it — and believe in yourself

I didn't question being a woman in tech; I just followed what I was interested in. When I applied to BPCE, I was very clear about what I didn't know how to do, and that’s exactly what interested the director. Too often, we hold ourselves back. It’s all the more unfortunate because complementarity is exactly what enriches the group. I ensure gender parity within my team, not through quotas but because I honestly believe in balance. What I tell the young women I mentor through BECOMTECH is simple: dare to try, go for it and believe in yourself! Nothing is set in stone, no path is predetermined. If it doesn’t work out, you’ll have learned something and you’ll bounce back.

Laure Rico-Tirel
Director of Transformation and Tech & Data Office, BPCE Payment Services

Engaged here and involved in the community

Actions beyond the company

Operational perspective

“We know that we’re being useful”

Since 2024, Quiterie has organised an annual race to raise awareness of breast cancer. That same year, her project won an internal competition.

Why is running a tool for prevention?

The association I’ve co-founded organises an annual cross-country race, Moutiers-au-Trail, which is a family, multi-generational sporting event. It’s an opportunity to raise funds to fight breast cancer and also offers self-examination workshops. With models and educational videos, we teach women how to identify any abnormalities in their breasts. The earlier this cancer is detected, the better the prognosis. The idea is that everyone leaves with a simple technique to be incorporated into their routine.

Your project won the internal solidarity competition in 2024[13] …

Honestly, this project won because this cause resonates. One in eight women will be affected by breast cancer during their lifetime and everyone knows someone who has it. Knowing that we’re managing to raise awareness and that we’re being useful, even to a small degree, is really motivating.

How does your company provide space for this type of commitment?

There is no clear boundary between professional and private life — in a good way. It’s not frowned upon to bring a bit of ourselves to work. We’re all human and we’re all shaped by circumstances that are beyond our control. Knowing that the company provides space for that is important.

Quiterie d’Avout
Product Marketing Manager, Xpollens

[13] In 2024, the Payments business IMPACT team organised a competition for all employees of BPCE Payment Services, Payplug and Xpollens for a project related to one or more Sustainable Development Goals. The winning project was selected by all company employees through a vote.

When a commitment becomes a collective reflex

Two days per year to get involved.

That's the time given to each Payplug employee to volunteer with a charity. Their activities range from cleaning farms to building a float for Pride celebrations. "Everyone's choice is based on their affinities, but you need at least three people to initiate a volunteer assignment," explains Alexandra Vidal, Happiness Manager and Impact Team Lead at Payplug. That threshold changes every individual commitment into a collective commitment.

Donating by default

Since 2025, every employee has been given a choice between receiving a €10 cultural gift voucher and a €15 donation to a charity for their birthday. In the first year, 70% opted for the donation. Our objective is to reach 80% by 2026.

We also regularly arrange charity donations (toys, food and even hair).

At Payplug

+ 70%

Of employees are converting their birthday gifts into charitable donations.

Alexandra Vidal

Office & Happiness Manager, Team Lead Impact, Payplug

The sequel starts here.

This magazine is not an assessment. It's an invitation.

BPCE Payment Services, Payplug and Xpollens have laid the foundations for a consistent, measurable and dynamic IMPACT approach: cards made from recycled PVC and terminals designed for everyone; a digital infrastructure that reduces its carbon footprint without sacrificing performance; procurement that integrates sustainability as a core selection criterion, and trained and committed teams that champion these issues on a daily basis.

Payment is, by nature, a collective action. Every link in the chain has a role to play. We're building momentum and it deserves to be shared.

Our challenge for future years is to work together — coherently, at scale, around a shared ambition: secure, inclusive, efficient, and sustainable payments.

IMPACT teams

Digital version of this document	2tonnes x BPCE PS, Payplug & Xpollens	Groupe BPCE Climate and Biodiversity Report	Groupe BPCE 2024 Sustainability Report

Acknowledgements

We would like to extend our thanks to the various people who have contributed to this document and to the following individuals:

The Communications teams within the Digital & Payments division, BPCE Payment Services, Payplug and Xpollens; Carine André, Oriane Bauduin Barata, Aurélia Benmoussa, Laurie Le Vourc'h, Sabrina Mechichi, Antoine Ofcard, Pierre Pilon; all IMPACT ambassadors since 2023 and Brainsonic.

2026 CSR Handbook
Document produced by BPCE Payments – CSR for the Payments business (Bénédicte Bedaine-Renault) and Communications Department.
Visual design and printing: Brainsonic
BPCE Payments: Société par actions simplifiée with capital of €315,300,000
Registered Office: 7, promenade Germaine Sablon 75013 Paris, France – 880 031 653 Trade and Companies Register of Paris
Photos: BPCE, Freepik, Benoit Gillardeau

BPCE DIGITAL & PAYMENTS

BPCE PAYMENT SERVICES
payplug
Xpollens