

EBITDA
223
MILLION EUROS

4,000
EMPLOYEES

NET RESULT UP BY
71%
APPLICATIONS

42,000
CLIENTS OF OIGONE
8%
OF REVENUE FOR R&D

N°1

REVENUE UP BY
20%

100,000
CLIENTS OF EASYCASH

48%
OF REVENUE FROM EMERGING COUNTRIES

4,000
TRANSACTIONS PER MINUTE

6M
TERMINALS SOLD

2
BILLION TRANSACTIONS PER YEAR IN EUROPE

20,000,000
TERMINALS DEPLOYED

125
COUNTRIES

1,206,000,000
EUROS REVENUE
18.5%
EBITDA OF REVENUE



beyond
payment

ANNUAL REVIEW 2012

40
OFFICES AND AFFILIATES

50 YEARS
OF EXPERIENCE

DIVIDEND UP BY
40%



AT THE VERY HEART OF MARKET-SPECIFIC PROBLEMATICS

IN 2012, ALL INGENICO INDICATORS WERE GREEN: LEADERSHIP ON TERMINALS, STRONG PRESENCE IN EMERGING MARKETS, SOLID POSITIONS IN MATURE MARKETS, DEVELOPMENT OF ADDED-VALUE SERVICES. OUR OFFER FOR INTEGRATED, MULTICHANNEL PAYMENT SOLUTIONS SPECIFICALLY TARGETS ALL MARKET SEGMENTS.

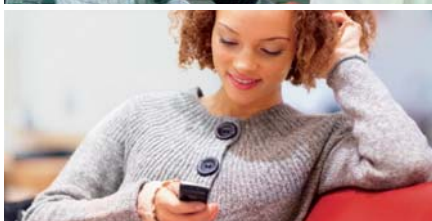
Profile

Payment is the definitive, decisive element in the purchase act. Ingenico offers banks, chains and retailers the opportunity to manage their payment activities in any sales channel: in-store, on-line and mobile. This differentiating offer also enhances their consumer brand promise.

Ingenico's extensive global presence guarantees a unique level of expertise in more than 125 countries and enables it to fully meet all of its customers' local and international needs.

Ingenico is at the very heart of the relationship between the retailer and the consumer with its unique, multichannel offer comprising:

- the most innovative range of payment terminals and associated services,
- a portfolio of more than 2,000 applications,
- end-to-end transaction management solutions,
- added-value services that generate additional revenue for retailers.



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Interview with Philippe Lazare

Chief Executive Officer

“We were able to take advantage of a changing competitive landscape.”

HOW WOULD YOU QUALIFY INGENICO'S PERFORMANCE IN 2012?

Philippe Lazare: 2012 was a very good year for Ingenico. Fueled by innovation and products, growth has been strong in all our segments. As a result, we have strengthened our positions in our legacy markets while steadily developing in emerging markets. We were able to take advantage of a changing competitive landscape and provide our customers with solutions adapted to suit their requests in each geographic region and in all market segments.

For the third year in a row, our results show significant growth. Our revenue has increased sharply to 1.2 billion Euros, a 20% growth as compared to reported figures. We have also significantly improved our margins and generated cash flow. With an EBITDA margin of 18.5% and a total net income increasing by 71%, our 2012 results have exceeded our targets and have enabled us to make significant investments in countries that show high potential as well as in mobile payment solutions.

WHAT WERE THE KEY EVENTS IN 2012?

Philippe Lazare: This year represents the culmination of our strategy launched five years ago. Thanks to our excellent range of solutions, all regions contributed to these results.

In the payment terminals market, the Group was able to fully benefit from the changing competitive landscape and from growth in emerging markets, which now represent nearly half of our turnover. We have benefited from very high volumes, especially in Brazil, Russia and China, where we have strengthened our position. Furthermore, in the historical and mature markets, the Group has also made progress, for example, in Europe and North America. In the services and transactions market, activity has continued to develop, in particular with the deployment of solutions and the internationalization of easycash. 2012 was actually the first year of easycash internationalization, with very encouraging results in Belgium, the Netherlands and Austria.

HOW DOES PAYMENT FIT INTO RETAIL TODAY?

Philippe Lazare: The payment ecosystem has always been complex and standardized; however the relationship between the consumer and the retailer has changed radically. More than ever, it is the consumer who dictates the rules to be followed. Thanks to social media, consumer preferences matter no less than those of the brands. With the emergence of mobile and e-commerce, consumers are looking to pay where they are,



Interview with Philippe Lazare

“We are the trusted third party and leaning point for retailer-consumer relations.”

whether they are in-store, at home or in the street, and regardless of the payment means they choose, a terminal, mobile device or the internet. Payment is the universal, definitive, decisive element in the purchase act. Ingenico, as an expert in electronic payment, is therefore at the very heart of retailer-consumer relations. Our integrated payment solution facilitates the consumer's purchasing experience regardless of the sales channel chosen, and simplifies retailer payment activities.

Therefore retailers would naturally turn to Ingenico to tackle these problems. We are the trusted third party and leaning point for retailer relations. We provide all processes to streamline the purchase act and

adopt new associated services: exclusive payment systems, white label solutions, transaction management, and multichannel solutions. Our solutions fully accommodate this paradigm shift and satisfy new retailer demands.

WHAT IS INGENICO'S STRATEGY IN THIS CONTEXT?

Philippe Lazare: Our strength is in simplifying and facilitating payment, both for the retailer and the consumer. We achieve this because we master the payment input points, regardless of the channel used, the output points (bank acceptance) and secure transaction management. This is why major stakeholders in technology such as Apple, Google, PayPal and Microsoft are partnering with us. Today, we have become a payment facilitator and this is thanks to our recognized expertise, our leadership and our geographic coverage. Our objective is to be the only contact capable of deploying multichannel payment solutions in a consistent manner for all retailers.

Over time, there will be little distinction between terminals and services; they will evolve into a single, comprehensive payment solution. Our different technologies and recent acquisitions, ROAM for mobility and Ogone for online payment, enable us to refine our strategies with an essential position that serves major

payment stakeholders, banks and organized trade with an approach that suits each market segment.

Today, payment plays an important role in the brand promises made by retailers. We also contribute via the iSMP®, for example, which transforms an iPhone® or iPod touch® into a pocket-sized payment terminal: the seller is readily available to the consumer, who no longer needs to queue at the checkout to make his or her purchase.

HOW DO YOU INNOVATE IN A FAST-EVOLVING PAYMENT ECOSYSTEM?

Philippe Lazare: We are operating in a constantly evolving ecosystem and have to maintain a rapid pace of innovation in order to address challenges encountered by our customers both today and tomorrow. R&D, to which we dedicate approximately 8% of our revenue every year, is the backbone of technological innovation within the Group. It performs fundamental research while controlling strategic technology.

To help us quickly position ourselves in market segments with high potential, we also enter into technological partnerships. This is the case with Morpho, for example, for the integration of biometric modules into our terminals. The third aspect of our innovation strategy is the

purchase of specialized companies, such as ROAM and Ogone whose capabilities complement our own. It is this set of innovation levers that enables us to provide our customers with the most relevant, comprehensive offer on the market and guarantee our technological lead.

AT THE END OF JANUARY, YOU ANNOUNCED AN AGREEMENT TO PURCHASE OZONE, THE EUROPEAN LEADER IN ONLINE PAYMENT SERVICES...

Philippe Lazare: This acquisition is a major step in our strategy, which is to offer a comprehensive, integrated, multichannel payment solution. Ogone's expertise in online payment services completes our offer.

Ogone has a robust, evolving, proprietary platform and high-quality international customer base of approximately 42,000 retailers of varying sizes, activity sectors and distribution channels.

The combination of this outstanding customer portfolio with our innovative infrastructures gives us the opportunity to create important synergies, in particular with easycash and ROAM, and to create and deploy our multichannel payment solutions for retailers and acquirers, initially in Europe, followed by other geographic regions showing high potential.

HOW DO YOU FORESEE IN 2013 AND WHAT ARE ITS PERSPECTIVES?

Philippe Lazare: We are entering 2013 with confidence. In a contrasted macroeconomic context, business seems to be holding quite well and we are expecting further increases revenue and profitability. We are expecting to see growth in most of our markets, in particular in emerging countries and North America.

With its diversified geographical footprint, its outstanding range of solutions, its technological leadership, and its solid and diversified customer base, Ingenico has all the assets to deploy a multichannel offer for merchants and banks. This strategy, based on both our technological and operational expertise will enable us to accelerate further our long term profitable growth in 2013 and beyond.

In conclusion, I would like to reiterate my confidence in Ingenico's future, a confidence that is shared by our shareholders and our employees, whose commitment and support in reaching our ambitions are our best allies for the challenges to come.

"In a contrasted macroeconomic context, business seems to be holding quite well and we are expecting further increases revenue and profitability."

Organization, management



Ingenico's organization is built on regional proximity and close interaction between operational units. This collaborative approach reinforces the Group's performance.

Ingenico benefits from a very high level of local presence throughout the world. This proximity enables it to get at the very heart of the payment problems encountered by its customers and develop solutions rapidly.

Ingenico's presence is broken down into five regions:

- SEPA, which groups together the countries of the Euro Region;
- EMEA, which covers other countries in Europe, the Middle East and Africa;
- LAR, for countries in Latin America;
- NAR, which includes the United States and Canada;
- Asia Pacific, which groups together South-East Asia, Australia, China and India.

Adapted organization for improved execution

In 2012, several developments in Ingenico's organization strengthened the Group's execution strategy:

- A unit was created for R&D and Technology; by bringing together the technical professions, it extends the Group's capacity for innovation and for developing payment solutions, from terminals to transactions.
- The management team overseeing the global offer, from design to marketing of products and solutions, now supervises the Marketing and Sales division, Key Accounts, R&D



Ingenico management board team met at Biarritz in February 2012 during the annual Sales and Marketing Seminar.

From left to right:

Thierry Denis
Executive Vice President
North America

Pierre-Antoine Vacheron
Executive Vice President
SEPA

Georges Liberman
Executive Vice President
Healthcare/e-ID

Jean-Marc Thienpont
Executive Vice President
Mobile Payment

Jacques Guérin
Executive Vice President
Chief Solutions Officer

Mathieu Gagnard
Executive Vice President
Human Resources

Peter de Caluwe
Executive Vice President
e-payment

Philippe Lazare
Chief Executive Officer

Patrice Le Marre
Executive Vice President
Asia Pacific

Chloé Mayenobe
Executive Vice President
Audit & Risk

Michel Léger
Executive Vice President
R&D and Technology

Jacques Behr
Executive Vice President
EMEA

Christopher Coonen
Executive Vice President
Sales & Marketing

Patrice Durand
Executive Vice President
Finance and Operations

Oscar Bello
Executive Vice President
Latin America

and Technology Unit, the Mobile Payment division; the objective is to ease coordination between central functions and regions in developing innovative offers and in accelerating their marketing process.

- The Finance and Operations department covers all Finance and Legal functions, Mergers and Acquisitions, Information Systems, Industrial Operations and Quality & Security.
- The Ingenico Healthcare/e-ID division was created to consolidate the healthcare and electronic

identity activities performed by Xiring in France and Ingenico Healthcare in Germany in preparation for internationalizing its offer.

Ingenico is governed by:

- the Board of Directors;
- the Executive Board, chaired by Philippe Lazare, responsible for overseeing strategy implementation;
- the Executive Committee, comprising the members of the Executive Board, the company vice Presidents and the functional or operational directors.

Increasing internal control and sharing good practices

Under the responsibility of the Audit & Risk Department, internal control is essential in guaranteeing the execution and optimization of operations, the reliability of financial information, and compliance with laws and regulations in effect and with the Group's procedures.

In 2012, Ingenico audited 20 of its subsidiaries, conducted a company audit and performed fourteen audit follow up, which covers half of its turnover.

In parallel, Ingenico has drawn up a new version of its internal control manual, to address both the growth in activity and the Group's new strategic direction. More comprehensive and precise, it comprises a glossary, a description of the 80 audit priorities and tutorials for its use.

Key figures

In 2012, Ingenico once again achieved remarkable performance. The innovation of its solutions and its well-balanced international presence contributed to Ingenico's strong development. Ingenico recorded revenue of 1.2 billion Euros, a 20% rise and a significant increase in profitability and cash flow. Earnings before interest, taxes, depreciation and amortization (EBITDA) have increased by 21% to 223 million Euros. Net income has increased by 71%. The Board of Directors will propose at next Annual General Meeting of April 29, 2013 a dividend of €0.70, on increase of 40%, demonstrating confidence in the Group's strategy and future.

**REVENUE IN
2012**

€1,206 M

1,001 M€ IN 2011

**EBITDA
+ 21%**

€223 M

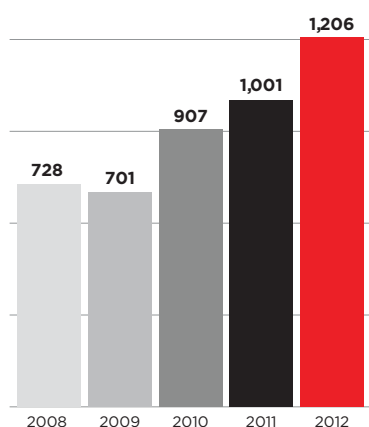
€184 M IN 2011

**NET INCOME
+ 71%**

€97 M

€56 M IN 2011

REVENUE
in million of Euros

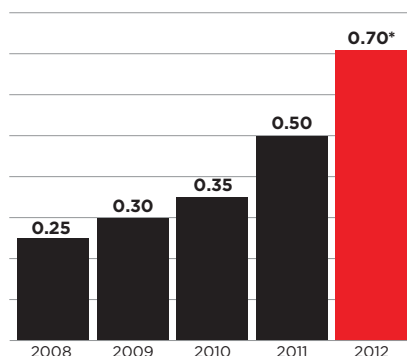


The Ingenico share

For the third year in a row,

Ingenico share has outperformed market index, thus demonstrating the Group's operating performance and execution of its strategy. Group visibility continues to increase with institutional investors, particularly as a result of roadshows in Europe and North America, as well as sector-specific conferences. On 26th March 2013 during the investor day, the Group will present its strategic vision for 2013-2016.

DIVIDEND PER SHARE from 2008 to 2012



NET INCOME PER SHARE
€1.87

DIVIDEND* PER SHARE
€0.70

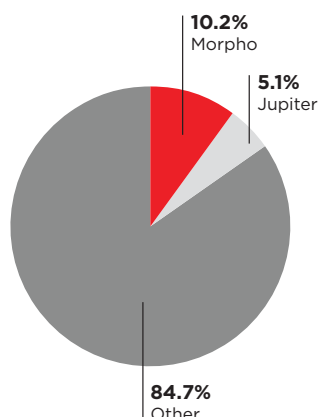
DIVIDEND INCREASE IN 2012 OVER 2011
+40%

* Proposed at the General Assembly on 29th April 2013

SHAREHOLDER BREAKDOWN on 15 March 2013

2013 agenda

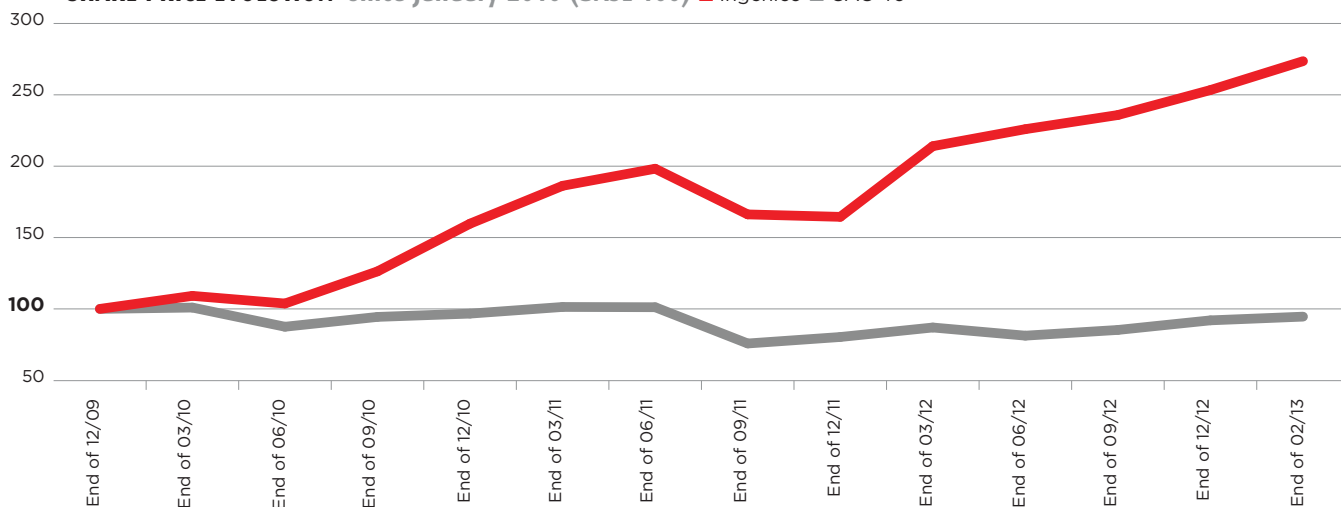
- 22 April
1st quarter revenue
- 29 April
Annual General Meeting of Shareholders
- 31 July
2nd quarter revenue and half-year results
- 30 October
3rd quarter revenue



Data sheet

- Stock marketplace: Euronext Paris
- Exchange: Eurolist - B
- ICB: Technology
- ISIN code: FR 0000 125346
- Market indexes: DJSI600, SBF120, MSCI Small Caps EAFE, MSCI Small Caps Europe
- Eligible for the SRD (deferred settlement service) and PEA (plan for savings of shares)
- Number of shares on 31/01/2013: 52,487,658

SHARE PRICE EVOLUTION since January 2010 (BASE 100)



Worldwide presence



North America

Growth in activity (+9%).
Growth in the United States (+9%)
with the deployment of Telium terminals
(EMV and contactless payment)
and Central America.

8%

Central operations

Increase
in activity (+23%).

Ingenico has benefited from growth in emerging markets (48% of its revenue): accelerating development in Latin America (18%), Asia Pacific (17%) and EMEA (7%) regions. In parallel, Ingenico is taking advantage of strong sales performance in Europe and has strengthened its presence in North America.

Latin America

Increase in performance (+29%).
Very high growth in activity in Brazil.

18%



7%

EMEA
 Significant rise in revenue (+16%).
 Strengthened presence in Russia.

42%

SEPA
 Strong sales performance (+9%).
 Market share gains in the United Kingdom, France and Central Europe.

8%

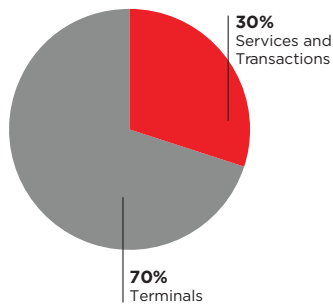
17%

Asia-Pacific
 Strong momentum (+13%).
 Consolidation of Ingenico leadership in China.
 Commercial progress in Indonesia.

Dynamism of terminals, progress in services

Terminal activities are undergoing significant growth (+13%), driven by the momentum in emerging markets, the reorganization of the competitive landscape and an innovative offer designed to suit retailer expectations. Transactions continue to rise (+23%) with the development of TransferTo and the internationalization of easycash and Axis solutions.

ACTIVITY BREAKDOWN



Six leading regions in 2012



SEPA

More than 2 billion transactions made in 25 countries, 80,000 terminals connected to the Axis centralized transaction management platform at all times. In 2012, Ingenico benefited from high momentum in the SEPA region, despite an uncertain macro-economic environment. The Group has increased its market share in Central Europe, the United Kingdom and France. The Transaction activity is expanding, as is the Axis platform. With its solutions, including terminals and associated services, designed to suit market segments and targeted according to their needs, Ingenico has, above all, increased its revenues with retailers. In parallel, the internationalization of easycash was confirmed with the opening of offices in two new countries, the Netherlands and Austria, and a growing international share in the volume of payment cards processed. In 2012, easycash passed the 100,000 customer milestone.



United States

In 2012, Ingenico's activity increased by 9% in the North American market and in the United States (+ 9%). The Group deployed its latest generation of EMV-certified terminals (by smart card) and integrated NFC (contactless) technology with major distribution chains, distributor networks, banks, major acquirers and Independent sales organizations that equip independent retail stores. Ingenico also increased its participation in ROAM, based in Boston and a leading provider of mobile commerce solutions on mobile phones. With ROAM, retailers, points of sale and independent merchants have secure access to mobile payment on any type of mobile phone. In addition to Apple, Google and Paypal, Ingenico has also signed a technological partnership agreement with Microsoft to develop mobile equipment for the distribution sector. The new mobile terminal will capitalize on Ingenico's expertise in mobile payment solutions to guarantee the fully integrated acceptance of current and future payment means.



Brazil

In 2012, Ingenico sold more than one million terminals in Brazil, which has become one of the most fastest growing payment markets. Activity is driven by terminal renewals, particularly motivated by major international deadlines such as the football world cup in 2014 hosted by Brazil and the Rio Olympics in 2016. Players in the Brazilian market use terminals as a means for differentiating their offer. They choose increasingly sophisticated, high-tech payment solutions for this sector (tactile, color screens, mobile and contactless functions). Today, Ingenico is the exclusive supplier of GetNet, has partnered with Cielo and Redecard and has signed an exclusive contract with Elavon Brazil.



China

The largest market within the Asia Pacific region and a real growth driver for the entire area, China offers vast expansion potential for Ingenico: only five terminals are installed per 1,000 inhabitants. Since Ingenico invested in Landi in 2008, the latter has become the country's leading provider of payment solutions. In 2012, Ingenico strengthened its position in this region via Landi and its participation in a joint venture with ZTE, a smartphone manufacturer and Chinese market leader in telecommunications, to develop a mobile payment approval network with Chinese retailers. Revenue and shipments have risen at a fast pace with a Group market share of approximately 30%. Ingenico is working with the country's major banks: BOC (Bank of China), ICBC (Industrial and Commercial Bank of China), ABC (Agricultural Bank of China), BOCOM (Bank of Communications), etc.



Indonesia

Indonesia is the number one payment market in South East Asia, the third most heavily populated country in the Asia Pacific region (behind China and India), and boasts the fourth highest GDP in this area. The national usage rate of the banking system remains limited. This indicates a market with high expansion potential. Ingenico is working with the country's major banks, such as Mandiri, BCA (Bank Central Asia), and BRI (Bank Rakyat Indonesia). The 2012 announced acquisition of PT Integra Pratama and PT Integrasi Service Mandiri payment terminal activities will give Ingenico direct access to most of the country's financial institutions. The Group offers payment solutions including added-value services throughout the country, thus increasing recurring activity. Finally, as for all countries in this region, Indonesia shows high potential for development in mobile payment.



Russia

In 2012, Ingenico strengthened its position on this high-potential market. The Group acquired Arcom, a distributor in Russia and in the Commonwealth of Independent States. Several important contracts were signed in 2012, thus assuring the Group of the growth potential of this market. In Ukraine, Ingenico delivered several tens of thousands of terminals to Privat Bank, the country's number one bank, to Auchan supermarkets to equip them with signature capture terminals and the Visa standard, and to McDonald's. In Russia, Ingenico signed contracts with the country's key banks: Russian Standard Bank, VTB Bank and Commercial Bank. Ingenico has also signed a contract with Sberbank, the country's first retail bank, for which Ingenico has become the official provider of payment solutions, replacing a competitor. Ingenico has also started to produce terminals in the Jabil plant, which is located in the Tver region near Moscow and equipped with the most high-tech production lines.

Important events

2012 was a very good year for Ingenico. The Group gained market share in emerging countries, in Europe and in the United States and has benefited from new mobile and contactless payment technology.

Excellent results

In an uncertain macroeconomic context, **Ingenico's activity confirms its strong development.**

Revenue has risen to 1.2 billion Euros, up 20% on a reported basis. This success confirms the relevance of a strategy based on a range of innovative solutions adapted to suit all of its customers' segments and based on a well-balanced worldwide presence.

Over-performing activities

In 2012, all regions contributed to the Group's overall strong performance.

Emerging markets, particularly Brazil, Russia and China, are driving the Group's expansion, especially in terminal activity. In the more classic markets in Europe and North America, Ingenico has also recorded strong sales performance (+9% for both regions).

Consolidation of its leading position in Europe

Ingenico has recorded excellent sales performance in Europe, taking

full advantage of a changing competitive landscape in the most important markets, above all in United Kingdom during the London Olympics, France and Central Europe. Millions of terminals have been sold in 25 countries in this region, as a result of accelerated renewal of the terminal base and the deployment of contactless payment based on retailer needs.

Improved activity in the United States

Activity has improved in North America, especially in the United States, where **Ingenico marketed its Telium terminal range (EMV and contactless) to large retail,** but also to a lesser and increasing extent to merchants through distributor networks and ISOs (independent sales organizations), such as Saygent and Faps. Paypal, Isis and AT&T are partners for mobile payments and First Data for data security.

Accelerated strategy in mobile payment

Mobile Payment is an important strategic axis for Ingenico. In February 2012, Ingenico strengthened its position in ROAM, an American **mobile payment solutions provider for mobile phones.** Buoyed by the success of iSMP, the payment solution designed for iPhone® and iPod touch®, Ingenico launched the iSMP® Companion, which uses Bluetooth to extend the solution to the iPad® as well as to any other mobile device. In Belgium, Ingenico and BNP Paribas Fortis are partnering to accept smart-phone payments compatible with all of the country's payment cards.

Acquisitions in Russia and Indonesia

Ingenico announced the acquisition of the payment solution activities of the Indonesian group PT Integra, one of the main players in the local market, covering all payment terminals services. The acquisition of Arcom, a distributor in Russia and in the Commonwealth of Independent States, was also finalized, followed by the start-up of terminal production in a plant near Moscow. **These acquisitions will enable Ingenico to position itself in high-potential markets.**

A new solution-based offer for the self-service market

Ingenico's new iSelf-Service solution adapts to all automated payment situations. A range of terminals (iUP250, iUR250, contactless solutions iUC150 and iUC180) with a modular design allows easy integration into any unattended schemes, indoors or out: Intuitive, easy to use and Visa- and Mastercard-certified, iSelf-Service terminals are designed to **meet all unattended scenarios 24 hours a day, without requiring surveillance.**

Ingenico news in 2012

JANUARY 5 NIGERIA

The Central Bank of Nigeria selects Ingenico for its cashless initiative.

JANUARY 9 AUSTRALIA

Ingenico renews its fleet of contactless terminals for Coles, Australia's largest retail chain.

JANUARY 12 UNITED STATES

Ingenico establishes a partnership with iMobile3 in order to launch the iMRP mobile payment solution.

JANUARY 13 UNITED STATES

Voltage Security and Ingenico sign a partnership for the purpose of simplifying payment data security on point-of-sale transactions.

JANUARY 17 UNITED STATES

New PayPal payment solution expands consumer payment choices.

JANUARY 24 RUSSIA

The Auchan supermarket chain selects Ingenico signature capture terminal for Visa card payments.

JANUARY 30 HEAD OFFICE

New headquarters opens in Paris' 15th arrondissement.

FEBRUARY 3 SPAIN

Kiabi chooses Ingenico for outsourcing and managing its card-based payment services in Spain.

FEBRUARY 23 2011 EARNINGS

Both 4th quarter and 2011 annual earnings show strong growth, surpassing €1 billion.

FEBRUARY 27 TRANSFERTO

Transferto, an Ingenico subsidiary, extends its scope of services thanks to new partnerships with: Viva in Bahrain, U-com in Burundi, Roshan in Afghanistan, and MoL in Malaysia.

FEBRUARY 29 HEALTHCARE

Ingenico's Healthcare/e-ID Division, is created, to combine the activities of Xiring in France and Ingenico Healthcare in Germany.

MARCH 1 MEXICO

Ingenico and IBM partner to implement mobile payment terminals inside Mexico's live theaters.

MARCH 5 SPAIN

Along with Banco Santander and Orange, Ingenico develops a payment application for NFC mobile phones.

MARCH 6 UNITED STATES

Ingenico integrates Isis' m-commerce application for phone-based mobile payments.

MARCH 7 STOCK MARKET

ICB (Industry Classification Benchmark) moves Ingenico to the technology sector. The company's stock price is now included in the Stoxx Europe 600 index.

MARCH 12 ENGLAND

Ingenico and Silverpay partner to equip British taxis with mobile payment other and countertop terminals.

MARCH 13 GERMANY

easycash, an Ingenico subsidiary, rolls out a contactless payment solution using a prepaid card in Siemens' company cafeterias.

MARCH 21 THE NETHERLANDS

easycash opens a Netherlands office continuing its international expansion strategy following Belgium and Austria.

MARCH 26 CROATIA

Ingenico rolls out a payment solution based on use of the iPP280 terminal inside Croatian taxis, in partnership with Intenda Net.

MARCH 28 SPAIN

Ingenico, in partnership with Cajasiete and Visa, supplies 5,000 Cajasiete customers from the Canary Islands with contactless payment terminals.

APRIL 4 UNITED STATES

Ingenico and First Data offer major U.S. retailers the Transarmor® transaction security solution.

APRIL 4 ANGOLA

Ingenico's EFT930G system is adopted by Angola's Interior Ministry for processing of fines and fees.

APRIL 5 ROAM DATA

ROAM Data, an Ingenico subsidiary, launches the first card reader that combines NFC technology with a magnetic strip, designed to ensure compatibility with smartphones, tablets and computers.

APRIL 6 TURKEY

Ingenico rolls out the first terminals for Turkey's food processing sector, in partnership with Erisler Gida.

APRIL 19 2012 EARNINGS

Sales revenue posted for first quarter 2012 reach €239.8 million, a 17% gain in published data (11.5% based on comparable data).

APRIL 24 EASYCASH

easycash, an Ingenico subsidiary, is Visa PayWave certified and now accepts all contactless cards currently available in Germany.

APRIL 25 IWL TOUCH

Ingenico unveils IWL Touch, a new tactile wireless terminal, featuring a large screen capable of broadcasting both video and audio content.

MAY 3 GOVERNANCE

The company's joint general assembly approves resolutions to improve Ingenico's governance.

MAY 9 UNITED STATES

Ingenico and Saygent launch a partnership to create an innovative solution for collecting client feedback.

MAY 14 UNITED STATES

POS Portal, a leader in the terminal distribution market, opts to equip its Telium2 platform entirely with Ingenico terminals.

MAY 23 UNITED STATES

Ingenico terminals are selected by Vantiv, a leading payment processor for financial institutions.

JUNE 5 HEALTHCARE

Ingenico Healthcare/e-ID rolls out a new line of terminals, the iHC, along with solutions dedicated to the healthcare sector.

JUNE 12 FRANCE

SNCF Railway chooses Ingenico's contactless terminals to equip its 3,000 sales outlets across France.

JUNE 14 HEALTHCARE

The Uni-Ha hospital purchasing consortium selects Ingenico Healthcare/e-ID to supply solutions for information system access.

**JUNE 19
BENIN**

In partnership with Finada, Ingenico develops a microfinance programme for Benin, offering both transaction security and biometric identification.

**JUNE 20
EUROPE**

Ingenico's partnership with Avis Europe adds 10 countries to its secure payment management system, a solution that now encompasses 22 countries.

**JUNE 26
EASYCASH**

Praktiker AG, a group of DIY stores, contracts Ingenico subsidiary easycash to process payments for all debit and credit cards.

**JULY 6
RUSSIA**

Ingenico begins terminal production at a plant near Moscow.

**JULY 9
AWARDS**

Ingenico wins the World Finance Technology Prize for all regions across the world.

**JULY 26
2012 EARNINGS**

Revenue figures posted for first half 2012 are sharply higher, at €542.3 million, a 23% increase in published data (16% for comparable data).

**AUGUST 22
RUSSIA**

Relying on Ingenico terminals, the major retailer chain Sedmoy Kontinent accepts Visa PayWave contactless payments.

**SEPTEMBER 4
SPAIN**

Ingenico launches a mobile phone application with services such as geolocation, itineraries, and card blocking for its H24 network of multi-brand self-service stations.

**SEPTEMBER 5
UNITED STATES**

Ingenico's iWL2xx series terminals are the first to be certified by AT&T for processing payments on the 3G network.

**SEPTEMBER 11
CZECH REPUBLIC**

Telefonica selects Ingenico to launch the NFC mobile payment system in the Czech Republic.

**SEPTEMBER 13
TURKEY**

Ingenico equips Pegasus, one of the country's main airline companies, with a mobile payment solution.

**SEPTEMBER 26
FINLAND**

Ingenico installs Europe's first 3G payment terminals in Finland with Luottokunta, a local leader in card-based services.

**OCTOBER 3
MOBILE PAYMENT**

For each market segment, Ingenico is the first player to offer a complete line of MasterCard PayPass 3.0-certified terminals, that incorporate mobile payments.

**OCTOBER 15
FRANCE**

Orange selects Ingenico to develop contactless recharging of prepaid telephone credit cards.

**OCTOBER 24
2012 EARNINGS**

Sales revenue posted for the 3rd quarter 2012 amounts to €311.3 million, a 24.9% rise in published data (16.7% in comparable data).

**OCTOBER 29
IPP H-TOUCH**

Ingenico launches a new terminal for major retailers: the IPP H-Touch 480 featuring a touchscreen, audio and video content broadcasting and signature capture and contactless payment functions.

**OCTOBER 30
CRÉDIT MUTUEL CIC**

In partnership with Crédit Mutuel-CIC, Ingenico unveils the first standardised operational payment solution using a SEPA-compliant card.

**OCTOBER 31
GREAT-BRITAIN**

Ingenico assists the Royal-British Legion raise 1 million pounds within 12 hours by supplying 400 mobile payment terminals.

**OCTOBER 31
SELF-SERVICE**

Ingenico launches iSelf-Service, a new highly-secure line offering flexible contactless technology for self-service payments.

**NOVEMBER 2
LOYALTY**

Ingenico rolls out the Next Generation Loyalty Solution, a multichannel loyalty-based solution for retailers and the fast food industry.

**NOVEMBER 5
UNITED STATES**

Elavon offers its American and Puerto Rican customers the Ingenico wireless Telium 2 terminals and countertop.

**NOVEMBER 5
5 MILLION**

Ingenico delivers its record-breaking five millionth terminal in 2012. 40 % of terminals installed have the contactless function activated.

**NOVEMBER 6
BELGIUM**

Ingenico and BNP Paribas Fortis launch the first smartphone-based payment acceptance system.

**NOVEMBER 6
UNITED STATES**

TaylorMade Adidas Golf chooses ROAM Data solutions to develop its in-house value-added services.

**NOVEMBER 7
GERMANY**

The Ingenico subsidiary easycash processes online payments for the Praktiker chain of DIY stores.

**NOVEMBER 7
INDONESIA**

Ingenico purchases the payment solution activities of PT Integra, a major market player in Indonesia, and strengthens its presence in the country.

**NOVEMBER 14
EASYCASH**

Germany's federal financial oversight authority awards Ingenico subsidiary easycash an e-money operating license.

**NOVEMBER 20
TRANSFERTO**

The Ingenico subsidiary TransferTo launches mobile carryover time solutions at over 500 of the 7-Eleven points-of-sale in Singapore.

**NOVEMBER 29
PERU**

In partnership with VisaNet Peru, Ingenico rolls out Latin America's first 3G payment terminals.

**DECEMBER 4
ITALY**

In partnership with Edenred, RIM BlackBerry® and Reply, Ingenico initiates a pilot project to issue electronic restaurant vouchers.

**DECEMBER 6
TAIWAN**

Taiwan Mobile markets a phone credit transfer/carryover service designed by the Ingenico subsidiary Transferto.

**DECEMBER 11
SPAIN**

Repsol, market leader in the self-service sector, and Caprabo, the number 2 retailer, select Ingenico to install the contactless payment solutions.

Stay tuned...

Highlights

> WORLDWIDE PRESENCE AND EXPERTISE IN CROSS-BORDER SOLUTIONS

Ingenico has offices in some 40 countries and does business in more than 125. The Group boasts unique expertise in implementing payment solutions, especially in cross-border solutions, which are increasingly attractive to major international retailers faced with the challenges of globalizing markets.

> A 30-YEAR RECORD OF STRONG GROWTH RESULTS

Since 1980, Ingenico has experienced a near-continuous run of strong growth. Sales revenue has risen substantially over the past few years, doubling in five years and breaking the 1 billion Euro mark in 2011. These results illustrate the effectiveness of Ingenico's strategy, which stresses a search for growth both worldwide and within emerging markets.

> A RANGE OF TERMINALS ADAPTED TO SATISFY ALL PAYMENT SITUATIONS

The Ingenico range of terminals is the market's most comprehensive. Built on the powerful Telium 2 technological platform, these devices satisfy all the latest security certification requirements, including PCI DSS, and EMV, in addition to adapting to all market segments and all payment situations such as mobility, contactless, and self-service. Ingenico's terminals help promote retailers' brand promise.

> MORE THAN 30 YEARS OF PAYMENT EXPERIENCE

Since its founding in 1980, Ingenico has been a top-tier player in the payment market. By focusing on innovation and transaction security, Ingenico has staked its place as the national and international leader of a rapidly expanding market that encompasses global transactions, contactless payment, self-service, and value-added services.

> IDEAL MARKET POSITIONING TO TAKE ADVANTAGE OF NEW PAYMENT OPPORTUNITIES

By focusing above all on its clients' concerns over handling payment, Ingenico is poised to capitalize on new payment market opportunities. Expert in EMV protocol/smartcard payment, Ingenico is also innovating and anticipating tomorrow's payment technologies: contactless, mobile, and Web-based. This emphasis on innovation provides Ingenico with the tools to respond effectively to all payment situations.

> UNIQUE EXPERTISE IN DEALING WITH SECURITY ISSUES

The secure payment and management of transactions is second nature to Ingenico, a company created where the smartcard was invented.

All of Ingenico's payment solutions satisfy the most up-to-date security certification requirements.

What's more, Ingenico is an active participant in the project to develop a single European security certification framework.

> A SOLUTION DEVELOPMENT STRATEGY APPLICABLE TO THE SERVICES SECTOR

During the last five years, Ingenico has refined its business model, from designing and manufacturing payment terminals to offering global payment solutions for in-store, mobile and on-line applications. These solutions enhance the purchasing process and strengthen the bonds between merchants and customers, whose consumption behavior has become increasingly demanding.

> AN ACTIVITY BALANCE ACROSS ALL CONTINENTS

Secure in its top position in mature payment markets, Ingenico focused on emerging markets, launching its globalization strategy in the 1980s. Today, nearly half of the company's performance is coming from emerging countries.

This geographic balance is one of the key reasons for Ingenico's continuous activity expansion despite a gloomy macroeconomic conditions.



Expertise in payment and in its clients' activities

Present in more than 125 countries, Ingenico is privileged to partner with financial institutions, banks, major retailers and small merchants. With multichannel payment solutions that incorporate terminals, end-to-end transaction management and value-added services, Ingenico's solutions can be tailored to satisfy any sales situation.

From Aeroplanes
to Zigzag railways.

Being global experts in M&A Management,
we provide tailor-made solutions, wherever your business.

Alliance. Financial solutions from A-Z

Aviation & Land Transportation Group



Presentation of the offering

A COMPREHENSIVE OFFER GENERATING VALUE AND INNOVATION

The year 2012 was another milestone in the transition of Ingenico's economic model. Initiated five years ago, this strategy has proved its relevance, transforming a model based on designing and manufacturing payment terminals into a comprehensive offering of global payment solutions featuring terminals, end-to-end transaction management and value-added services. In a world where payment is increasingly becoming a virtual activity with choices among multiple channels (in-store, mobile or on-line), Ingenico's offer is capable of handling all market segments throughout the world and developing an effective response to each sales situation.

PAYMENT LIES AT THE HEART OF BUSINESS LINE-RELATED PROBLEMS

Payment is a strategic focus for merchants; the ultimate customer contact, core of the commercial relationship, and final step of the sales process. Regardless of consumption patterns (online ordering, remote payment from home, mobile transactions), the Ingenico offer:

- **simplifies** the purchasing process by innovating and expanding the number of payment channels;
- **secures** payment systems and safeguards user data;
- **enhances** the sales experience by contributing value-added services. Ingenico's offer adapts to each client and can be further refined to meet the specific needs of each business segment.

YEAR IN AND OUT, INGENICO ADDS INNOVATIVE PAYMENT SOLUTIONS

Changing purchase patterns provide the incentive for retailers, whether small merchants, independent professionals or major chains, to triple the range of services offered to their customers, to "any time, anywhere, on any device." Consumers now expect to purchase wherever, whenever and however they please. The goal for sales outlets is to provide a payment experience that stands out from the competition, yet is consistent from one channel to the next. Ingenico's multichannel solutions adapt to each type of business challenge. Ingenico's solutions are designed to accommodate future innovation, capturing technological breakthroughs to optimize function: simplifying the purchasing process, opening new markets such as contactless payment, and customizing flexible value-added services such as coupons, geolocalization, customer surveys, and loyalty programs.

INGENICO'S SOLUTIONS ADAPT TO THE SPECIFIC NEEDS OF EACH BUSINESS SEGMENT

With expert knowledge of payments and each client's business, Ingenico focuses on seven market segments where it can provide the best solution for each payment situation:

- **Retail.** Ingenico's multichannel payment services, along with its value-added services, help strengthen the bonds between large retailers and their customers.
- **Mobility.** New sales opportunities designed for mobility provide extra services to both consumers and retailers, anywhere, any time.
- **Small Merchants.** Introducing terminals and value-added services helps generate merchandising activity while freeing them from their bank's payment management constraints.
- **Hospitality.** Cross-border transactions and value-added services accelerate market activity built around tourism and holiday rentals.
- **Healthcare.** Terminals and dedicated platforms facilitate the introduction of electronic health card systems and ensure their secure use.
- **e/m-Commerce.** Payment over the Internet or on mobile platforms helps meet consumer demands for flexibility.
- **Self-service.** With fast, convenient and safe service for consumers, unattended payment expands the number and type of sales opportunities.

MERCHANTS AND CONSUMERS ALIKE ARE LOOKING FOR SECURE, STREAMLINED PAYMENT OPTIONS

Currently, more than 20 million Ingenico terminals are installed worldwide. In conjunction with the company's transaction solutions and array of value-added services, these terminals are able to meet consumer requirements while providing proven benefits for merchants:

- **Simplicity.** Ingenico's innovative solutions simplify transactions and transaction management, regardless of the preferred channel.
- **Speed.** Shortens payment processing time, a security benefit for the merchant and consumer alike.
- **Mobility.** Mobile payment protocols reinvent the whole purchasing process by freeing transactions from point-of-sale physical constraints.
- **Security.** Ingenico has achieved expert status in handling the security of payment systems and cardholder data. All solutions are PCI DSS (Payment Card Industry Data Security Standard) certified.
- **Profitability.** Value-added services, such as couponing, loyalty programs and surveys, offer new opportunities for retailers to generate additional revenue and collect customer data.



Retail

Back to the basics:
The consumer's purchasing experience

PAYMENT AS A SOURCE OF INCOME AND A DRIVER OF BRAND IMAGE

Ingenico's solutions enhance the brand image of major retailers. Multichannel options and value-added services set the stage for a unique purchasing experience that builds and strengthens bonds between brands and their shoppers.



Consumers expect more in the way of services.



New terminals address the challenges faced by major retailers.

Ingenico's offering is tailored to meet each retailer's needs

Customers of large chain stores expect a greater choice of services when paying for their purchases: easy management of loyalty points and couponing systems, validated parking, use of e-payment options. Ingenico works side by side with these chains to accommodate these growing expectations. Ingenico's payment solutions improve not only the shopping experience (increasing speed and allowing personalized contact) and overall operational efficiency (centralized transactions, cross-border payment), they also adapt to meet the needs of each retailer: country of use, key activities, sales floor staging, and customer consumption patterns.

Payment and associated services are integral parts of the brand promise

The retail industry faces saturated markets with heightened competition through the Web. To build loyalty among customers and benefit from differentiation, retailers are focusing once again on the basics: the con-

sumer and the shopping experience. Ingenico addresses these concerns by placing payment at the heart of each brand's value chain. Ingenico's solutions are aimed at: reducing wait times at checkout; adding to shopping enjoyment through innovative services such as loyalty information, couponing and promotions; applying across all sales channels (Internet, smartphones, self-service); and strengthening bonds with the consumer. The latest payment technologies (contactless, electronic wallet) ensure the durability of these relations.

Cost-reducing, revenue-generating solutions

Major retailers are also seeking solutions that lower their operating costs. Ingenico's end-to-end management approach to national or international transaction flows guarantees high quality and integrity from the point of payment acceptance (in-store and on-line) until reaching the buyer. Financial costs are optimized through a buyers' network with centralized, flexible and independent

architecture. With Ingestate, Ingenico oversees the remote management of its entire base of terminals in use throughout the world. More than 2,000 applications are available for processing payments and implementing new value-added and revenue-generating services. Incorporated security systems (certification, data encryption) help protect the consumer and retailer alike from fraud and data splicing.

The payment terminal serves as an interface between retailer and consumer

The new range of Ingenico terminals stimulates interactions between major retailers and their customers. Equipped to be mobile, tactile and hybrid while offering electronic signature and self-service functionalities, these devices meet the needs of all purchasing situations. Color screens act as a communications conduit: not only processing payment under the most advantageous conditions, but also inviting and promoting a lasting relationship of between retail brands and consumers.

Retail



CONTACTLESS PAYMENT

Speeding and streamlining the payment process

Over the past 10 years, consumers' average shopping cart amount has halved. At the same time, the sales revenue of major retailers has remained steady, the result of a greater number of transactions being processed, which in turn, causes longer lines and wait times at checkout.

By accepting contactless payment, Ingenico's new terminal range shortens checkout times; limits the time-consuming, less secure and costly-to-handle use of cash; and simplifies the transaction management process.



ENTERTAINMENT-SHOPPING

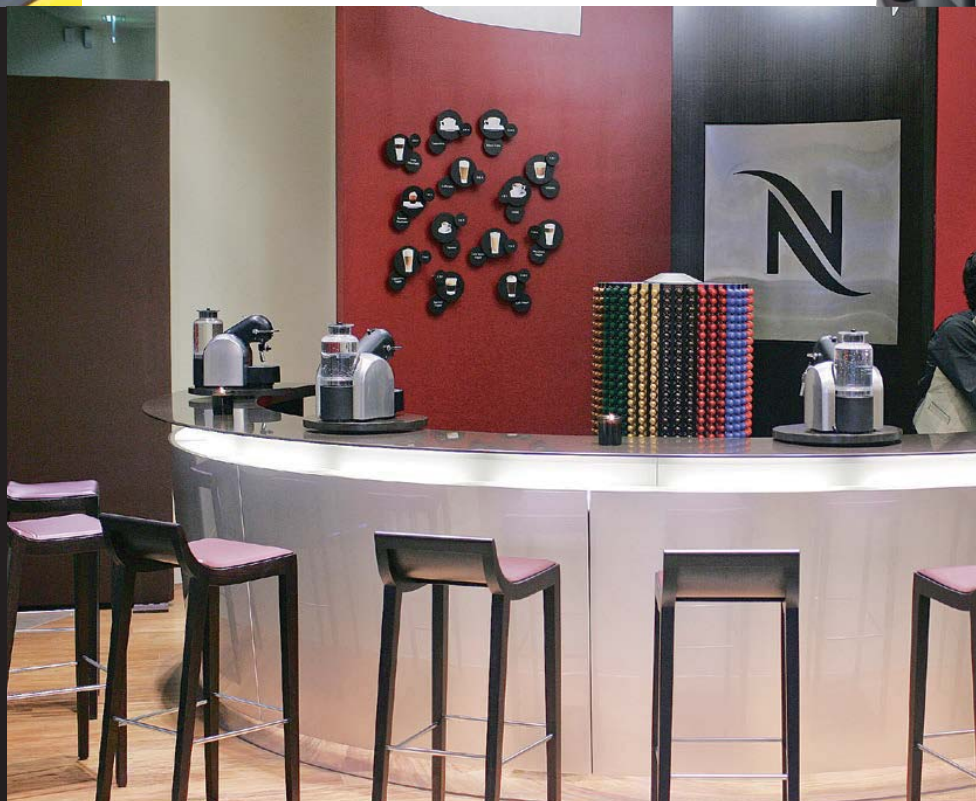
Adding to the enjoyment of in-store consumers

Since price is no longer sufficient as a rationale for capturing market share, major retailers are refocusing on their customers, in seeking to enhance enjoyment when making in-store purchases.

This experience is known as entertainment shopping (the ability to offer pleasure and gratification when buying).

To foster this spirit of trust, the point-of-sale is transformed: redistribution and reorganisation of space, staged reception area, building in promotions or sales offers.

Ingenico's solutions go hand in hand with this dynamic approach at all levels during this retail exchange: company devices simplify payment (mobile, contactless, self-service), streamline transactions, propose new services able to generate value for merchants, create bonds between the brand and its loyal consumers, all the while benefiting from the input of shoppers.





GREAT BRITAIN

Stand out from the competition thanks to multichannel payment solution

A major English clothing retailer with 3,000 installed payment terminals breaks with its competitors by offering an innovative shopping experience: a purchasing path that combines point-of-sale and the Internet.

The client can place an order using a given channel, modify it on another channel, choose in-store pickup or home delivery, and complete payment using his or her choice of channel. Ingenico guarantees transaction integrity.

Depending on the retailer's preferences, Ingenico can extend accessibility to mobile phones, tablets, and even to connected televisions.



iSC Touch 480

Enhance the buying experience with a wider screen

The iSC Touch 480 is Ingenico's latest-generation signature capture terminal. With a 7-inch color screen (as large as the iPad® mini), it encourages entertainment-shopping by allowing the consumer ample time to consult the status of loyalty accounts, discounts and other services and promotions.

Initially designed for U.S. mass retailing, the iSC Touch 480 is adaptable to other market segments such as luxury goods, for which the pleasure of purchasing trumps checkout speed.



UNITED STATES

Supplying local partners with a mobile payment terminal

The Home Depot, America's number one retailer of household equipment and appliances, makes available a network of partner contractors such as kitchen designers, parquet installers, and plumbers, to its customers for performing in-home services. In turn, The Home Depot shares with these partners the benefits of Ingenico's mobile and secure payment solution featuring its branding.

Consumers are able to pay the contractor working at their home by card while accessing service deals offered by the retailer, who centralizes all payments. Ingenico contributes to The Home Depot's brand promise all the way to its payment system.



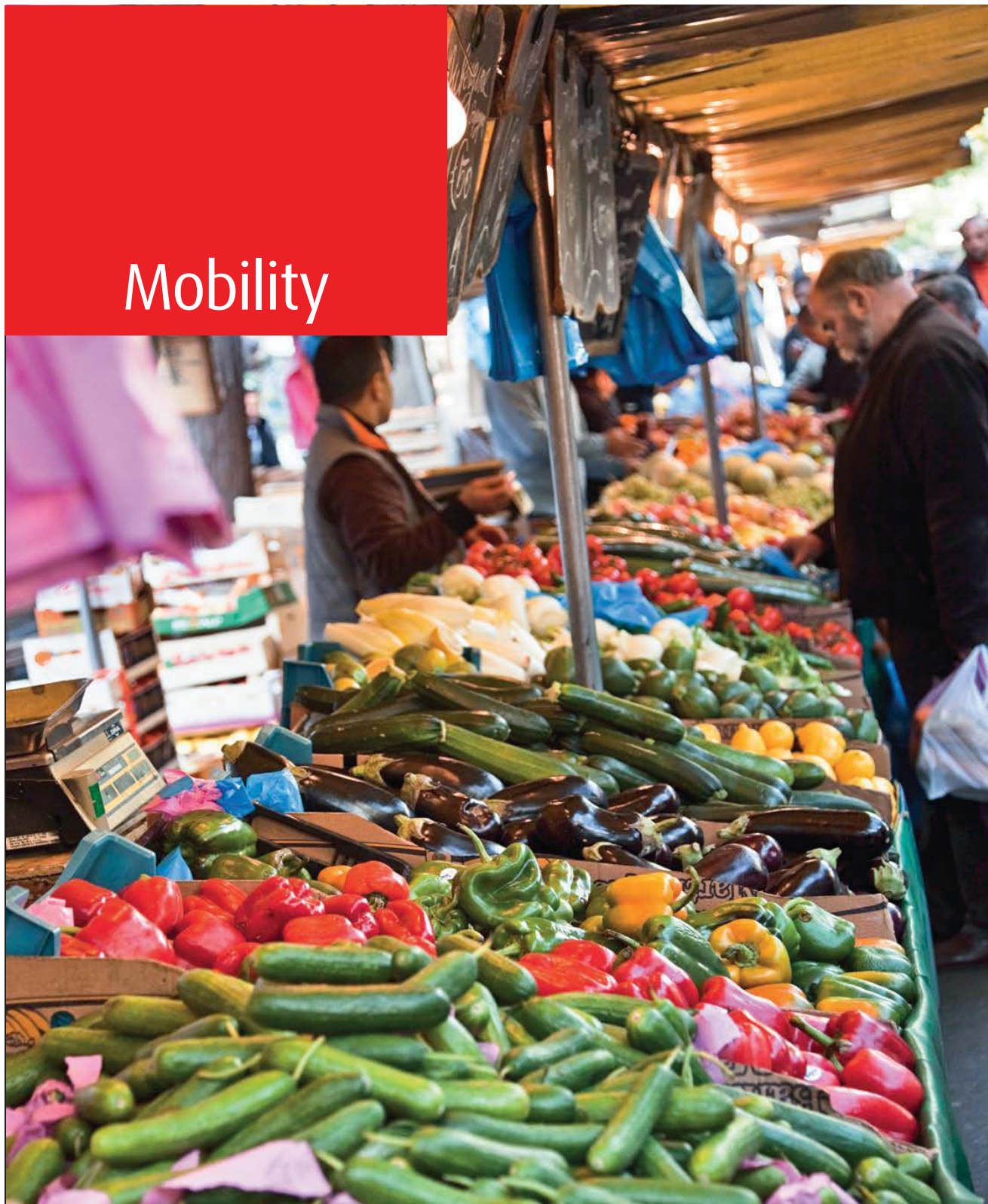
iPP H-Touch 480

A hybrid payment solution for both the German and Austrian markets

In Germany and Austria, card payments are performed using either a magnetic strip or chip depending on the product type, purchase amount or bank partner chosen by the point-of-sale. With the iPP H-Touch 480 solution, Ingenico has developed a hybrid technology that addresses this very situation: the terminal initiates the transaction via the payment card strip or chip, with total transparency to the consumer.

Ingenico is able to adapt to German market specifications, enabling the consumer to benefit from value-added services at the time of purchase. By successfully fulfilling its banking partners' goals of a targeted service offering, Ingenico maintains its technological lead in the field of electronic payment.

Mobility



Creating new sales opportunities in the context of high-mobility situations

INNOVATION AND PROXIMITY TO CONSUMERS

2012 marks the advent of mobility within the payment function. New mobile devices like smartphones and tablets have radically modified the purchasing experience for both consumer and retailer, allowing services to be provided anywhere, any time. Ingenico has developed a full line of mobility solutions that continually anticipate the explosion in these new technologies.



Businesses benefit tremendously from mobility in expanding their markets.



Payment solutions via mobile devices are ideal for local contractors.

Mobility is the innovation engine behind payment solutions

Consumers are looking for relationships that are immediate, simple and secure when making purchases: in-store, they expect to be attended by a salesperson every step of the way; at home, they increasingly prefer online and mobile transactions using bank payment cards.

Retailers also benefit from mobility functionality in order to expand their markets by providing deliveries and home-based services. Ingenico's solutions acknowledge these new payment-centered uses and adapts them to each individual market segment: mass retailing, local shops, banks, rentals, the hotel industry, leisure, and more. This expanded scope creates new interactions between merchants and consumers, providing additional benefits through integrated applications such as couponing, loyalty programs, sales promotions, geolocalization, and profile management.

Ingenico's leadership guarantees optimal security conditions

Online ordering, payment upon home delivery, transaction monitoring, and supply management are just some of the mobile payment situations that require infallible security conditions. For more than 30 years, Ingenico has held the technological leadership position, with platforms and products that guarantee top-flight security. End-to-end payment solutions cover all security levels, regardless of the mode of payment, including smartcard, magnetic strip, contactless, and electronic wallet.

Merchants are becoming increasingly mobile

Whether operating from home or remote locations, making deliveries or traveling on a business trip, merchants require mobile payment solutions adapted to their particular situation. Ingenico's economical line of m-commerce services transforms mobile devices into full-service solutions that incorporate a secure

card reader (chip or magnetic strip), a mobile sales application, a secure platform for managing transactions, and a set of efficient reporting tools.

Ingenico's world-wide expertise at the service of chain stores

Ingenico is actively involved in promoting all mobility initiatives by establishing partnerships with key players in the various sectors, including the Internet, telephony, mass retailers, banks, and other providers. The company's innovative partnerships have resulted in mobile payment systems for the iPhone®, iPod®, smartphones, Androids, and iOS, Android or Windows tablet devices.

These solutions accept contactless cards or EMV smartcards and satisfy all of the latest security requirements, both internationally and locally. Regardless of the preferred mode of payment, Ingenico's versatile platforms integrate seamlessly with all existing customer solutions.

Mobility



SECURITY

Expanded transaction security levels in a mobility context

Security is the core of Ingenico's business model and a key component in today's mobile environment. An ongoing relationship of trust among consumers, retailers and banks requires the most advanced and up-to-date levels of data security.

Ingenico is the first operator to be awarded MasterCard PayPass 3 certification (of the 17 certificates issued, 14 have gone to Ingenico) and Xpress 3 certification for integration of mobile payment protocols into MasterCard and American Express accounts.

These performance measures include contactless terminals, thus confirming Ingenico's leadership role in end-to-end security of mobile transactions.



iSMP Companion

Extending the success of iSMP to the tablet family of devices

Ingenico's iSMP transforms an iPhone® or iPod touch® into a secure mobile payment terminal for EMV smartcards. Ingenico has upgraded its solution with the iSMP Companion, which connects via Bluetooth™ to any mobile device, regardless of the operating system (Android or iOS) or connectivity requirements. This versatile further improves the buying experience, notably in upper-end segments.

Simpler to use and manage than a conventional cash desk, iSMP Companion has been shown to raise the in-store sale conversion rate.



BNP PARIBAS FORTIS

Developing card-based payment connections for smartphones

In Belgium, Ingenico and BNP Paribas Fortis offer payment acceptance via smartphone for merchants. The solution combines a dedicated smartphone application connected by Bluetooth™ to a pocket-sized card reader, along with a processing and compensation service that is compatible with all of the country's payment card options. This allows retailers, contractors and independent professionals to use their smartphone to receive any card-based payment.

Once the amount owed is input via the smartphone application, the customer simply enters his or her PIN code using the card reader keyboard for complete security.



ROAM

Facilitating access to mobile payment resources across the globe

Ingenico's expertise in payments using EMV smartcards and ROAM, America's leading m-commerce platform with 2 million readers installed and over 50,000 connected retailers, has enabled the rollout of mobile payment solutions that provides innovative services (loyalty, client profiling, etc.) in a retail-driven reporting and management environment.

Mobile sales, such as home deliveries and contractors' services, as well as markets most closely tied to retailing, most specifically the luxury segment, are booming. Developing countries are also generating strong demand for mobility-oriented retail payment solutions. In India for example, ROAM has developed a customized solution for the local market that enables mobile payment acceptance with all phone types, even non-smartphones.

TURKEY

Mobile payment app for onboard sales services

Ingenico supplies the company Pegasus, a major Turkish airline, with mobile payment devices for onboard sales services. These solutions are enabling Pegasus Airlines to automate all manual operations, save time, streamline the lengthy and complex process of onboard sales, and output receipts and invoices directly from the device's integrated printer. The application installed on the Ingenico terminal frees Pegasus' cabin crew to more efficiently manage the operations of inventory control and sale / payment via a single channel.



Small Merchants



Enabling banks and small merchants to differentiate by offering innovative payment options

PROVIDING BANKS WITH OPTIMIZED PAYMENT OPTIONS

Ingenico is the banking industry's preferred partner for payment-related activities, thanks to its next-generation range of solutions, with innovative payment features that allow banks to differentiate and adapt to the needs of small merchants throughout the world.



Ingenico's solutions can be adapted to every retail environment.



Their associated services create additional sources of income.

New payment expectations on the part of banks and retailers

Today's small merchants expect a wide array of payment options, beyond rapid and secure solutions. They want new functionalities to improve both their development and productivity, increase their sales revenue, and optimize customer loyalty. Banks are under pressure to supply services that meet these demands. Ingenico meets all these challenges through latest generation solutions that combine innovation, ergonomics and security to the benefit of this retailing category.

Ingenico's solutions are fully adapted to small merchants

Banks need a partner to augment their payment activity with security and flexibility. Ingenico caters to this market segment, by reducing the costs of managing a vast network of terminals and providing differentiating services designed for this dynamic and complex environment. Ingenico's solutions

entail more than 2,000 certified applications with worldwide coverage, are easily and quickly deployed by virtue of Telium technology, are fully compliant with the most recent international and local security standards, and reduce both the time and costs of operating a terminal network thanks to automated installation routines and remote management and control.

The most relevant and innovative range of terminals on the market

Ingenico is able to accommodate the needs of banks and merchants through its new series of solutions launched in 2012. Ingenico's range of terminals is supplemented by latest generation standalone and mobile solutions that are capable of accepting all types of payment, including EMV smartcard, magnetic strip card, signature capture, and contactless.

Ingenico has created the market's first solutions (iWL Touch and iPP H-Touch 480) that feature a high-performance color

touchscreen. Ingenico has also launched the first services platform, the iWL Touch series, that allows merchants to conduct secure transactions and offer their customers additional value-added services. For example, Ingenico Prepaid Services has implemented iWL Touch in bookstores and tobacco shops across France, supplemented by an extensive range of value-added services. The customer is now empowered to recharge the account directly at the terminal, without requiring validation by the retailer: the process merely consists of selecting the operator, entering the corresponding phone number and entering the desired recharge amount.

Small Merchants



LONDON 2012

Ingenico's contactless payment success at the Olympic Games

Great Britain is already Europe's most advanced market for contactless payment. For the 2012 Olympic Games, Ingenico and Visa implemented contactless terminals within many London shops, including 3,800 at the Olympic site alone.

By equipping several thousand of the city's taxis with this technology, Ingenico helped ease traffic congestion and reduce gasoline consumption and CO₂ emissions across the British capital.



iWB Bio series

Biometrics, a new technology for the microfinance industry

Biometrics are streamlining banking identification for operations located in India, Africa and Latin America. Ingenico's latest line of iWB Bio devices integrates a biometric recognition module based on fingerprints.

This device developing financial inclusion functionality by providing a certified authentication for a population often challenged by identity recognition problems.

Ingenico plans to implement this new solution in local retail shops in regions with limited banking services, as a resource to help retailers expand their potential markets.



EASYCASH

easycash's international strategy takes hold in Europe

Now established in Belgium and Austria, easycash continues its globalization strategy by setting up operations in the Netherlands. The Dutch market is one of Europe's most advanced for electronic transactions.

Since receiving Germany's e-money service provider license, easycash now has full potential to extend its European market coverage.



UNITED STATES

Creative Mobile Technologies Equips U.S. Taxicab Fleet with Ingenico's PIN Pad

In preparation for the migration to EMV chip cards in the U.S., Creative Mobile Technologies (CMT), the nation's premier innovative technology and payment processing solutions provider for the taxicab market, has selected Ingenico's next generation Telium2 iPP350 PIN Pad as their preferred secure point-of-sale device for taxis in cities across the United States. CMT is already piloting the device in cabs in San Jose, CA. The tailored solution is specifically to enable taxicab drivers to accept current and future payment types within a secure, consumer-facing way and to enable taxi riders to have a seamless and quick customer transaction experience. Passengers have the convenience of choice of payment and have full access to the complete itemized fare, including tip amount options.



BRAZIL

Ingenico's solutions: a step towards market differentiation in Brazil

Ingenico's terminals provide Brazil's banks with the ability to distinguish between themselves and their competitors. These devices offer an innovative visual and tactile experience in support of the brand promise made to buyers.

Large color screens and mobile technologies promote the financial institution in its dealings with retailers. Redecard, Cielo and Getnet present merchants with different payment solutions, each more innovative than the last and all incorporating the sector's most advanced technologies, including contactless and touchscreen.

Brazil is Ingenico's number one world market: the company sold more than 1 million terminals here in 2012.

FRANCE

IPS improves the customer experience with no intervention of the retailer

International prepaid offers are gaining momentum and Ingenico Prepaid Services, expert in prepaid and top up (air time, gift cards ...), has introduced touch screen terminals iWL Touch in booksellers and tobacconist shops. The devices allow payments with an entire range of value-added services. The interface, bigger and more convenient, includes tutorials for the end users. The client is now empowered to recharge the account directly at the terminal, without requiring validation by the retailer: the process merely consists of selecting the operator, entering the corresponding phone number and inputting the desired recharge amount. IPS also partnered with Orange for direct and contactless to up of its prepaid customers.

Hospitality

INNOVATION AND PAYMENT USING ALL CHANNELS

Ingenico's international and innovative solutions have created new payment opportunities; they streamline checkin, checkout and payment and free personnel for consumer services.

Ingenico's offering targets four segments are by in the hospitality field: restaurants and fast food; hotels; car rentals; and entertainment venues such as cinemas, theaters, and amusement parks. These four segments are currently enjoying sustained growth across the world, especially in Brazil, where preparations are underway for the 2014 Football World Cup. Ingenico's solutions are specifically designed for the needs of these four segments: the focus lies in understanding each segment's key challenges and each client group's core problems in order to create effective solutions. Among the recurring issues, are that sales revenue is derived in large part during the busiest periods (mealtime for restaurants, starting times for shows, hotel checkin and checkout times, and that a clientele dominated by tourists will use various international means of payment, including increasing numbers of Chinese visitors, who settle their purchases using the CUP (Chinese Union Pay) payment card. Ingenico's solutions feature contactless payment, automated terminals and multichannel transaction management to successfully address these issues, while allowing hospitality providers to develop targeted services that build loyalty among its particular demanding clientele.

MULTICHANNEL PAYMENT

The multichannel option frees consumers from time and space constraints

Ingenico's cross-channel solutions span all available payment channels: sales desk, terminal, mobile device and online. Today's hospitality industry requires cross-channel purchase and payment solutions that will encourage their customers to use of all channels simultaneously; for example, ordering online or from a mobile device, to paying at a terminal upon checkout, prepaying prior to order pick up at the counter. These cross-channel services provide real value added for retailers and customers alike by freeing the hospitality experience from time and space constraints.



MCDONALD'S

Expanded channels to streamline and speed peak hour payments

For McDonald's, limiting lines is a fundamental concern. By increasing the number of points of interaction, the fast food retailer would like to provide customers with complete ordering and payment options as part of an identical purchasing experience, regardless of the channel selected. Consumers are given the possibility to order in advance online, from a mobile device, from their car or at an in-restaurant terminal. These services, offering various payment channels, boost McDonald's sales figures and free staff to spend more time on customer service. Ingenico supports McDonald's in this strategy via its multichannel transaction payment and management solutions; in addition, Ingenico supplies McDonald's with multilingual readers for the restaurant's automated terminals, which accept all international means of payment.





AXIS

Transactions are managed and centralized on a single secure platform

The international solution for centralizing and managing transactions, Ingenico's Axis platform provides end-to-end payment security in strict compliance with all international regulations and standards.

Through use of the PCI-certified Axis service, clients are not required to purchase and install any dedicated servers or infrastructure.

Ingenico implements this platform as a managed service among a wide variety of sectors, including retail sales, the hotel and restaurant industries transit, self-service venues, and today boasts a total of 80,000 active points of payment under management.



INNOVATION

Hospitality: A sector always at the forefront of customer service

The hospitality segment has always led in payment solution innovation. Airlines and hotels were among the first businesses to create loyalty cards, long before the widespread customer loyalty programs known today. To better manage checkout lines, restaurants have long used portable terminals to facilitate payment at the table. Situations requiring effective line-busting techniques are frequent at leading fast food chains and franchises. Ingenico's array of multichannel solutions positions the company well to serve the major players in this sector.



AVIS

Ten new countries in Avis' European network adopt Ingenico solutions

Centralisation of Avis' transactions in Europe is ongoing. Ten additional countries (Denmark, Norway, Sweden, Finland, Iceland, Romania, Hungary, Poland, Greece and Malta) have incorporated Ingenico's Axis system for secure transaction and payment management, through 3,000 iCT terminals in Avis' local branch offices.

Assistance and equipment maintenance services are also provided by Ingenico's teams. In all, 22 countries in this car rental company's network have implemented this Ingenico solution, which also provides a customized payment application and communication protocol.

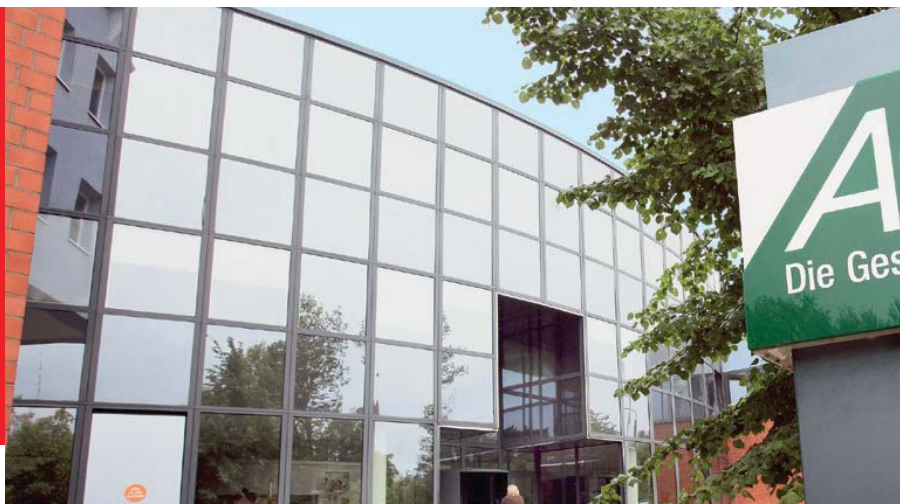


Healthcare

THE SECURITY INHERENT IN ELECTRONIC HEALTHCARE SYSTEMS

As a global leader in security solutions dedicated to electronic healthcare systems, Ingenico is extending its expertise in this thriving sector and rolling out its brand of solutions across Europe.

Ingenico's Healthcare/e-ID Division was created in early 2012 to consolidate the healthcare and electronic identification activities previously offered by XIRING and Ingenico. The global leader in providing solutions specifically for electronic healthcare systems, Ingenico enjoys a top-tier position in both France and Germany with more than 800,000 terminals installed. Pharmacies, independent practitioners, hospitals and insurance providers all benefit from Ingenico's solutions for secure health-related transactions (electronic medical claim forms, electronic prescriptions, archived medical records) as well as for transaction using the countries' national health card (value-added services such as updating health card information in a secure environment or tracking prescription delivery). France alone secures more than a billion electronic medical claim forms each year. Ingenico's demonstrated leadership also provides a foundation for further expansion throughout Europe, where several countries are currently implementing health card-based systems. Ingenico also plays an important role in devising electronic identification infrastructure solutions, especially in France where Ingenico equips administrative authorities and public service offices, including the National Gendarmerie administration and the national police agency.



FRANCE

Uni-HA purchasing consortium prefers Ingenico's security solutions

The Union for Hospital Procurement (Uni-HA), a cooperative network for bulk procurement serving 32 teaching hospitals and an additional 24 full-service hospitals, has named Ingenico's Healthcare/e-ID Division the network's reference supplier, with a contract to equip more than 100,000 workstations with various categories of smartcard readers. These devices secure access to the hospitals' information systems using a robust identification protocol and an electronic signature system based on the health professional's CPS V3 card.





GERMANY

Ingenico asked to supply AOK's terminals

Germany's AOK health insurance company has selected Ingenico to equip its offices with 3,500 top-of-the-line health terminals, with the functionality to update next-generation health cards across all company branches.

Following an integration phase during the second half of 2012, the terminal rollout phase began at the end of 2012. Completion is scheduled in 2013.

AOK is the largest German health insurer with approximately 24 million subscribers, or 35% market share.



iHC

A comprehensive line for all use scenarios

The iHC series, Ingenico's new line of terminals dedicated to the healthcare industry, offers a full array of solutions, standalone or mobile, autonomous or networked. In 2012, Ingenico Healthcare/e-ID launched the iHC600, a workstation terminal, and the iHC200, for mobility applications.



FRANCE

Ingenico coordinates more than 25,000 points for remote Carte Vitale card updates

As the operator of a comprehensive transaction-based service, Ingenico is a key participant in the French remote update process for the Carte Vitale health card system. In 2012, the 25,000 networked terminals in pharmacies, medical centers and other public places processed some 40 million update requests. Ingenico's expertise helped guarantee the validity of card data within the electronic billing system.

e/m-
commerce

A SECURE, CENTRALIZED AND GLOBAL EXPERIENCE

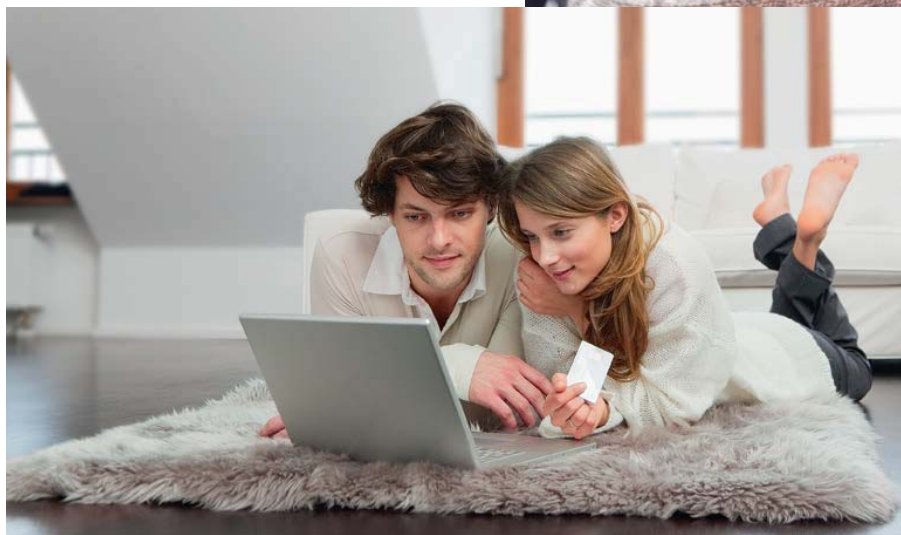
With its online solutions, Ingenico optimizes payments, including international transactions, across all sales channels.

Retailers and payment service providers seek to offer consumers a diversified range of payment options and experiences: fully streamlined; in-store, online or via a call center. The need is for multichannel payment solutions that avoid having to manage multiple service providers, while optimizing payment costs and processing times and cementing a competitive advantage. These are the demands at the core of Ingenico's e-payment solution: increasing the sales conversion rate; boosting sales and generating repeat purchases; simplifying customer loyalty campaigns; maximizing transaction reliability and success rates; preventing fraud; and monitoring incomplete transactions. Ingenico's solutions accommodate a wide array of payment vehicles (Visa, MasterCard, Amex), in addition to providing a centralized global experience (especially since introduction of the secure Axis platform) in compliance with all regulations and security standards (including PCI DSS). Ingenico's worldwide coverage also includes multicurrency functionalities. With online and mobile payments fully integrated into physical points-of-sale systems, merchants are now in a position to offer their clients a variety of payment options.

ENGLAND

Eight English railway companies smooth their online ticket reservation and payment system

Fujitsu, a supplier of computer technologies and infrastructure, has developed and implemented applications the railway transportation industry. Among their products, STAR service provides access to information on train reservations, ticket purchasing, schedules and current traffic conditions. Ingenico was contracted to develop payment solutions built on Axis' centralized payment management system for reserving and purchasing tickets via phone. The service has been adopted and implemented by eight passenger railway companies at more than 600 stations in England.



CGR CINEMAS

Online cinema ticket purchases validated by emailed QR code

The CGR Group, France's third leading chain of movie houses, which operates more than 400 theaters and sold some 20 million admissions in 2011, introduced an e-reservation and payment system on its website, built on Ingenico's secure transaction management solutions.

After buying a ticket online, the moviegoer receives an emailed payment confirmation and an e-reservation in the form of a QR code, which can be presented for entry as a printout or directly on a smartphone screen.





JCDECAUX

Self-service bicycle rentals managed by a pan-European online payment and transaction management solution

For the past several years, the JCDecaux firm has been rolling out a self-service bicycle rental service across major cities in France (Paris, Lyon, Marseilles, Toulouse, Rouen, Nantes, Aix-en-Provence, Amiens, Besançon, and Nancy) and across Europe (Brussels, Luxembourg, Santander, Seville, and Dublin). Ingenico was contracted to provide a payment and transaction management solution that accommodates both cross-border and multichannel transactions, built on the secure Axis platform. Annual pass options may be adjusted online via an e-payment or one-time use can be purchased directly at the terminal. Introducing the subscription card or one-time payment card unlocks the bicycle from its stand. The rented bicycle may be returned any time and at any of the city's stations, which are operable 24 hours a day, 7 days a week. JCDecaux now managed more than 2,000 self-service bicycle rental sites.



45 billion Euros

is the total revenue generated by e-commerce in France during 2012 (up 19%), accounting for 8% of all retail activity.

+160%

sales transacted on smartphones and tablets in Europe.

Sources: Fevad (E-commerce and mail order federation) and Ecommerce Europe

OGONE

Becoming a unique provider of multi channel payment solutions

In March 2013, Ingenico closed the acquisition of Ogone, leading pan-European payment services provider, based in Brussels. This acquisition is a key milestone in the execution of the Group's strategy of becoming the unique provider covering multi-channel payment solutions: point-of-sale, online and mobile.

It will offer an unrivalled ability to generate significant synergies in terms of new upselling opportunities and offer optimization. Furthermore, it will accelerate Ogone's strategic focus on expanding globally while its fraud prevention tools and financial services perfectly complement Ingenico's portfolio and will leverage the multichannel strategy.

1,000 billion US dollars

The size of the world's e-commerce market (2012 statistics)

305 billion Euros

(+22%).
The size of Europe's e-commerce market.

Self-service



SIMPLE, FLEXIBLE PAYMENT SOLUTIONS

Self-service payments have become extremely popular and are now one of Ingenico's key product development targets.

Consumers are increasingly recognizing automated payments as a practical, safe and convenient service. At the same time, operators are attracted by several key aspects: expanded purchasing opportunities (round-the-clock accessibility), simplified payment process (eliminates the need for coins and the risks of handling paper money), and greater business activity (unattended points-of-sale, process automation, reduced wait times). Ingenico's new iSelf-Service solution is perfectly suited to satisfy these demands because it is specifically designed for the automatic payment segment: self-service gas, unattended parking, transit or cinema ticketing kiosks, teller/cash machine, vending, fast food stores, and self-service supermarket lanes. Ingenico's iSelf Series accepts all types of payment: contact cards, with or without a PIN code (iUP250, iUR250), and contactless cards (iUC150, iUC180). These secure terminals feature a modular design that integrates seamlessly into any automated system. Intuitive and simple to use, iSelf Series is Visa and MasterCard certified and accommodates all self-service scenarios, indoors or out, any time of day or night and without the need for physical monitoring. Their robustness and toughness make for convenient use in any self-service environment.

MULTICHANNEL APPROACHES

Self-service creates a new buying experience

Through innovative payment options, Ingenico provides its self-service clients the opportunity to create a purchase experience rivalling that found in stores.

The objective is to encourage return visits to the retailer for purchases outside of business hours or peak activity times.

iSelf-Service solutions incorporate cross-channel services (ordering, order modification, payment options), along with value-added services (coupons, loyalty, promotions) with guaranteed payment security.

These solutions are modular and fine-tuned to the needs of each individual client. Self-service payment has become an integral part of each retailer's strategy to uphold its global brand promise.





"In 2012, Ingenico launched a comprehensive line of solutions dedicated to all automated payment segments: self-service gas, parking, vending, and more."



GERMANY

Automated dispensers offer electronic products in train stations, airports and shopping centers

Ingenico is equipping Germany's Media Markt toGO and Saturn Xpress with automated vending stations, operating 24 hours a day and selling more than 50 electronic products at the regular price from Media-Saturn's inventory, including MP3 players, batteries, battery chargers, cameras, and travel items.

These vending stations are installed in strategic, high-traffic venues such as train stations, airports, and shopping centers. The payment process is managed by easycash, which accepts Visa, Maestro and MasterCard. Ingenico's international infrastructure provides a foundation to expand the technology into additional markets.

Acceptance of the cards that include Maestro, Visa and MasterCard guarantees that consumers all across the world are also eligible to purchase products from these automated stations.



iUC180 Contactless
Contactless functionality and electronic wallets make their way into automated distribution

Consumers expect a consistent payment experience regardless of the place of purchase. Today's newest buying trends are contactless payment (NFC) and e-wallet. To satisfy these new consumption practices in the self-service domain, Ingenico has designed a payment module specifically intended for automated use: the iUC180 Contactless.

iUC180 Contactless combines the ease of use of contactless cards, mobile devices, and e-wallets with the advantages of self-service: freedom, round-the-clock accessibility, and transaction security.



"Consumers increasingly consider automated payment to be fast, safe and convenient."



A vibrant street scene in an Indian city, likely Chennai, featuring a yellow auto-rickshaw in the foreground. The street is lined with shops and pedestrians, with a semi-transparent text box overlaid in the center. The background shows a hillside with residential buildings under a clear sky.

Promoting responsible development

Ingenico develops its business while respecting the environment, its employees, its stakeholders and society as a whole. Its corporate vision and values are deployed via its environmental and Human Resources policies and are notably expressed in its Business Code of Ethics and Code of Conduct.

Environment



Ingenico aims at minimizing the environmental impact of its activities

CONSTANT REQUIREMENTS AT ALL LEVELS

Ingenico's environmental policy is based on four guiding principles: eco-design of all products, a responsible procurement approach, staff awareness of key environmental challenges, and strict compliance with all applicable standards and regulations.



The new premises in Valence are BBC certified.



All terminals are assembled in ISO 14001-certified EMS facilities.

Eco-design

The environmental footprint of its products and services is one of Ingenico's chief concerns, and mitigating actions are adopted from the design phase where it exerts a strong leverage effect on the environmental impacts of terminals: minimizing hazardous substances, optimizing energy consumption, reducing the number and weight of components (by as much as -50% in the latest generation terminals), extending use life, and simplifying recycling at the end of the life cycle.

Optimizing transport and reducing resource consumption

Among the environmental impacts created by Ingenico's activities, one of the most important is induced by the conveyance of terminals to clients.

The logistics chain has been optimized to prefer shipping by boat, which is more energy efficient. Tracking resource and energy quantities directly consumed by the various subsidiaries has been introduced and assessing indirect

consumption of raw materials during component production is now ongoing.

Assessment of greenhouse gas emissions

Evaluation of greenhouse gas (GHG) emissions performed in 2012 covered the company's entire value chain, including professional travel, energy consumption tied to the Group's products and activities, product manufacturing and transport, terminal maintenance and reprocessing at the end of the life cycle. In France, Ingenico reduced the GHG emissions generated from buildings by approximately 30%. For energy efficiency, employee have been consolidated into two sites: in Paris, at the new headquarters office, and in Valence, at the new R&D center, a BBC certified building for its low energy consumption.

Increased requirements for environmental standards and regulations

Environmental policy is overseen

by an ISO 14001-certified management system. Ingenico also takes a proactive stance with its suppliers and subcontractors. Among the regulations that these partners have agreed to apply are: the RoHS Directive, which restricts the use of certain hazardous substances (in 2012, all products delivered by Ingenico were deemed compliant with this directive); the REACH regulation (Registration, Evaluation, Authorization and Restriction of Chemicals), which requires that information be communicated throughout the supply chain in the event any substances of extremely high concern are used. As an electronic equipment producer, Ingenico organizes and finances the collection, treatment and disposal of products at the end of their life cycle according to the WEEE (Waste Electrical and Electronic Equipment) Directive.



Social
responsibility

Promoting a common culture and
knowledge sharing

SUPPORTING THE GROUP'S PERFORMANCE

Ingenico's Human Resources policy is intended to support the company's development through emphasis on its most vital resource: human capital. The company focuses on creating a shared culture and a sense of belonging among all Group entities throughout the world.



Employees' children enjoying a discovery tour of Ingenico.



Ingenico University was founded in 2012.

Multicultural and highly-qualified teams

Ingenico is located in more than 40 countries and employs nearly 4,000 employees. The approximately 10% personnel expansion in 2012 was a result of both the number of new recruits required for robust organic growth and the external growth momentum.

63 nationalities are now represented within the Group: Chinese are the largest group, followed by French and German employees. The multicultural and highly-skilled profile of the Group's staff teams, linked to the high-tech nature of its activities and its proximity to local markets, is the true wealth of Ingenico.

A strong corporate culture helps rally the teams

The Group encourages a feeling of belonging and builds bonds between its various entities through internal communication campaigns. In 2012, campaigns included a new Intranet site, newsletters disseminated throughout the Group, a televised information system

for France (Ingenico TV), and an open-house day showcasing R&D activity. For the first time, Ingenico also hosted employees' children at its Paris site for a morning open-house. A "Knowledge Sharing" project was also initiated in 2012 to facilitate communication among teams.

Supporting employees along their career path

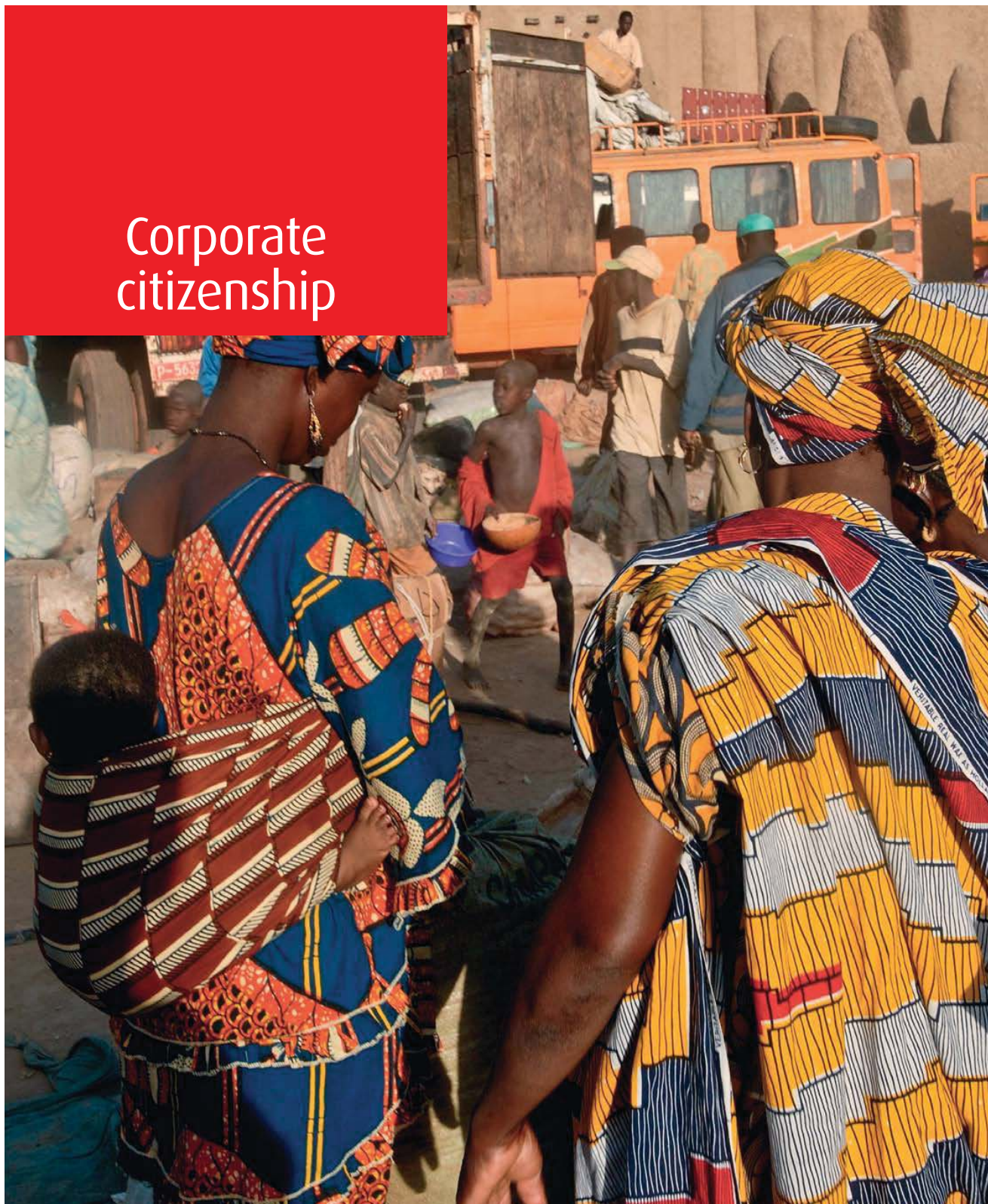
In 2012, Ingenico conducted an appraisal campaign within all Group entities, obtaining a 92% participation rate during individual annual performance reviews. The Human Resources Division set an objective of enrolling each staff member in at least one training session per year. Ingenico University, the global Intranet training platform, broke ground in 2012, serving both to consolidate employee development and to share the company's vision. Two initial training modules were launched, one on project management, the other on managerial skills development. Satisfaction levels

among polled attendees averaged 90% on both modules.

Standardized HR practices

In 2012 the iHRIS information system was implemented across all Group entities. It is designed to develop a Human Resources culture based on a common language, share experiences and standardize practices in performance management, social reporting, employment management, skills and talent management, as well as compensation and benefits. Ingenico is willing to recruit top talent to support its development and mobilize its human resources in this very competitive high-technology market.

Corporate citizenship



Ingenico undertakes actions benefiting local communities

OPENING UP TO THE WORLD

Whether hiring locals to fill job openings, engaging in sponsorship ventures, establishing ethical codes of conduct in external relations, or adopting solutions that contribute to responsible activities, Ingenico gets involved with the communities where it does business.



In 2012, Suppliers' Day gathered nearly 50 suppliers.



Ingenico is a participant at the Politecnico di Milano innovation observatories.

Actions for local employment and development

Ingenico's presence and activity help energize the local employment scene by promoting the hiring of local residents. Many Group entities also favor local suppliers, strengthening the economic fabric in these communities even more. Through partnerships with microfinance institutions, Ingenico provides local populations access to financial services. In Benin, for example, Ingenico's partnership with the Finada microfinance institution was selected in 2012 by the African Development Bank's Migration and Development Fund.

Special relations with external stakeholders

Ingenico undertakes actions promoting a regular and transparent dialogue with primary external stakeholders, including clients, suppliers, value added resellers, shareholders, the financial community, the payment industry, associations and public authorities. Because outsourcing terminal production

(except in the Chinese market) requires Ingenico to pay special attention to communications with its main suppliers, gathered during "Suppliers' Day" event held in 2012. Ingenico also interacts with international payment players (Visa, MasterCard, American Express, JCB) who define the standards for their payment schemes. Ingenico has been a member of the EMV consortium Advisory Board (EMVco) since 2011 and has a seat on the Board of Advisors of PCI-SSC (Payment and Card Industry-Security Standards Council), an international forum responsible for developing, managing, educating and building awareness of payment security standards.

Sponsorship and partnership initiatives

Ingenico offers support to charitable causes and educational, sports and cultural endeavors through the actions of its staff members across the world. In France, staff participated in the Mecenova challenges as part of the week-long program of solidarity actions

organized by iMS Entreprendre pour la Cité. In the United Kingdom, Ingenico makes quarterly charity donations, conducts awareness-building campaigns, and sponsors events (for example, 400 mobile terminals were made available to volunteers on London Poppy Day in 2012). In Italy, Ingenico is active at Milan Polytechnic's Business School observatories, which provide a forum for companies to stay apprised of latest innovations in the digital technology field.

A Code of Ethics to ensure the loyalty and integrity of practices

Ingenico performs its activities in strict compliance with the rules of honesty and integrity. In varying degrees, each employee represents the company in his or her relations with clients, suppliers, other employees, competitors, governments, investors or the general public. Ingenico's Business Code of Ethics and Code of Conduct emphasizes prevention of corruption, fraud and money laundering, in particular.

Corporate responsibility

SPORTS AND CULTURE

Ingenico supports local sports and cultural activities

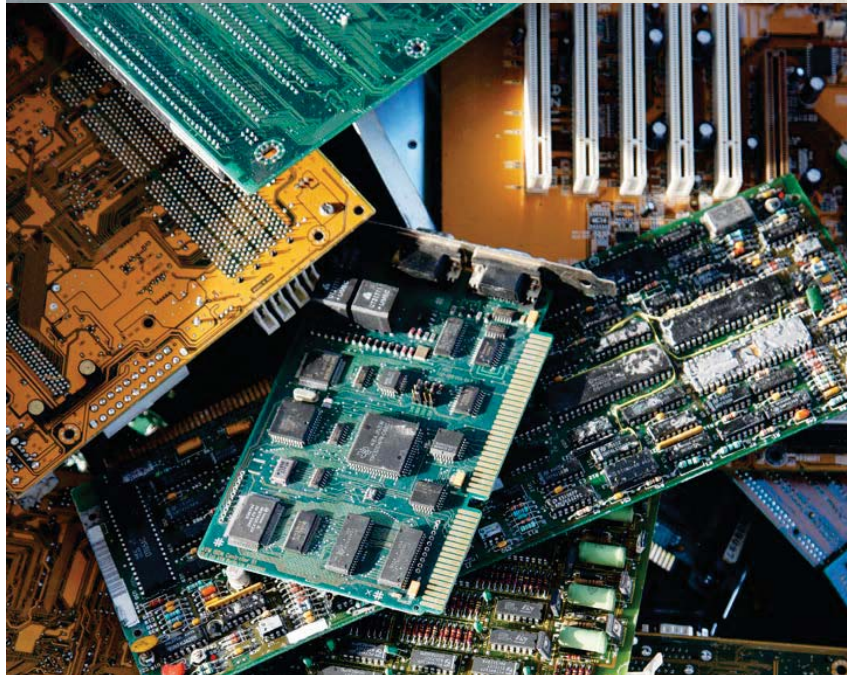
Involvement with local communities includes support and sponsorship of local sports clubs and schools. In France, Ingenico supports the Racing Metro 92 and Massy rugby schools, in addition to sponsoring surfing clubs and organizing tournaments for staff in local Australian clubs.

In the cultural realm, Ingenico backs AROP (Paris Opera Promotion Association) and hosts events for clients in museums, including launching the Libertishopping solution in France at the Jacquemart-André Museum.



INTENSIFICATION OF RECYCLING ACTIVITY From eco-design to recycling, Ingenico oversees the transition to green terminals

In 2012, Ingenico collected and recycled 456 tons of devices, an increase of more than 20% compared to 2011. Terminal collection and recycling facilities among clients were also set up, with particular success in Canada and Turkey. In the European Union, within the scope of the WEEE (Waste Electrical and Electronic Equipment) Directive, Ingenico provides collection and recycling programs to its clients for discarding obsolete terminals. The majority of Ingenico subsidiaries have introduced selective systems for sorting, collecting and recycling internally generated waste, including DEE (electrical and electronic equipment wastes), cartridges, batteries and accumulators, plastics, paper, and cardboard.





**PROXIMITY
TO THE CLIENTS**

**In 2012,
Ingenico participated
in more than
25 international events**

International trade shows provide the opportunity to meet and connect with partners and prospects on all continents. In France, during the Cartes show, Ingenico hosted 250 international clients for an evening event at Paris' Museum of Arts and Industry. At New-York's NRF, the company developed its client-prospect network and promoted new payment solutions.

For the first time, Ingenico participated in Barcelona's Mobile World Congress, where it presented newly-designed payment solutions dedicated to mobile devices.



**SOLIDARITY
AND CHARITABLE ACTIONS**

**Ingenico
contributes to local
charities and
solidarity actions**

Throughout the world, Ingenico gets involved in neighborhood charitable activities.

In the United Kingdom, for example, 400 mobile payment terminals were made available during the Poppy Day celebration in London to help solicit and streamline donations to the Royal British Legion.

Ingenico also donates to many other charitable associations, including the Homeless People's Organization and Youth of the Street in Australia, and the Good Angel charity fund in the Czech Republic.

100%
of Ingenico terminals
production sites
are ISO 14001
certified.

63
different
nationalities are
among Ingenico
personnel.



Ingenico across the world

GROUP HEAD OFFICE

INGENICO S.A.
28-32, boulevard
de Grenelle
75015 Paris
France
+33 (0)1 58 01 80 00
www.ingenico.com

SEPA

**INGENICO
CZECH REPUBLIC**
Ingenico CZ s.r.o.
Myslíkova 25
110 00 Praha 1
Czech Republic

**INGENICO
PREPAID SERVICES**
Ingenico Prepaid
Services France SAS
28-32, boulevard
de Grenelle
75015 Paris
France
+33 (0)1 58 01 80 00

**INGENICO
GERMANY**
Ingenico GmbH
Am Gierath 20
40885 Ratingen
Germany
www.ingenico.de

**INGENICO
HUNGARY KFT.**
Hattyú utca 14. VII.
emelet (Hattyú Ház)
1015 Budapest
Hungary

**INGENICO
IBERIA, S.L.**
Avenida del Partenón
Nº 16, 4a
28042 Madrid
Spain
www.ingenico.es

**INGENICO
ITALIA S.P.A.**
Via Giorgio
Stephenson 43/A
20157 Milano
Italy
www.ingenico.it

**INGENICO
POLAND**
Ingenico Polska
Sp.zo.o
ul. Emilii Plater 28 IV. p
00-688 Warsaw
Poland

**INGENICO
PORTUGAL**
Ingenico Iberia, S.L. -
Sucursal em Portugal
Avenida José Malhoa,
Nº 14 - 5º A
1070-148 Lisboa
Portugal

**INGENICO
(SWITZERLAND) SA**
Ingenico (Schweiz) AG
Case postale 56
Impasse des Écareuils 2
CH-1763 Granges-
Paccot
Switzerland

**INGENICO
NORTHERN EUROPE
(MAIN OFFICE)**
Ingenico (UK) Limited
17 Ridge Way,
Donibristle Industrial
Park
Dalgety Bay
Dunfermline, Fife KY11
9JU
United Kingdom

**INGENICO
NORTHERN EUROPE**
Amadeus House
Floral Street,
Covent Garden,
London WC2E 9DP
United Kingdom

LATIN AMERICA

**INGENICO
ARGENTINA**
Ingenico do Brasil Ltda
Sucursal Argentina
Calle 11 de Septiembre,
Nº 2173
Piso 3, Oficina "C"
C 1428AIG
Buenos Aires
Argentina

**INGENICO
BRAZIL**
Ingenico do Brasil Ltda
Alameda Araguaia,
Nº 2190
Edifício North Tower,
Condomínio CEA II
Centro Empresarial
Araguaia II, Alphaville
CEP 06455-906
Barueri - São Paulo
Brazil
www.ingenico.com.br

**INGENICO
CHILE**
Ingenico Chile,
agencia de Ingenico
do Brasil Ltda.
Calle Magdalena,
Nº 140
Piso 6, Las Condes
7510125 Santiago
Chile

**INGENICO
COLOMBIA**
Ingenico Colombia
Ltda
Autopista Norte
Nº 108-27
Torre 2 - Oficina 1101
Bogotá D.C.
Colombia

**INGENICO
LATIN AMERICA INC.**
9155 South Dadeland
Blvd
Suite 1500
Miami, FL 33156
United States

**INGENICO
MÉXICO, S.A. DE C.V.**
Andres Bello
Nº piso 12
Colonia Chapultepec
Polanco
México D.F. C.P. 11560
Mexico

**INGENICO
VENEZUELA, S.A.**
Edificio Atlantic
Avenida Andrés Bello,
Piso 6
Los Palos Grandes
1060 Caracas
Venezuela

NORTH AMERICA

**INGENICO
NORTH AMERICA**
Ingenico Inc.
3025 Windward Plaza
Alpharetta, GA 30005
United States
+1 (678) 456 1200
www.ingenico-us.com

**INGENICO
CANADA LTD.**
79 Torbarrie Road
Toronto, Ontario,
M3L 1G5
Canada
+1 (416) 245-6700
www.ingenico-us.com

APAC

**INGENICO
SINGAPORE
APAC HEAD OFFICE**
Ingenico International
(Singapore) Pte. Ltd.
600 North Bridge
Road
#05-01 Parkview
Square
Singapore 188778
Singapore

**INGENICO
AUSTRALIA**
Ingenico International
(Pacific) Pty Ltd.
6 Prosperity Parade
Warriewood NSW
2102
Australia

FUJIAN LANDI CHINA
Fujian Landi
Commercial
Equipment Co., Ltd.
Start Technology
Plaza
Nº 68 Hong Shan Yuan
Road
Fuzhou Municipality
Fujian Province
People's Republic of
China (PRC)
www.landicorp.com

**INGENICO BEIJING
CHINA**
Ingenico Electronic
Equipments (Beijing)
Co., Ltd.
Room 1202 & 1203,
Tower C
Beijing Global Trade
Centre
Nº 36 North
3rd Ring road East
Dongcheng District
Beijing 100013
People's Republic of
China (PRC)

**NANJING ZTE-INGENICO
CHINA**
Nanjing ZTE-Ingenico
Network Technology
Co., Ltd.
888 Middle Zhengfang
Road
Nanjing,
Jiangsu Province
People's Republic of
China (PRC)

**INGENICO
INTERNATIONAL
INDIA PVT LTD**
Ground Floor 8-12,
World Trade Centre
Babar Road,
Connaught Place
New Delhi 110001
India

**INGENICO
INDONESIA**
PT Payment Solutions
Indonesia
Menara Standard
Chartered, 30/F
Jl. Prof. Dr. Satrio
Nº 164
South Jakarta, DKI
Jakarta 12930
Indonesia

**INGESERVE
(THAILAND) CO., LTD.**
43/828 Amarin Village 1
Moo 3
Phaholyothin Road
Anusaowaree,
Bangkhen
Bangkok
Thailand

**INGENICO
PHILIPPINES CORP.**
Unit 1903,
88 Corporate Center
#141 Valero corner
Sedeno Street
Salcedo Village
Makati City,
Metro Manila 1227
The Philippines

**INGENICO
VIETNAM**
Tai Thành Pho Ho Chí
Minh
Mê Linh Point Tower,
6th Floor
2 Công trường Mê
Linh Str.
Ward Ben Nghé
Dist 1,
Ho Chi Minh City
Republic of Vietnam

EMEA

**EMEA
MAIN OFFICE**
28-32, boulevard
de Grenelle
75015 Paris
France
+33 (0)1 58 01 80 00

**INGENICO
RUSSIA**
Ingenico Payment
Systems LLC
Ul. Shpalernaya 51
191015 Saint-
Petersburg
Russian Federation
www.ingenico.ru

**INGENICO
SERBIA**
Ingenico S.A.
Predstavništvo
Knez Mihajilova 30/II
11000 Beograd
Serbia

**INGENICO
TURKEY**
Ingenico Ödeme
Sistem Çözümleri As
İTÜ Ayazaga Kampüsü
Teknokent ARI
3 Binası Kat:8
Nº 802 - 804
34469 Maslak, Sarıyer
Istanbul
Turkey
www.ingenico.com.tr

OTHER COMPANIES OF THE GROUP

**EASYPASH
HEAD OFFICE**
Am Gierath 20
40885 Ratingen
Germany
www.easypash.com

**EASYPASH
AUSTRIA**
easypash GmbH,
zweigniederlassung
Österreich
Schwindgasse 5
1040 Wien
Austria

**EASYPASH
BELGIUM**
easypash Belgium,
Succursale belge
Chaussée
de Tervuren 198F
1410 Waterloo
Belgium

**EASYPASH LOYALTY
SOLUTIONS GMBH**
Hugh-Greene-Weg 2
22529 Hamburg
Germany

**INGENICO HEALTHCARE
E-ID**
«River Seine»
25, quai Gallieni
92158 Suresnes Cedex
France
www.xiring.com

**INGENICO HEALTHCARE
GMBH**
Konrad-Zuse-Ring 1
24220 Flintbek
Germany

**OGONE
HEAD OFFICE**
Ogone SPRL
Blvd de la Woluwe,
102
B-1200 Bruxelles
Belgium
www.ogone.com

ROOM
Roam Data, Inc.
280 Summer Street
Lobby Level
Boston, MA 02210
United States
www.roamdata.com

**TRANSFER TO™ SINGAPORE
HEAD OFFICE**
Fixed & Mobile Pte.
Ltd.
600 North Bridge
Road
#05-02 Parkview
Square
Singapore 188778
www.transfer-to.com

**TRANSFER TO INC.
USA**
1530 Page Mill Road,
Suite 200
Palo Alto,
CA 94304-1125
United States
www.transfer-to.com

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Corporate Communications Dept.: Rémi Calvet, Coba Taillefer

Design & Layout: **PIATON & ASSOCIÉS**

Editing: Nostromo

Graphic design and production: A noir,

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EBITDA
223
MILLION EUROS

4,000
EMPLOYEES

REVENUE UP BY
20%

6M
TERMINALS SOLD

125
COUNTRIES

NET RESULT UP BY
71%

2,000
APPLICATIONS

100,000
CLIENTS OF EASYCASH

2
BILLION TRANSACTIONS
PER YEAR IN EUROPE

42,000
CLIENTS OF OGONE

8%
OF REVENUE
FOR R&D

48%
OF REVENUE FROM
EMERGING COUNTRIES

20,000,000
TERMINALS DEPLOYED

1,206,000,000
EUROS REVENUE
EBITDA
18.5%
OF REVENUE

N°1

4,000
TRANSACTIONS PER MINUTE



40
OFFICES AND
AFFILIATES

50 YEARS
OF EXPERIENCE

DIVIDEND UP BY
40%