

Press Release

San Francisco, Thursday 4 April 2019

## InCruises International Expands into Russia with Ingenico's Unique Payments Solution

**San Francisco, California, April 4, 2019 (GLOBE NEWSWIRE) -- inCruises International, the world's largest cruise membership club, announced its further expansion into Russia today through a unique solution from Ingenico Group.**

The new solution transforms how international online merchants do business in Russia. It offers domestic processing and cross-border settlement for international payments through Russia's leading acquiring banks including Sberbank, the biggest bank in central and eastern Europe. This enables inCruises customers to pay for travel more easily and securely than ever before.

Russia is one of the world's largest and most dynamic ecommerce markets, with estimated ecommerce sales exceeding €28bn in 2018. Two thirds of Russian consumers shopping online are shopping cross-border, meaning ecommerce revenues are growing by 17% a year. As the first international payment service provider to process Russian MIR cards, Ingenico is enabling inCruises to reach more travelers in this very important market.

***"Russia is one of our booming markets and its tremendous success has created more demand from Russian entrepreneurs to start their own businesses with inCruises. I am grateful for our most successful Russian team leaders including Olga Ratnichenko and Natalia Kolesnikova. Our partnership with our independent representatives is the key for our continuing success globally,"*** said inCruises CEO Michael Hutchison. ***"We are grateful to be surrounded with such kind and hardworking partners and are proud to welcome future business owners to our team of global ambassadors."***

By partnering with Ingenico, inCruises is able to offer added value to the majority of Russians who want to travel and see the world. The relationship allows inCruises customers and independent representatives to remit in the currency of their choice without the risk that comes with converting a fluctuating currency internationally.

***"The Russian market can be incredibly complex and challenging for international merchants to navigate alone,"*** said Nick Tubb, VP Commercial Affairs, Ingenico ePayments. ***"With our new unique solution, online merchants can now reach Russian consumers more easily and securely. For inCruises customers who value their ability to travel, this more effective customer experience will be extremely valuable."***

The new partnership also enables inCruises' Members and Partners, who prefer having access to many different kinds of alternative payments, to access other locally-preferred payment options. These options include Qiwi, Yandex, and Unified Payments Interface (UPI) platforms like SOFORT, iDEAL, and Bank Transfer.



## About inCruises International

Since launching its flagship membership in 2015, inCruises International has grown to become the premier cruise membership club with Members and Partners in over 178 countries all over the world. Today, with more than 150,000+ Members and over 40,000+ Partners, inCruises is making a measurable difference in the lives of its Members and is committed to ethically providing a business ownership opportunity to its growing Partner team. Through an unwavering commitment to excellence, inCruises is attracting a new global market of mostly first-time passengers on amazing cruise vacations. Members enjoy access to 5000+ of the most desirable cruise travel destinations and ocean ports around the world. Those who are interested in building an independent business, can also become Independent Representatives and sell Cruise vacation memberships to similar cruise travel enthusiasts. The company is also committed to positive global corporate citizenship by supporting the Ocean Cleanup Project and the Make-a-Wish Foundation.

To share in the experience, please visit our Business and Membership opportunity at <https://www.incruises.com>

## About Ingenico Group

Ingenico Group (Euronext: FR0000125346 - ING) is the global leader in seamless payment, providing smart, trusted and secure solutions to empower commerce across all channels, in-store, online and mobile. With the world's largest payment acceptance network, we deliver secure payment solutions with a local, national and international scope. We are the trusted world-class partner for financial institutions and retailers, from small merchants to several of the world's best-known global brands. Our solutions enable merchants to simplify payment and deliver their brand promise.

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