



press release  
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## Orange Business Services and Experian are teaming up to offer "Orange Payment solutions With Experian", the most comprehensive card payment option on the market

Orange Business Services, worldwide operator and integrator of communication services, and Experian, a specialist in information processing and customer relations optimization, announce the signature of a five-year partnership that is unprecedented in the electronic banking sector. The objective: provide support, especially to brick and mortar merchants and remote retailers, by offering them the most extensive card payment system on the market.

### The alliance of two key actors in electronic banking

This exclusive commercial partnership allows Orange Business Services and Experian to combine their areas of expertise and their offers to assist clients in a market undergoing profound changes: new regulations (SEPA), new technology (IP, HD), security of transactions (PCI DSS) and innovations in payment options (NFC, RFID, etc.).

Orange Business Services brings the power of its distribution network, as well as its expertise as an integrator of communication solutions. Experian contributes its payment solutions expertise and products.

With an offer covering the full range of card payment options, Orange Business Services and Experian aspire to rank among the three top actors in the European market.

### "Orange Payment solutions with Experian", a unique line of solutions

With this partnership, Orange Business Services and Experian are pooling the wealth of their offer under the banner "Orange Payment Solutions with Experian". This line of card payment solutions covers the needs of all involved parties:

- **Payment at point of sale.** The **IP Payment** solution facilitates merchants' transition to the IP network and enables them to lower their costs thanks to a flat-fee system for their electronic payment expenses. The solution covers all needs related to face-to-face payment by bank card or store card that may arise for merchants who operate a network of points of sale, regardless of their size or architecture, both nationally and internationally. Therefore this solution allows for the economic and operational optimization of payment flow management: communications and bank commissions cost control, operations oversight and reporting, management of terminal fleet, etc. With **Dynamic Currency Conversion**, merchants can offer their customers the option to pay in foreign currencies (outside the Euro zone).
- **Online payment.** With **Payline**, online retail sites are guaranteed the reliability, security and response times that are indispensable to their business. With this offer, e-commerce sites offer Internet users an exhaustive range of bank and store payment options, multiple payment facilities, as well as the choice of their preferred payment medium: Internet, call centre, mobile phone, etc. Payline also includes services such as online fraud protection, online validation of mailing addresses, e-mail campaign management, etc.
- **Online invoice payment and collection of unpaid debts:** With **Bill Payment Manager**, businesses and creditors have access to a service capable of managing the entire billing circuit from the presentation or generation of the invoice to its payment by the user. Payments can be made through different channels (Internet, interactive voice server, mobile phone) and by diverse means of payment (bank card, remote payment, remote funds transfer).



- **Card issuance.** With **Co-branded Card Services**, Orange Business Services and Experian offer banks and enterprises a solution for issuing pre-paid, co-branded payment cards. This solution provides merchants and banks with an innovative, effective marketing tool to win over new customers and create loyalty.
- With **Virtual Card Number**, banks and financial establishments make tools available to their Internet clients that enable them to shop online in total security. Thanks to this solution, establishments offering house accounts enable their customers to make online purchases while enjoying the facilities associated with their cards (credit, payment in installments, etc.)

### About Orange

Orange is the key brand of France Telecom, one of the world's leading telecommunications operators. France Telecom serves more than 170 million customers in five continents as of December 31, 2007, of which two thirds are Orange customers. The Group had consolidated sales of 52.9 billion euros in 2007. As of December 31, 2007, the Group had 109.6 million mobile customers and 11.6 million broadband internet (ADSL) customers. Launched in June 2005, the NExT program (New Experience in Telecommunications) will enable the Group to pursue its transformation as an integrated operator and make France Telecom the benchmark for new telecommunications services in Europe. In 2006, Orange became the Group's single brand for Internet, television and mobile services in the majority of countries where the company operates, and Orange Business Services the banner for services offered to businesses worldwide. France Telecom is the number three mobile operator and the number one provider of broadband internet services in Europe and one of the world leaders in providing telecommunication services to multinational companies.

France Telecom (NYSE:FTE) is listed on Euronext Paris and on the New York Stock Exchange.

For more information : [www.orange.com](http://www.orange.com), [www.francetelecom.com](http://www.francetelecom.com), [www.orange-business.com](http://www.orange-business.com)

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### About Experian

Experian offers businesses and individuals around the world information processing, analysis and marketing services to help them better manage the risks and benefits associated with their commercial and financial decisions. Uniting effective information processing tools and compendious knowledge of consumers, markets and economies, Experian supports enterprises throughout the world, helping them create and develop their customer relations. Experian also provides individuals with information services so that they can become fully cognizant of their financial and buying decisions. Its clients do business in sectors as diverse as financial services, retail and distance selling, telecommunications, services, media, insurance, automobile, leisure, e-commerce, industry, real estate and public administration.

Traded on the London Stock Exchange (EXPN), Experian Group is one of the FTSE 100 companies. Its corporate headquarters are in Dublin, Ireland; there are two operational offices in Costa Mesa, California, and Nottingham, United Kingdom. With more than 15,500 employees in 36 countries, Experian supports its clients in more than 65 countries. Its total sales are \$3.8 billion (€2.8 billion). In France Experian proposes a comprehensive range of services to assist businesses, from winning customers and building brand loyalty to transaction management and risk management. Experian employs 2,300 associates in France.

For more information: [www.experian.fr](http://www.experian.fr)

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