

NFC and mobile money



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Strategic Partnerships, Orange

Mexico December 2012

Over 224 million Orange customers worldwide...



The Group serves private customers in **33 countries*** and business customers in **220 countries and regions**

Orange Money and NFC

NFC: 4 countries
in Europe

Orange Money: 11 countries
in Africa and Middle East

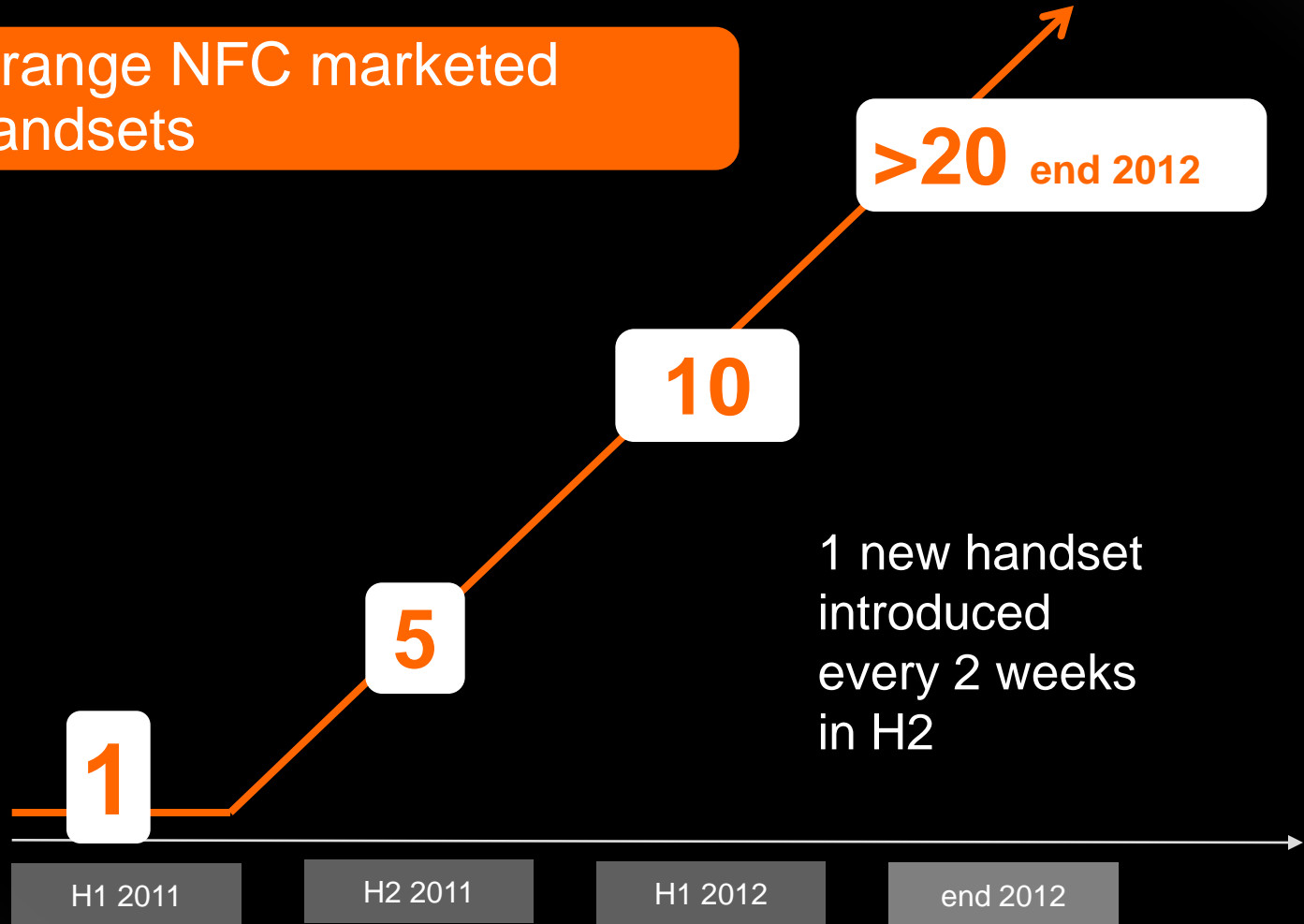


Focus NFC

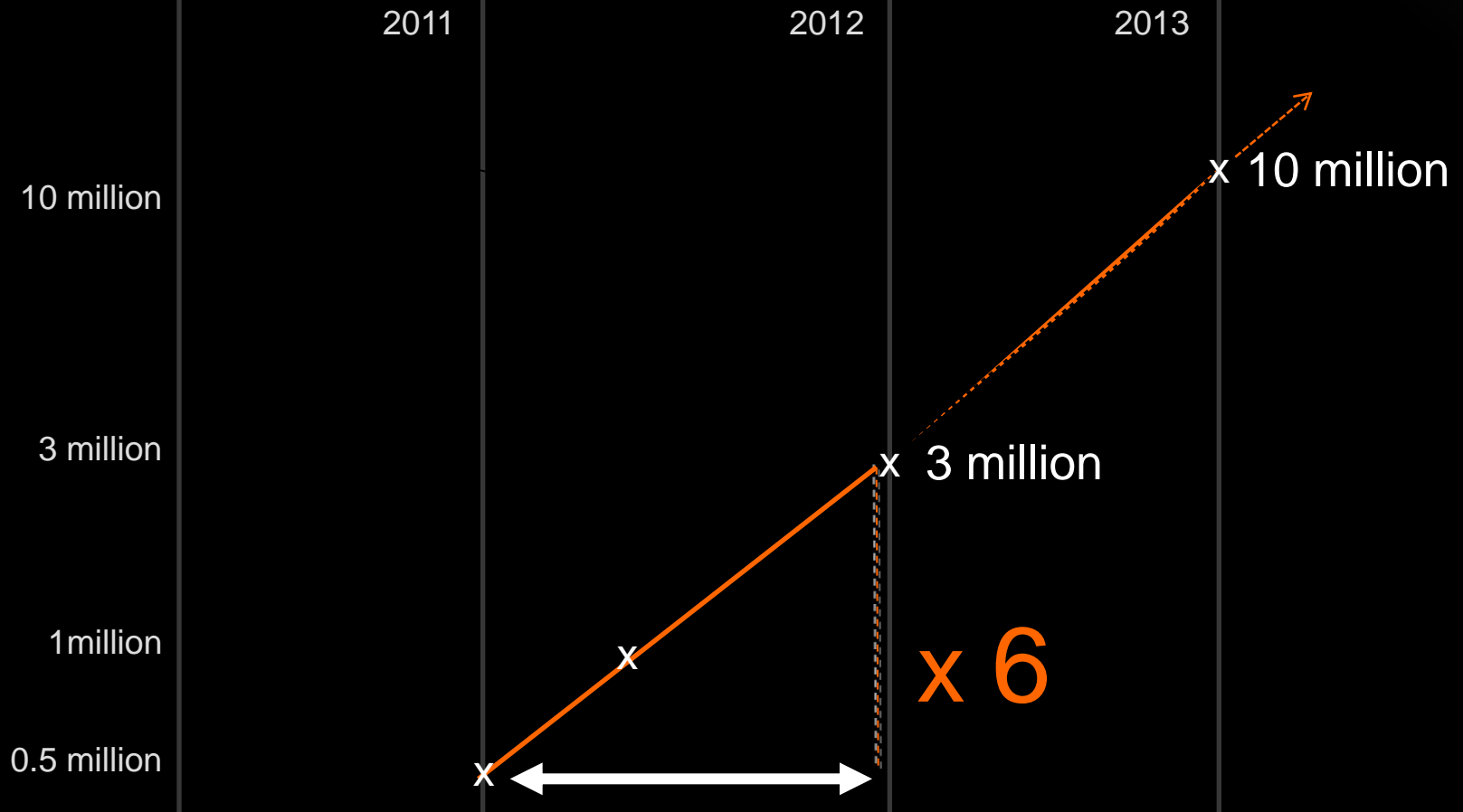


Orange seeds the market with a fast growing range of full NFC handsets

Orange NFC marketed handsets



NFC phones adoption by Orange customers



Orange a pioneer of NFC services in Europe



Payment and transport available in 3 cities, Nice, Caen and Strasbourg, first worldwide NFC trials in Toulouse airport, Stade de France, and Roland Garros in 2012



Payment with Barclaycard and Mastercard, transport with Stagecoach, promotion with Eat restaurants, etc..



Poland launches Orange Cash in November 2012 with mBank and Mastercard
Spain will launch in 2013



massive launch of NFC payment in France in 2013

- since July 2012, all new terminals are contactless ready (already 30% in place) 400k terminals to be activated in Q2 2013



- national Rollout started this year with 2 banks (BNP Paribas & Crédit Mutuel-CIC), 3 other major banks will follow in 2013

Focus
Orange Money

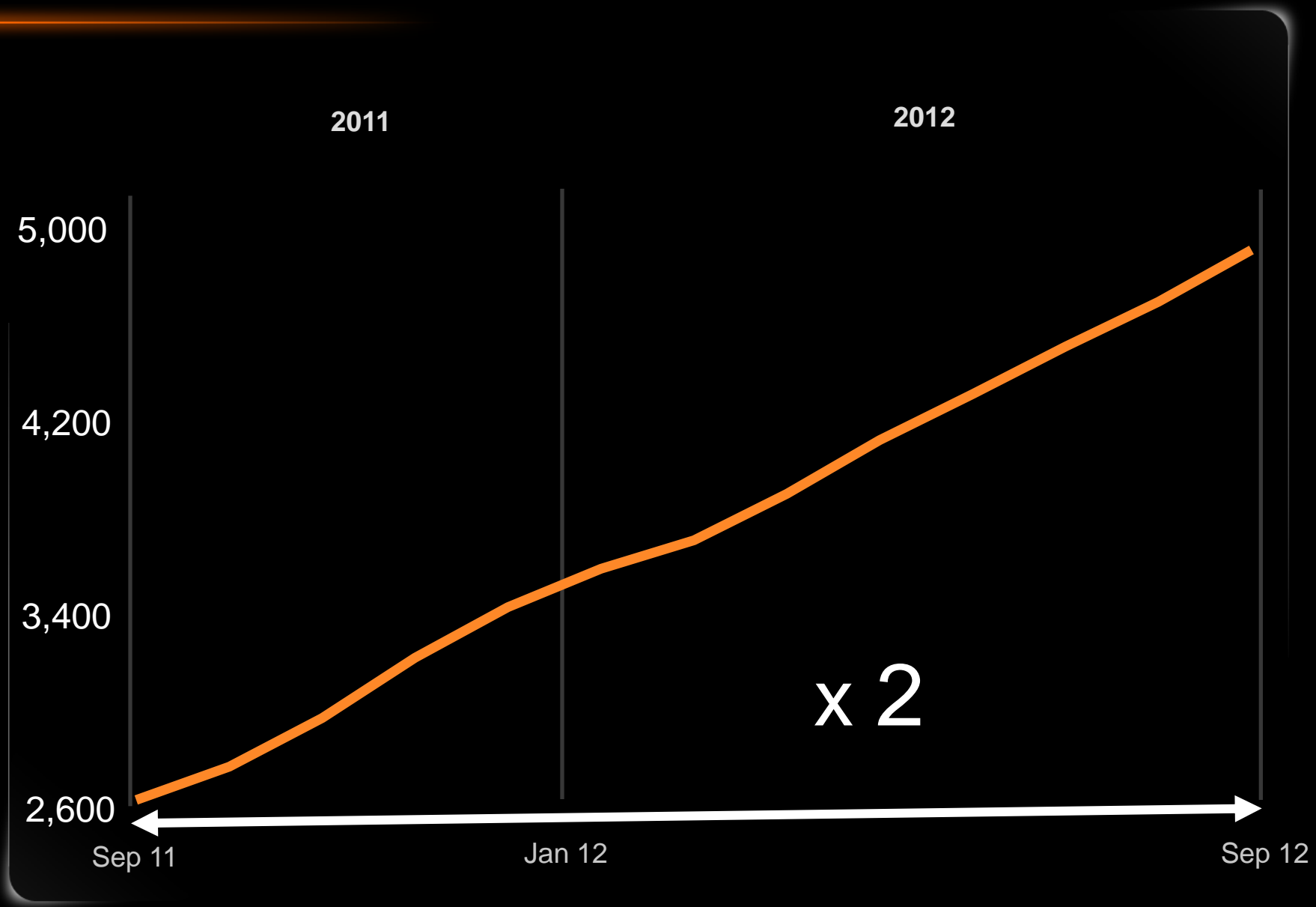


Orange Money key figures

x 2 Orange Money
customers in
2012 = 5 million

x 3 2012 value
of transactions = m€ 65 transactions
per month

Orange Money reaches 5 million customers in Africa



Ivory Coast a success story

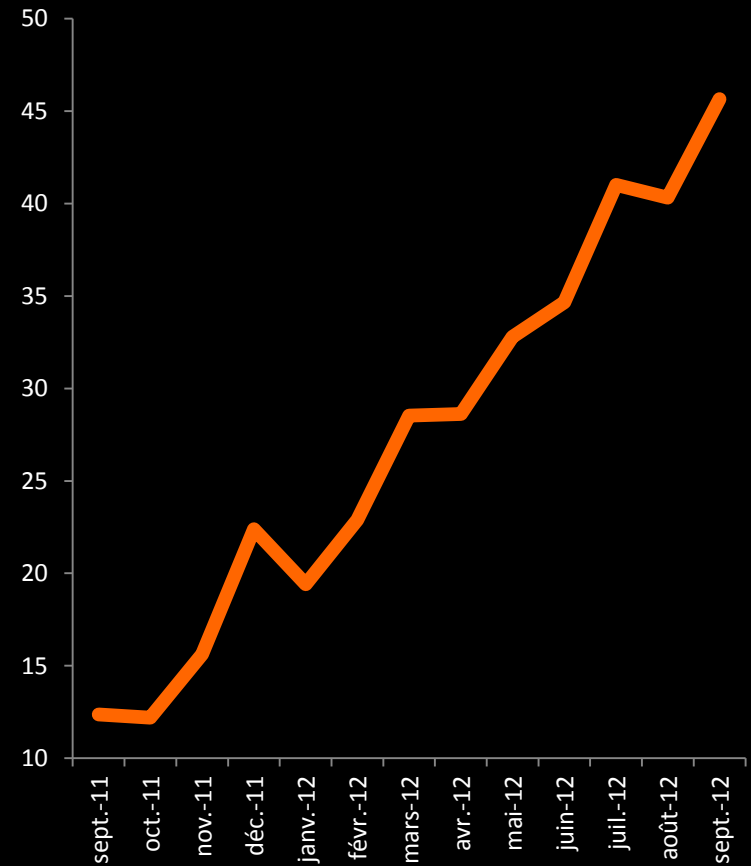
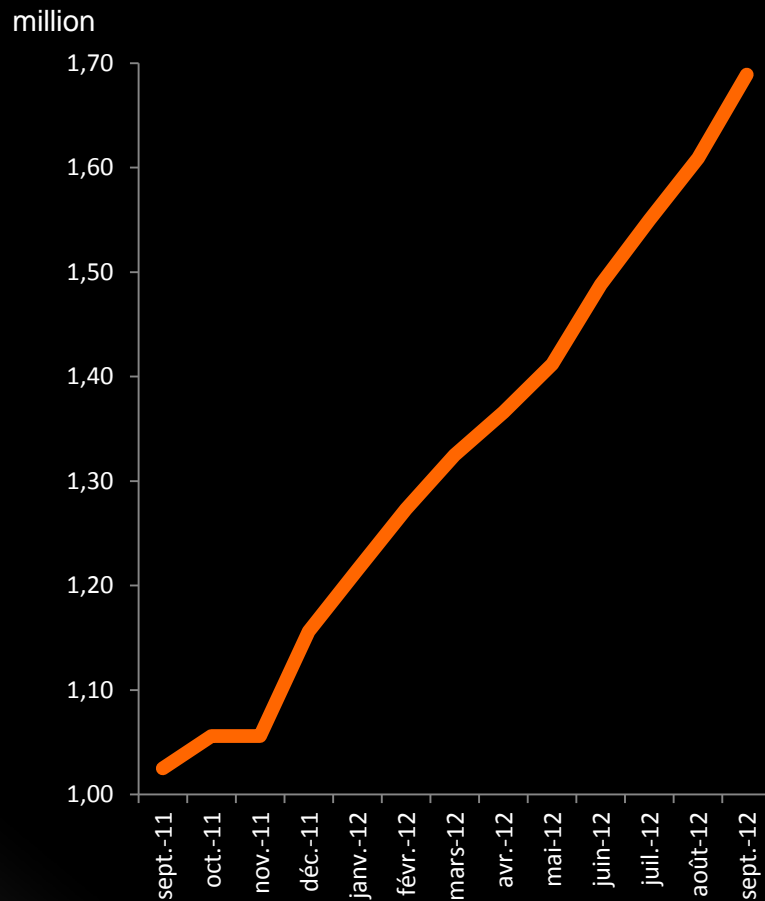


exponential growth over 2012

30% of Orange clients are Orange Money customers

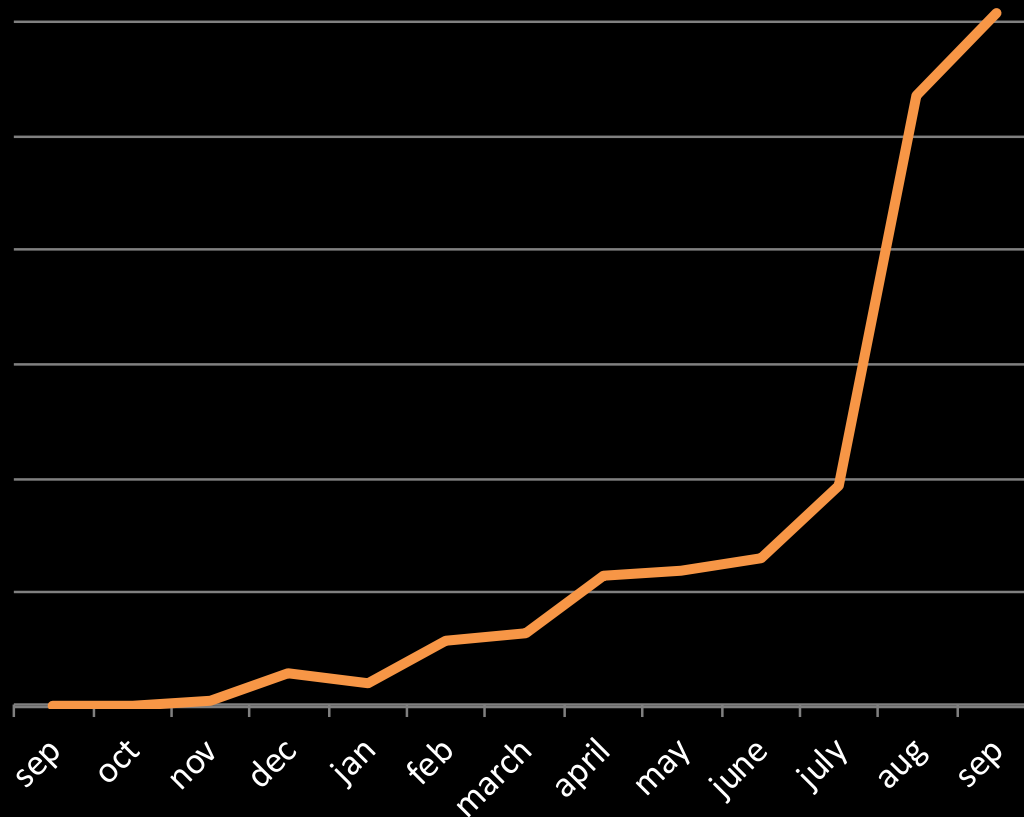
➤ number of Orange Money customers

➤ monthly value of transactions



bill payment: a rapid adoption

monthly amount of transactions over 12 months



innovation is a key driver

- payment services

- Partnership with Visa
- Mobile ATMs in CI
- Bill payment
 - Electricity Cie in 6 countries
 - Pay TV (Canal & DSTV)
 - Traffic tickets in Jordan

- financial Services

- Insurance offers in MG, SN, CI
- Remunerated account in MG

- Money Transfer

- international money transfer in MG

The advertisement for Orange Money features a Visa card in the top right corner. The card is orange and black, with the Orange Money logo, a gold chip, the card number 1234 5678 1234 5678, the expiration date 08/07, and the Visa Electron logo. Below the card, the text reads: "avec l'assurance vie Orange Money, rassurez-les, assurez-vous !". The central illustration shows a smiling family of four (a man, a woman, and two children) standing under a sun, with a small dog and a cat nearby. Below the illustration, the text says: "l'assurance change avec Orange". A paragraph explains: "Parce que rassurer vos proches face aux risques de la vie quotidienne est important pour vous, nous vous proposons la première assurance-vie sans engagement. Pour seulement Ar 5 000 TTC/mois, vous êtes couvert à hauteur de Ar 2 000 000 TTC." Below this, it says: "appelez le 303 ou rendez-vous en points de vente Orange Money". At the bottom, it mentions "en partenariat avec" and lists "CIBAC SAVOYE", "Allianz", and "la vie change avec orange".

our ambition

30 million customers
launch in all countries
full ecosystem of
services



thank you

