



**younited**

**Press release**  
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## **Orange Bank chooses Younited to accelerate its consumer credit development**

With nearly €500 million of consumer credit expected to be generated in France in 2021, Orange Bank wishes to extend and market its personal loan and assigned credit offers to new customers. By choosing to work with Younited, a Next 40 fintech, Orange Bank is joining forces with a flagship French Tech flagship company which has experienced exponential growth in Europe in recent years, in particular thanks to its expansion in five countries and the development of its partnership activity.



Paul de Leusse, CEO of Orange Bank (left) and Geoffroy Guigou, CEO of Younited

### **An overhaul of the consumer credit business chain**

This technological partnership will strengthen essential links in the bank's consumer credit value chain in the areas of subscription, attribution, management and collection. The customer journey and distribution channels, which will continue to benefit from the expertise of Orange Bank, will be enriched and will remain available across all sales channels (via the web, the Orange Bank mobile application but also in Orange stores and, for Groupama, through the web and Groupama agencies).

### **A consumer loan that's open to all... simpler, faster and personalized**

This new state-of-the-art platform will enable Orange Bank to propose its personal loan offer to a wider clientele and, in particular, to Orange customers beyond the assigned loan offer already offered in Orange stores. Application procedures will be faster and simplified, and customers will also benefit from being able to synchronize their banking information held in other institutions. This will speed up the processing of their request (as required in the PSD2) and provide an immediate and personalized response.

### **Optimization and operational efficiency**

By working with Younited, Orange Bank will be able to improve operations between Orange Bank teams, back offices, analysts and customer relations centers as they will benefit from a new, more efficient tool for faster and more fluid handling of customer requests. By combining the best of Orange Bank and Younited, it is expected that by early 2022, Orange Bank will have one of the best performing front-to-back credit value chains on the market, and one that will be deployable in other countries in Europe.

*“Consumer credit, along with day-to-day banking, is at the heart of Orange Bank's development model. This is why we wanted to partner with Younited, a fintech leader in this business. After the acquisition of Anytime and following this partnership with Younited, we intend to continue forging links with fintechs in other business lines,”* says Paul de Leusse, CEO of Orange Bank.

*“We are proud to work with such an ambitious and dynamic player as Orange Bank. This partnership confirms our ability to support financial institutions of all sizes and in multiple countries with our white label or co-branded offers. In these complex and technology-intensive businesses, relying on an actor specializing in credit becomes essential to benefit from the latest innovations,”* says Geoffroy Guigou, co-founder and CEO of Younited.

### **About Orange**

Orange is one of the world's leading telecommunications carriers with a turnover of €42.3 billion in 2020 and 140,000 employees as at March 31, 2021, of whom 80,000 are in France. The Group has a total customer base of 262 million customers worldwide at March 31, 2021, including 217 million mobile customers and 22 million fixed broadband customers. The Group is present in 26 countries. Orange is also a leading provider of global IT and telecommunication services to multinational companies, under the brand Orange Business Services. In December 2019, the Group presented its new 'Engage 2025' strategic plan, which, guided by social and environmental accountability, aims to reinvent its operator model. While accelerating in growth areas and placing data and AI at the heart of its innovation model, the Group will be an attractive and responsible employer, adapted to emerging professions.

Orange is listed on Euronext Paris (symbol ORA) and on the New York Stock Exchange (symbol ORAN).

To find out more (online and via your mobile device), go to: [www.orange.com](http://www.orange.com), [www.orange-business.com](http://www.orange-business.com) or to follow us on Twitter: @orangegrouppr.

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### **About Orange Bank**

Launched in November 2017 and managed by Paul de Leusse, Orange Bank offers banking offers designed natively around customers' mobile uses, at the cutting edge of innovation and in strong synergy with its telecom activity.

Its offer includes all the basic banking services with standard and Premium bank cards, a savings account, a personal loan offer, insurance, etc. Many innovative features are also available such as mobile payment with Apple Pay and Google Pay, real-time transactions, instant transfers by SMS, or even modification of the credit card code. The Orange Bank customer experience is based on fluidity and speed: autonomously, customers can perform all transactions from their application.

The bank has also developed Premium offers for an enriched experience for parents and children.

In December 2020, Orange Bank continued its development strategy with the acquisition of Anytime, a fintech meeting the needs of professionals, companies and associations.

In Europe, Orange Bank has a total of 1.2 million customers. The bank is also present in Spain where it was launched in November 2019.

#### **About Younited**

Younited is a Tech company with its own credit institution approval. Revolutionizing the financing and payment industry in Europe, Younited offers both financial services to individuals (personal loan, assigned credit, payments in installments, budget coaching and term accounts) but also SaaS technological solutions from Bank- as-a-Service to allow financial institutions to launch, supplement or modernize a fundraising activity.

Backed by a leading technology and operational platform, Younited's mission is to make financial services simpler, faster, and more transparent. Its credit analysis technologies allow, for example, the simplest online subscription on the market and an ultra-fast response to financing requests of € 100 to € 50,000.

Younited was founded in 2009, employs more than 430 people and is active in France, Italy, Spain, Portugal, Germany and Austria. Younited has raised more than € 185m as of 12.31.2020 and serves more than 500,000 clients.

Younited was selected by the French Government among the companies of the Next40, which brings together 40 French scale-ups with the potential to become world leaders.

More information: <https://business.younited-credit.com/> - Follow us on Twitter: @younited

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