

PRESS RELEASE

## Société Générale to issue MasterCard Corporate cards

### Société Générale and MasterCard teaming up to propose best-in-class payment solutions to multinationals

*Waterloo, Belgium, and Paris, France, 17 September 2004* – Société Générale, a leading commercial card issuer in France, will introduce MasterCard corporate cards to service large and multinational corporations. The corporate card programme, which is available as of this month, benefits from the combination of the MasterCard acceptance network and MasterCard Smart Data onLine (SDOL), the cutting-edge MIS reporting system.

“The challenge of corporate payments is not only the actual payment functionality, but also the ability to provide additional data that companies need in a format that they can integrate into their existing systems,” said Steve Abrams, senior vice president of Corporate Payment Solutions, MasterCard International. “MasterCard’s Smart Data onLine, currently in use in more than 10,000 corporations worldwide, is designed as much more than just a reporting tool.”

“Corporations increasingly value SDOL as an integrated travel management system, with flexible interfacing capability to their ERP or accounting system, and an easy to implement internal authorization functionality. Above all, it enables corporate customers to reduce costs and boost productivity by better managing suppliers, monitoring spending at cardholder and management levels, generating reports, and integrating transaction data into their existing systems.”

Commenting on the launch, Louis Caillon, Head of Cards & e-Commerce at Société Générale said, “MasterCard SDOL’s capability to consolidate card activity reporting across multiple countries and issuers is a unique benefit for our multinational corporate customers.” He added: “Multinationals are often served by multiple card issuers in the various countries where they operate. By issuing MasterCard Corporate cards and SDOL, we reinforce our position as a leading provider of solutions with the largest product line of the French corporate market.”

Société Générale will also launch the Executive version of the MasterCard Corporate card, designed to meet the needs of senior managers and executives within its corporate customer organizations.

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#### About Société Générale Group

Société Générale is one of the largest financial services groups in the euro-zone. The Group employs 88,000 people worldwide in three key businesses:

- Retail Banking & Financial Services : Société Générale serves more than 15 million retail customers worldwide.
- Asset Management, Private Banking & Securities Services : Société Générale is one of the largest banks in the euro-zone in terms of assets under custody (approximately USD 1200 billion) and under management (EUR 300 billion, March 2004).
- Corporate & Investment Banking : SG CIB ranks among the leading banks worldwide in euro capital markets, derivatives and structured finance.

Société Générale is included in the four major socially responsible investment indexes. [www.socgen.com](http://www.socgen.com)

### **About MasterCard International**

MasterCard International is a leading global payments solutions company that provides a broad variety of innovative services in support of our global members' credit, deposit access, electronic cash, business-to-business and related payment programmes. MasterCard International manages a family of well-known, widely accepted payment card brands including MasterCard<sup>®</sup>, Maestro<sup>®</sup> and Cirrus<sup>®</sup> and serves financial institutions, consumers and businesses in over 210 countries and territories. The MasterCard award-winning *Priceless*<sup>®</sup> advertising campaign is now seen in 96 countries and in 47 languages, giving the MasterCard brand a truly global reach and scope. For more information go to [www.mastercardinternational.com](http://www.mastercardinternational.com).

### **MasterCard Corporate Card™**

The MasterCard Corporate Card, provided by Société Générale, is designed for the payment of professional expenses of employees of large and multinational corporations: it can debit either corporate or individual accounts, benefits from a wide range of insurance and assistance services, and offers the choice of PIN code, a unique feature of Société Générale card products. The card enables cardholders to benefit from MasterCard's global 22 million locations acceptance network.

### **MasterCard Corporate Executive Card™**

The MasterCard Corporate Executive Card has all the features of the standard Corporate card, but also includes a range of additional features, for example higher spending limits and additional privileges and VIP services, appropriate for senior or executive employees.

### **MasterCard Smart Data onLine™**

Smart Data onLine (SDOL) is a secured web site that allows corporations to organise, consolidate and manage financial data from cardholders. With Smart Data onLine, customers can:

- View reports from anywhere in the world at anytime
- Generate standard reports at the corporate or cardholder level
- Consolidate card data of programmes around the globe
- Integrate data into existing accounting and ERP systems.

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