



Press release
Dubai, UAE, February 2, 2016

Orange Business Services powers Canny Quest's e-payment strategy in Iraq with M2M solution

- Orange provides network that delivers secure payment authentication
- Manage card payments through 14,000 POS terminals by mid-2016

Orange Business Services has signed an M2M solution agreement with Canny Quest International – the Dubai-based technology and business development partner of International Smart Card (ISC) in Iraq. ISC is the largest financial institution in Iraq. It provides financial transaction services including salary and pension e-payment services to government employees and private sector organisations. ISC's four million holders of its debit card, the Qi Card, access services through terminals at points of service across the country.

ISC has created a new model for e-payment services using smart cards to deliver personalized services with sophisticated biometrics to authenticate customer ID and counter the risk of fraud. Orange Business Services provides SIMs that enable seamless connectivity to support ISC's 6,000 terminals at points of service (POS) across Iraq; an additional 8,000 POS locations are planned at retail merchants across the country and will be online by mid 2016. ISC plans to roll out services to the Iraqi diaspora and to other countries.

The ISC POS terminals are connected to the card management system, which validates transactions through the Orange network. Orange interconnects with all the country's mobile telecoms operators to ensure country-wide coverage and optimized signal quality. ISC customers can access a broad range of virtual financial account management services to access their money including smart cards (closed and open loop), mobile apps and wallets, and the Internet.

Bringing banking innovation to Iraq

ISC started operations in 2008 and the company's flagship Qi Card is the first biometric international-standard card used in providing payment services in financial industries in Iraq.

Dr. Hasan Alkhatib, Managing Director of Canny Quest International, said: "Iraq is an attractive Greenfield market for innovation, and the country's banking sector is underdeveloped, creating an opportunity for the deployment of new technology. Orange Business Services provides a business-critical part of our solution and enables us to monitor and control our POS terminals. It's a technical and business partnership that allows us to access Orange's technical competence, geographical presence and global expertise, along with local contacts and service. This service has the potential to grow and develop and positively impact the country's GDP. Orange's ability to connect and deliver services seamlessly and reliably is essential to our success."

Orange Business Services works with some of the region's leading banking institutions and has 100 banking customers in the Middle East and Africa region, including Ecobank, EmiratesNBD, and National Bank of Abu Dhabi.

Philippe Koebel, Senior Vice President, Emerging Markets and Indirect, Orange Business Services added: "This new strategic partnership with Canny Quest International is supporting real innovation and a digital transformation leading to a new model for the banking sector in Iraq. It's our first M2M application in the Middle East but more significantly, it's making a real difference to people's lives and we look forward to rolling it out to other countries through our extensive presence in the region."

About Orange Business Services

Orange Business Services, the Orange branch dedicated to B2B services, is not only a telecom operator, but also an IT solutions integrator and applications developer in France and around the world. Its 20,000 employees support companies in all areas of their digital transformation: mobile and collaborative workspaces; IT/cloud infrastructure; fixed and mobile connectivity; private and hybrid networks; applications for Internet of Things, 360° customer experience and Big Data analytics; and cybersecurity thanks to dedicated experts and infrastructure to protect information systems. More than 3,000 multinational organizations and 2 million SOHOs, enterprises and local authorities in France rely on Orange Business Services as their trusted partner.

Learn more at www.orange-business.com or follow us on [LinkedIn](#), [Twitter](#) and our [blogs](#).

Orange is one of the world's leading telecommunications operators with annual sales of 39 billion euros in 2014 and has 157,000 employees worldwide at 30 September 2015. Orange is listed on the NYSE Euronext Paris (symbol ORA) and on the New York Stock Exchange (symbol ORAN).

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