



Cartes Bancaires CB

Appointments



Bruno de Laage

Chairman of the Executive Committee



Gilbert Arira

Chief Executive Officer

Paris, 1 July 2013

Gilbert Arira was unanimously elected Chief Executive Officer of the *Groupement des Cartes Bancaires CB* by the General Assembly that took place on 28 June. In this capacity, he has become the operational manager of the CB card payment system and succeeds Jean-Marc Bornet, who occupied this position since 2008.

Gilbert Arira, aged 58, has been the head of e-cash at BNP Paribas since 1998. Thus, he has been a member of various national and international inter-bank representative bodies: member of the Executive committee of *Cartes Bancaires CB GIE* from 1999 to 2009 and a member of the board of Visa Europe from 2004 to 2009. From 2009, he devoted himself to the creation and operational implementation of the e-cash function of the *BNP Paribas Group*, including some twenty countries in Europe and beyond.

A graduate of HEC, Gilbert Arira began his career as a financial analyst, then held various executive positions in the world of health insurance, before joining the *Carte Bleue GIE* in 1992, as Marketing and Strategy Manager.

The experience that he has acquired in the banking sector and in his international functions will be assets for CB and for the world of electronic payments. The payments sector is now confronted with some major developments, as witnessed by the arrival of new players and the proliferation of new payment solutions that they are providing. Also, these developments are taking place in an uncertain European environment, both at the level of regulation and concerning the economic model of cards and the construction of the SEPA.

"In a market that is undergoing radical transformation and where competition is increasing, I think it is fundamental to reaffirm the importance of innovation and attention to the requirements and expectations on the ground. The role of CB is to continue to improve the performance of card payment, both for its members and for all stakeholders in the ecosystem, particularly the merchants and consumers. In contrast to what its name indicates, card payment is not limited to its historical form, the little plastic rectangle, but is now taking on many other forms such as mobiles or digital wallets, which are emerging in the world of the Internet. My role will be to support this profound development in the payments industry, in accordance with the values of inter-bank cooperation which constitute the trademark of the CB system." says Gilbert Arira.

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Cartes Bancaires CB

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Bruno de Laage was unanimously elected Chairman of the Executive Committee of the *Groupement des Cartes Bancaires CB* by the Executive Committee that met on 28 June. He succeeded Gilles Guitton, who occupied this function for just over eight years.

Bruno de Laage, 62 years old, graduate of HEC and of INSEAD, has spent his entire career at *Crédit Agricole*, which gives him great knowledge of local banking and of payment systems and services. His experience as an executive both on the ground and in management bodies made him a candidate of choice for the CB system.

Bruno de Laage began his career occupying various management functions within the regional co-operative banks of the *Crédit Agricole* group in the *Sarthe*, *Loiret* and *Charente*. In 2000, he became managing director of *Crédit Agricole's* regional co-operative bank for *Anjou* and *Maine*. From 2006, he also became Administrator and member of the Strategic Committee of *Crédit Agricole SA* and Deputy Corporate Administration Manager of the *Fédération Nationale du Crédit Agricole*.

Currently, Bruno de Laage is Deputy Managing Director of *Crédit Agricole SA*, in charge of local banking in France, payment services and systems and specialised financial services.

"I enthusiastically accept the role that has been assigned to me. The Chairman of the Executive Committee plays a key role in the strategic policies of the CB system, which is currently at the centre of a payment sector that is undergoing a revolution. I will be intent on contributing so that, in this context, the Groupement des Cartes Bancaires CB takes the necessary decisions to create value and modernization, both for its members and for merchants and consumers", says Bruno de Laage.

CB system key figures in 2012:

- 9.7 billion in transactions
- 506.9 billion euros in turnover
- 60.6 million cards in circulation
- 1.8 million CB points of acceptance (*face-to-face and remote shops, automated systems and Automated Teller Machines*)

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