

EAPS ENABLES GERMAN AND ITALIAN DOMESTIC CARD SCHEMES TO CONNECT ATM NETWORKS

27 August, 2009 - Brussels: EAPS, the alliance of European debit card schemes, which facilitates pan-European ATM and POS transactions, has strengthened its operations. Today EAPS announces that two of its participants, operating under the EAPS brand, opened ATM networks in Italy and Germany to domestic debit cardholders from each country. Consorzio Bancomat and Zentraler Kreditausschuss, now allow each other's cardholders to withdraw cash from ATM networks in Italy (Bancomat) and Germany (girocard) respectively. Cross border POS acceptance between the two card schemes will follow soon.

EAPS was launched in 2007 to unite the networks of independent domestic card schemes throughout Europe under a single European brand - or a payment 'scheme of schemes' - providing an alternative to the international payment schemes. EAPS increases competition within the payments sector by enabling cross border transactions using debit cards issued with domestic European scheme brands.

Ugo Bechis, Chairman of the EAPS Board and Head of SEPA-Payments at UBI Banca, comments: "The development between Consorzio Bancomat and Zentraler Kreditausschuss shows EAPS' capacity to extend the use of domestically issued debit cards for transactions across Europe. EAPS is a viable and established European card brand, which is gaining in strength and deployment volume. Payment schemes participating in EAPS were responsible for more than 7 billion ATM and POS transactions in 2008. EAPS is aligned to the expectations of the European Commission and the European Central Bank for a European card payment scheme to emerge within the Single Euro Payments Area (SEPA)."

EAPS is open to new partners. Card schemes, banks and payment institutions compliant with European requirements and the SEPA Cards Framework of the European Payments Council are encouraged to join, as EAPS offers an established European card alternative that leverages existing customer bases and relationships.

For further information visit www.card-alliance.eu or email info@card-alliance.eu.

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For further media information, please contact:

Lars Tebrügge

Marketing and Communication

Euro Alliance of Payment Schemes

5 Place du Champ de Mars

1050 Brussels, Belgium

Tel: +32 2550 3620

press@card-alliance.eu

About EAPS:

EAPS is an Alliance of European card schemes - a 'scheme of schemes' - founded by Consorzio Bancomat (Italy), Eufiserv (Europe), Euro 6000 (Spain), Link (UK), SIBS (Portugal) and Zentraler Kreditausschuss (Germany). Together EAPS participants represent more than 222m cards, 2.2m POS payment terminals and almost 200,000 ATMs. EAPS is a European scheme of schemes, an alternative to international card schemes within Europe, aims at harmonising the European card payments area by making national cards a European reality.

www.card-alliance.eu