



UK ATMS OPEN TO GERMAN DOMESTIC DEBIT CARDHOLDERS UNDER EAPS

12th of July, 2010 - Brussels: From today, holders of German debit cards - known as 'girocards' - will be able to withdraw cash from ATMs across the UK. The UK's LINK ATM network is opening all 63,000 UK cash machines to all users of the German card scheme operated by Zentraler Kreditausschuss.

The development has been made possible thanks to EAPS - the alliance of European debit card schemes - which facilitates pan European ATM and POS transactions by uniting independent card schemes throughout Europe under a single European framework. This framework provides a European alternative to the international card schemes. Both LINK which is the UK's national cash machine network and the busiest ATM transaction switch in the world and Zentraler Kreditausschuss are founding members of EAPS.

Edwin Schooling Latter, LINK Card Scheme Director, comments: "Through EAPS we have been able to open up LINK's UK cash machine network to cards from elsewhere in Europe. This allows us to offer the same nationwide access that in the past only UK cardholders have enjoyed to debit cardholders from other European countries. Germans will now be able to use their girocards to withdraw cash across the UK. No other scheme can match this breadth of access or convenience in the UK."

Bernd Fieseler, Managing Member of the Board of Deutscher Sparkassen- und Giroverband (German Savings Banks Association) which currently chairs the Zentraler Kreditausschuss, adds: "The new partnership between EAPS and LINK opens up the 63,000 LINK ATMs to German 'girocard' users, this is over 20,000 more ATMs than they are able to use today. This significantly improves the service offered to German debit card customers, and further increases the competitiveness of the interlinked card-schemes within EAPS."

Ugo Bechis, Chairman of the EAPS Board and Head of SEPA-Payments at Italy's UBI Banca, adds: "As demonstrated by this new partnership, EAPS allows issuers of debit cards to enhance their geographical reach simply and effectively, and without depending on an international card scheme. The benefits to cardholders, card issuers and ATM operators are clear - EAPS allows them to make use of existing ATM and POS infrastructure to enable cross-border transactions at a lower cost than would otherwise be possible, and introduces increased competition in the payments sector."



“Payment schemes participating in EAPS were responsible for more than 9 billion ATM and POS transactions in 2009, and since EAPS was launched in 2007, the number of cross border transactions it has supported has been steadily increasing. In 2009 German and Italian ATM networks were opened up in a reciprocal arrangement, and this latest development between LINK and Zentraler Kreditausschuss is further proof that EAPS is fast becoming a leading player in the European card payment market.”

EAPS facilitates compliance with the requirements of the Single Euro Payments Area (SEPA) by offering an established European card alternative that leverages existing customer bases and relationships.

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.

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

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About EAPS:

The Euro Alliance of Payment Schemes (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 offers a European alternative to international card schemes.

www.card-alliance.eu