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# EURO ALLIANCE OF PAYMENT SCHEMES

## WIESBADEN DECLARATION

We, the founders of the Euro Alliance of Payment Schemes, are fully committed to the principles and goals of the Single Euro Payments Area for cards as requested by the European Commission and as defined by the European banking community in the SEPA Cards Framework.

We are major regional card schemes in Europe, representing highly efficient and cost-effective card payment services built over the past 20 years to serve European financial institutions, retailers and cardholders. Transactions in our schemes account for the majority of card transactions in Europe and we intend to make a leading contribution to the further development of the single market for card payments in Europe.

Our schemes will become pan-European by co-operating with each other in the Euro Alliance of Payment Schemes. We will build on the past investments of our member banks and minimise disruption by leveraging existing assets. We will enable our member banks to deliver to their customers – retailers and cardholders – the same card payment experience throughout Europe as in their home country.

The objective of the Euro Alliance of Payment Schemes is to enable participating schemes to offer their members a new alternative for pan-European card payments. We intend the Euro Alliance of Payment Schemes to bring significant additional benefits to the members of participating schemes and their costumers.

The Euro Alliance of Payment Schemes is based on the following business principles:

- Participation in the Euro Alliance of Payment Schemes is open to any scheme which is committed to the principles of the SEPA Cards Framework
- Schemes can participate in the Euro Alliance of Payment Schemes as issuers only – acquirers only – POS only – ATM only – and any combination thereof.
- Cards of all participating issuers will be accepted by all participating acquiring schemes.
- This mutual acceptance between participating schemes will be signalled by an Alliance acceptance mark displayed on participating terminals and optionally used on participating cards.
- The acceptance mark may be used by the participants of the Euro Alliance of Payment Schemes without any restriction concerning co-branding with other schemes.
- Interchange fees for POS transactions and service fees for ATM transactions will be agreed multilaterally - in line with the legal and regulatory requirements - or bilaterally between the participants of the Euro Alliance of Payment Schemes.

We are currently defining the business and operational rules for the Euro Alliance of Payment Schemes which will be governed by European banks to serve the needs of retailers and cardholders. Pan-European transactions under the alliance rules will take place well before the SEPA deadline of January 2008.

The founding schemes invite any other SCF-compliant schemes to join our initiative.

Wiesbaden, 04. September 2006

The founding members of the Euro Alliance of Payment Schemes are the following schemes:

- “electronic cash” and “Deutsches Geldautomaten-System”, Germany
- “EUFISERV”, ATM Scheme present in 10 European markets
- “EURO 6000”, Spain
- “LINK”, UK
- “Multibanco”, Portugal
- “PagoBancomat” and “Bancomat”, Italy