

## **Another step towards SEPA for cards.**

### **ZKA and EUFISERV sign agreement for wider acceptance of each others cards**

*Berlin & Brussels, 25th April 2007*

EUFISERV and ZKA have signed an agreement which allows EUFISERV scheme members to provide ATM cash withdrawals to German debit cardholders and vice versa. With this agreement, both organisations are able to extend the reach of their respective card schemes one of the requirements of SEPA.

The first ATMs to open under this agreement are the 15,769 EUFISERV ATMs in Spain. Cardholders are already making transactions. More EUFISERV acquirers will decide to open their ATMs during 2007. Acceptance of EUFISERV cards at German ATMs is still to be finalised. Under earlier agreements between the Italian Popular banks and banks in the Italian Südtirol and ZKA, German debit cardholders can already get cash from ATMs in Italy.

Similar agreements between EUFISERV, ZKA and other card schemes in Europe are in the pipeline. By the end of 2007, several of these cooperating schemes are expected to join into an alliance to form the Euro Alliance of Payment Schemes. The alliance will enable cardholders of European banks to use their payment cards for transactions at Points of Sale

(POS) and cash withdrawals across European just as easily as in their home country. The objective of the alliance is to bring significant additional benefits to banks, retailers and cardholders.

### **Wider Acceptance of EUFISERV Cards**

Mr Petter N. Johansen, Managing Director of **EUFISERV**, hailed the cooperation with ZKA as another step in the creation of a new alternative for pan-European card payments, bringing benefits to banks and their customers. **EUFISERV** is delighted to be working with ZKA to make it a reality. More than 60,000 **EUFISERV** ATMs in ten European markets have been open to **EUFISERV** cardholders for many years. **EUFISERV** acquirers are now able to acquire German debit cards at their ATMs if they wish. In addition **EUFISERV** cardholders will be able to use their cards at effectively all ATMs in Germany. This, together with the attractive conditions, will provide banks with a great incentive to add the **EUFISERV** brand to their portfolio of card products.

This is an additional service for the cardholders of those 20 per cent of German debit cards which do not at present bear the co-branding logo of an international card scheme. The number of Germany debit cards which are not co-branded might increase in future," says Hans-Joachim Massenber, Chairman of the Advisory Board of Bank-Verlag, one of the German gateways.

### **Important step towards the Single Euro Payments Area (SEPA)**

Mr Bernd M. Fieseler, executive board member of Deutsche Sparkassen- und Giroverband

(DSGV), the lead association of the **ZKA** this year, said this agreement is yet another contribution to achieving a Single Euro Payments Area (SEPA) as requested by the European Commission and the European Central Bank.

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**Notes for Editors**

**About EUFISERV**

EUFISERV operates an ATM card scheme which provides the 70m EUFISERV cardholders of member banks with access to cash at more than 60,000 ATMs in 10 European markets. EUFISERV also provides processing services to its users for switching POS and ATM card payment transactions on EUFISERV and all other payment card brands. EUFISERV is a Brussels-based company owned by retail banks from thirteen European countries and by the European Savings Banks Group. Its mission is to develop, maintain and operate international payment services for the whole financial industry. More on [www.eufiserv.com](http://www.eufiserv.com)

**About Zentraler Kreditausschuss (ZKA)**

The leading professional associations of the German banking industry work together in the Zentraler Kreditausschuss (ZKA). Representing their member banks, the associations are jointly responsible for the organisation of the German debit card systems. With 90 million debit cards issued, the German market is the largest debit market in Europe. As part of the electronic cash system they operate roughly 550,000 payment terminals. For cash withdrawals, approximately 55,000 ATMs are available in Germany. The ZKA is the co-initiator of the Berlin Group, which was founded in 2004, and the "Euro Alliance of Payment Schemes", which is currently in the process of being founded. Both of these groups are contributing to the implementation of the common goal of linking the national debit card systems in Europe. More on [www.zka.de](http://www.zka.de)