



EURO ALLIANCE OF PAYMENT SCHEMES

Press Release

European card schemes found the Euro Alliance of Payment Schemes (EAPS)

Brussels based Company will facilitate pan-European card payments

Brussels, 07.11.2007 - Europe is integrating its card payment systems. Today, six European card payment schemes have joined together to establish the "Euro Alliance of Payment Schemes s.c.r.l. (EAPS)". Based in Brussels, the new company will facilitate pan-European transactions, effectively creating a new European card scheme, generating more choice in this market. Cardholders will be able to use their cards at more places throughout Europe, while retailers will gain more and better opportunities for card acceptance under the uniform EAPS acceptance mark. European banks will benefit from the increased opportunities and greater efficiency of this additional alternative in the European card market. Initial pilot transactions have already been successfully completed; roll-out in the countries of the participating EAPS partners will begin on January 1, 2008.

The founders of EAPS are:

- CO.GE.BAN for the **Pago Bancomat** scheme and **Bancomat** scheme (Italy)
- EPCS European Payment Card Solution GmbH for the **electronic cash** scheme and **Deutsches Geldautomatensystem** (German ATM scheme) (Germany)
- **EUFISERV** s.c.r.l., pan-European ATM scheme (based in Brussels)
- **EURO 6000** S.A., card payment scheme (Spain)
- **LINK** Interchange Network Ltd., ATM scheme (UK)
- Sociedade Interbancaria de Servicos S.A. (SIBS), for the **Multibanco** scheme (Portugal) (

The founders are already key market participants in Europe with more than 222 million issued payment cards and operate over 2.1 million POS terminals as well as more than 189,000 ATMs in their networks.

"With the founding of EAPS, we've achieved a milestone for a single European card payment area. The EAPS will develop into a new pan-European card payment scheme based on the efficient national schemes and their infrastructures," said Oliver Hommel, coordinator of EAPS. The EAPS objectives are in line with the requests from the European Central Bank and European Commission for a third European card payment scheme in conjunction with the Single European Payments Area (SEPA).

EAPS is open to new partners. Other payment schemes which are committed to the requirements of the SEPA Cards Framework of the European Payments Council (EPC) are welcome to join. Later, during 2008, direct participation in EAPS by individual banks will be possible, creating more choice for all issuers and acquirers throughout SEPA. The EAPS partners are certain that the alliance, which is fully under the governance of the European banking industry, will soon contribute substantially to the integration of the European payment markets.

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