



INCREASED TRANSACTION FLOWS DEMONSTRATE WIDENING ACCEPTANCE OF EAPS TO UNITE INDEPENDENT CARD SCHEME NETWORKS

4th of May, 2010 – Brussels: ATM transaction flows under the Euro Alliance of Payment Schemes (EAPS), which unites European debit card schemes, have increased thanks to Consorzio Bancomat and Zentraler Kreditausschuss opening up the Italian and German processing gateways, SIA-SSB and CardProcess, under the EAPS framework to support their agreement to allow each other's cardholders to withdraw cash from their respective ATM networks. The operational success which has resulted in the acceptance of Italian debit cards at 19,000 German ATMs, further extends the reach of EAPS across Europe, bringing it one step closer to realising its goal of becoming the leading European payment card scheme.

Other processing gateways working to advance the implementation of EAPS among its members and to extend the reach of EAPS in Europe include BV Zahlungssysteme, Equens Italia, finanz informatik, Trionis, VocaLink and VÖB-ZVD.

Ugo Bechis, Chairman of the EAPS Board and Head of SEPA-Payments at UBI Banca, comments: "EAPS is steadily gaining momentum as a leading European payment card scheme with debit card transactions continuing to increase. Thanks to the valuable support of all our active payment scheme members and their processing gateways, we have been able to demonstrate how individual issuing and acquiring institutions can cost-effectively optimise their existing ATM and POS acquiring infrastructures, by participating in EAPS."

EAPS was launched in 2007 to unite the networks of independent card schemes throughout Europe under a single European framework – a payment 'scheme of schemes' - providing an alternative to the international payment schemes. EAPS increases competition within the payments sector by enabling card schemes, acquirers and individual institutions to develop mutually advantageous connections with each other, in order for debit cardholders in one European country to use their cards for ATM and POS transactions in other European countries.

Nicola Cordone, Deputy General Manager of SIA-SSB, comments: "The connection between SIA-SSB and CardProcess was straightforward and easy to achieve under the EAPS framework on our existing payments infrastructure. This is a first step in allowing Italian cards to be accepted in additional European countries and confirms our willingness to support existing and



new debit schemes in their evolution path to SEPA compliance, as outlined by the European Payments Council.

“Through this achievement we are also paving the way for financial institutions wishing to issue EAPS cards in the future to expand the geographical acceptance of their products; the issuance and acceptance of EAPS cards by individual banks will also be facilitated by this development. Innovation is a core topic for SIA-SSB, as outlined by this new service, and we’ll continue to support every possible option to deliver solutions that can increase card usage in Europe.”

Axel Salzieder, Head of Division Product Management, CardProcess, adds: “We welcome the opportunity to serve Italian cardholders at German ATMs connected with our network, even if their cards are not cobranded. The number of EAPS transactions continues to increase and we are pleased to be associated with this positive development. Cooperating with EAPS also supports and facilitates our movement towards SEPA for cards.”

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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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, and provides an alternative to international card schemes within Europe.

www.card-alliance.eu