



Euro Alliance of Payment Schemes

EAPS – The Solution for SEPA Card Transactions

Status and Progress

EFMA, Paris

15th of September 2010

Peter Blasche

Vice-Chairman of EAPS Board of Directors

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- Introduction to EAPS
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INTRODUCTION TO EAPS

Introduction to EAPS

- Governed by European players; Issuers and Acquirers
- Connects European debit card schemes
- European alternative to international card schemes
- Leverage existing national payment infrastructures
- Increased market reach and card acceptance
- Free choice of processors
- No costs for brand usage



Organisation

Pago BANCOMAT – Italy

EUFISERV – Europe

EURO 6000 – Spain

MULTIBANCO – Portugal

girocard – Germany

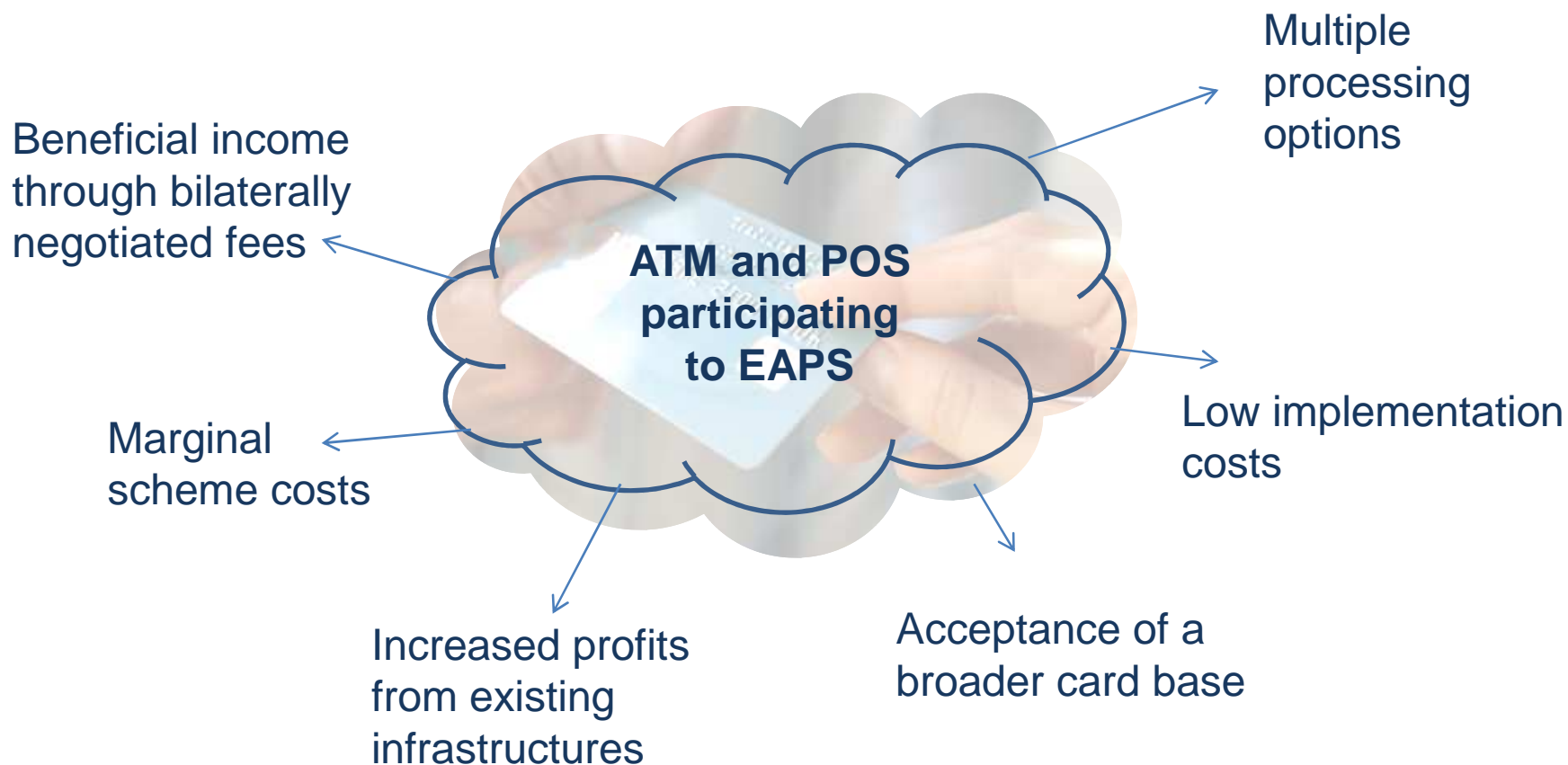
LINK – United Kingdom



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Key benefits of Participation

EAPS provides the European payments industry with greater choice, control and shared benefits for ATMs and POS terminals...





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EUROPEAN CARDS PAYMENTS LANDSCAPE

SEPA compliance

- Open participation for banks and payment institutions
- Separation of scheme and processing
- Transparent pricing structure
- Increasing competition
- Providing greater cost efficiencies
- Maintaining European governance



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Industry and ECB support

“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.”

*Edwin Schooling Latter,
Card Scheme Director, LINK*



Industry and ECB support

“The development ... shows EAPS’ capacity to extend the use of domestically issued debit cards for transactions across Europe.”

*Ugo Bechis,
Head of SEPA-Payments, UBI Banca*



Industry and ECB support

“The new partnership ... improves the service offered to German debit card customers, and further increases the competitiveness of the interlinked card-schemes within EAPS.”

*Mr Bernd M. Fieseler,
Executive Board Member, DSGV*



Industry and ECB support

“... the Eurosystem appreciates the work being done by the Euro Alliance of Payment Schemes to establish inter-operability between the participating card schemes.”

*Gertrude Tumpel-Gugerell,
Member of Executive Boards, ECB*



Press coverage

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EAPS ENABLES

PAYMENTS NEWS



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An Update from the Euro Alliance of Payment Schemes (EAPS)

Euro Alliance of Payment Schemes

SEPA for cards becomes a reality

Press release

A grand scheme

The Euro Alliance of Payment Schemes (EAPS) is a pan-European debit card 'scheme of schemes' that aims to be an alternative to Visa and MasterCard in Europe – like the Monnet and PayFair initiatives. Ugo Bechis, chairman of the EAPS board and head of SEPA payments at UBI Banca, speaks to **Ronan McCaughey** about the business case for EAPS and how it can benefit stakeholders in the payments process



Why was EAPS established? chain is also about the clearing and

Ugo Bechis, EAPS

Features

EAPS gains ground in Italy and Germany

technology

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News 05 May 2010

EAPS opens access for Italian debit cardholders

ATM transaction flows under the Euro Alliance of Payment Schemes (EAPS) have increased following Consorzio and German processing gateways, SIA-SS, their agreement to allow each other's cardholders to use their ATMs.

The operational success, which has resulted in German ATMs, extends the reach of EAPS, realising its goal of becoming the leading Euro debit card scheme.

EAPS opens access to UK ATMs for German debit cardholders

Monday 12 July 2010 | 02:08 PM CET

The Euro Alliance of Payment Schemes (EAPS), an alliance of European card schemes, has announced that the UK's LINK ATM network has opened all 63,000 UK cash machines to users of the German card scheme operated by Zentraler Kreditausschuss, the joint committee operated by the central associations of the German banking industry.

EAPS (Euro Alliance of Payment Schemes), which bills itself as a European alternative to international card networks, has opened membership to individual organizations such as acquirers. Current members represent groups of financial institutions which collectively account for 222 million cards, 2.2 million POS terminals, and 200,000 ATMs. Ugo Bechis is Chairman of the Board at EAPS, 32 (2) 550-3628, ugo.bechis@card-alliance.eu.



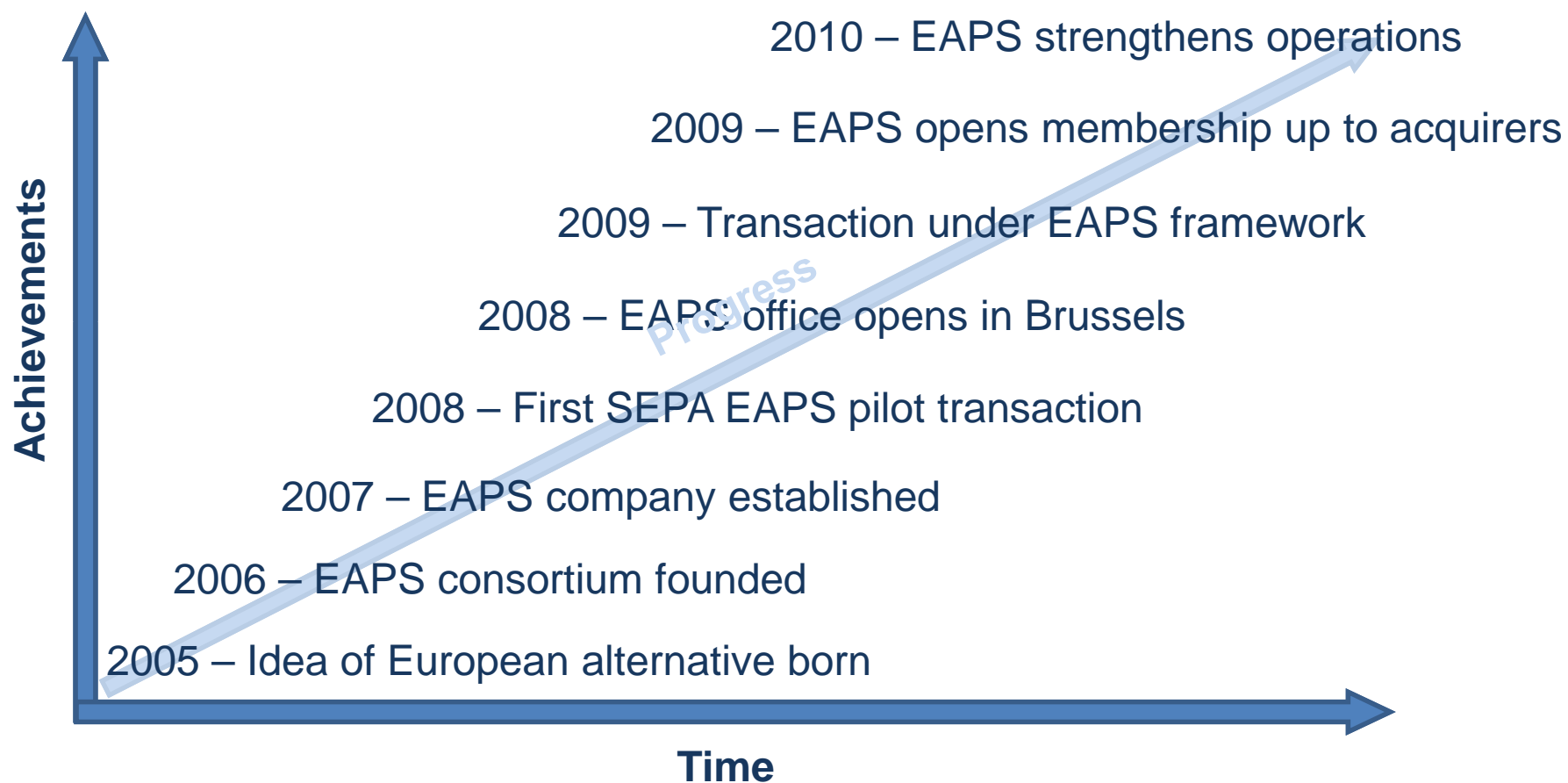
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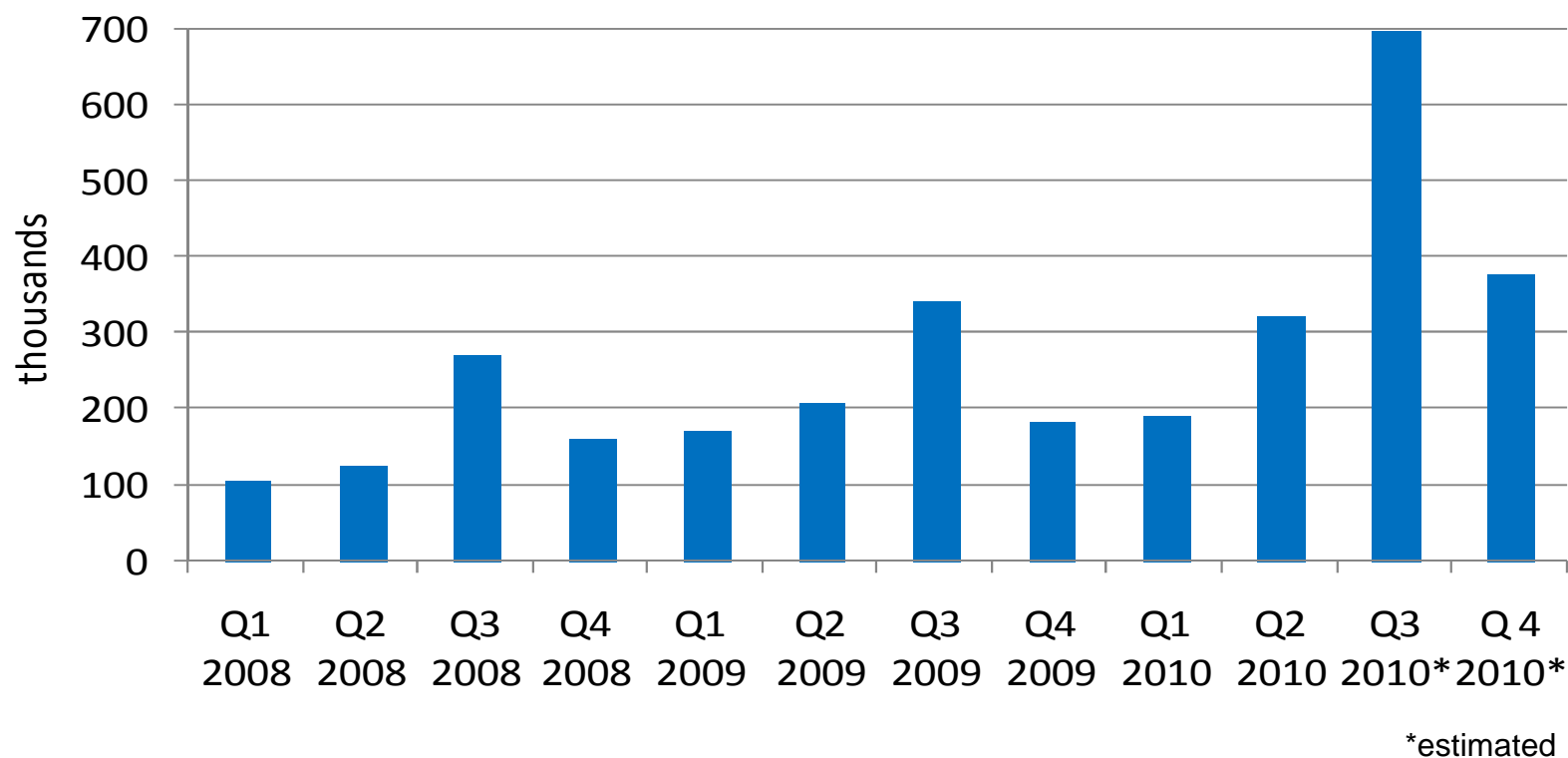
EAPS ACHIEVEMENTS

Timeline of achievements



EAPS in action

EAPS had approximately 1m cross border transactions in 2009 – an ever increasing number...

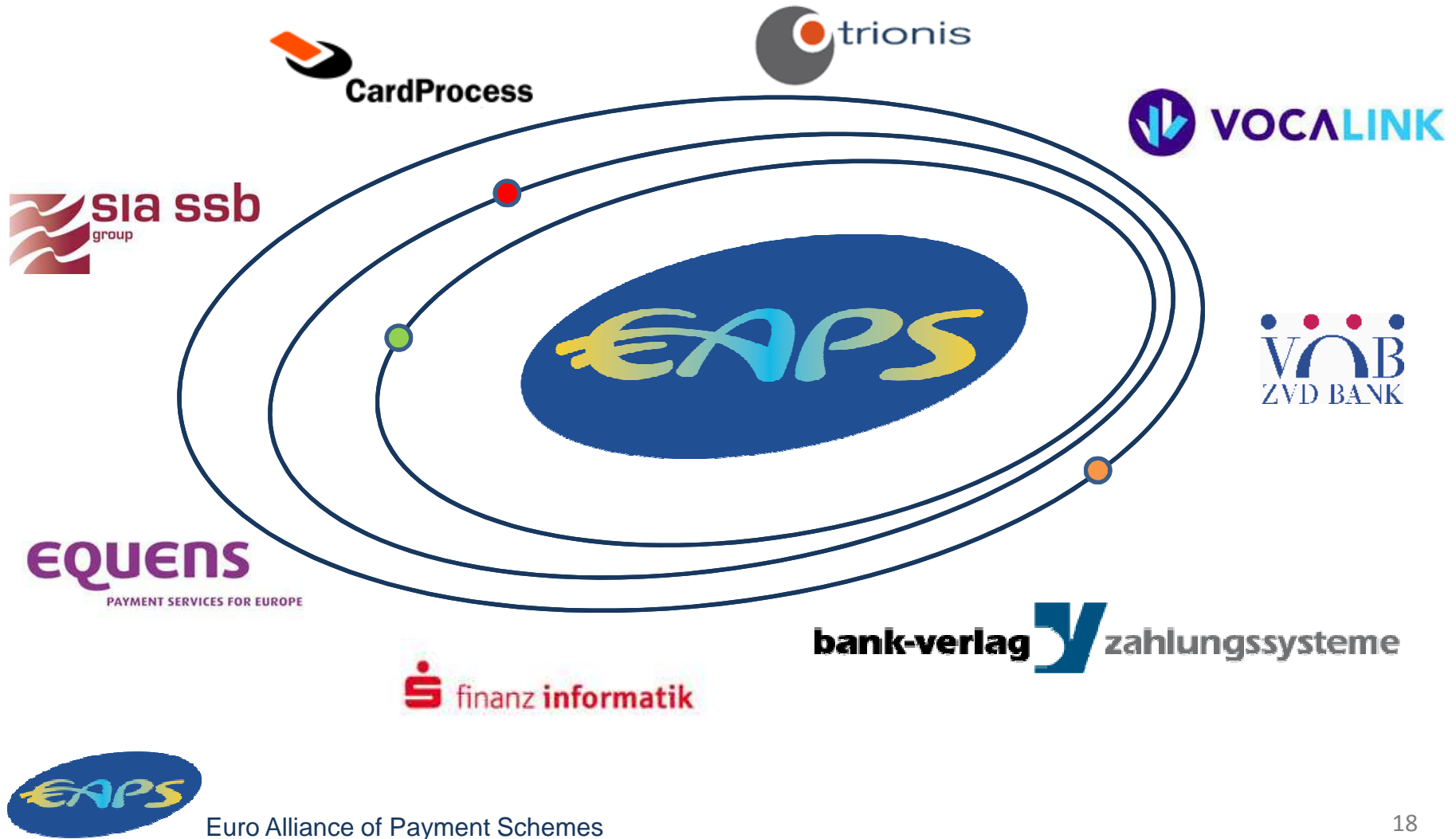




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IMPLEMENTATIONS

Gateways that implemented EAPS



Consorzio BANCOMAT and girocard

- Cross-border cash withdrawal between Germany and Italy
- All gateways implemented
- Minimal investment / simple connection
- Cost-effective optimisation of existing ATM infrastructures
- 44,000 German ATMs and 8,500 Italian ATMs opened
- POS acceptance started with 3,600 Italian POS



LINK and girocard

- Germany – girocard – cash withdrawal in the UK
- Access to 63,000 LINK ATMs
- 20,000 ATMs more than previously available
- Cost-effective optimisation of existing infrastructures
- Increases competition of interlinked card schemes





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THE FUTURE

Future activities and objectives

- Observe regulation on MIF
- Business and product development
- Open up for individual issuers
- Further improve technical implementation of EAPS participants
- Increase market awareness of EAPS



Open to Schemes and Acquirers



✕
EAPS opened to Schemes

✕
EAPS opened to Acquirers

EAPS opens to Issuers



Further implementation scope

	 Pago Bancomat	 Girocard	 Eufiserv	 Euro 6000	 LINK	 Multibanco
ATM	37,500	52,500	58,500	16,500	63,000	13,391
POS	1,150,000	600,000	N/A	293,500	N/A	202,395
Cards	26,000,000	94,500,000	67,000,000	14,700,000	66,800,000	19,767,925



Increase market awareness

Examples from present EAPS awareness programme:



POS

merchant information



Card

cardholder information



ATM

bank information



Thank you for your attention!

EAPS is open to new partners.

For more information, please visit www.card-alliance.eu.



The screenshot shows the EAPS website homepage. At the top left is the EAPS logo (Euro Alliance of Payment Schemes). The main header features the text "ACROSS EUROPE'S NATIONAL BOUNDARIES" and a navigation menu with links for HOME, ABOUT EAPS, BENEFITS, PARTICIPATION, and NEWS/DOWNLOAD. A search bar is located on the right. The main content area is divided into three columns under the heading "HOME". The first column contains a graphic of Euro banknotes and text stating: "EAPS is the European card solution for payment schemes and individual banks, fully committed to improving card usage for consumers in Europe." The second column contains a graphic of hands exchanging a card and text stating: "EAPS is open to new participants with the aim of providing competitive opportunities as the European alternative to the global card schemes." The third column contains a graphic of Euro coins and text stating: "EAPS builds on existing technical infrastructures, leveraging national economies of scale, minimising costs and increasing overall efficiency." Below the main content area are three sections: "NEWS" with a headline "Italian and German ATM networks connected" dated 2010-05-04, "ABOUT EAPS" with a quote from the Eurosystem, and "HEADQUARTER" with the address "EAPS - Bastion Tower, Level 21, 5 Place du Champ de Mars, 1050 Brussels / Belgium" and contact information.



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