

## Press Release

**Equens N.V.**  
PO Box 30500  
3503 AH Utrecht  
Eendrachtlaan 315  
3526 LB Utrecht  
The Netherlands  
[www.equens.com](http://www.equens.com)

*Payment infrastructure ready for SEPA*

### **Equens processes first SEPA Credit Transfer payments**

Equens was founded by Interpay Nederland and Transaktionsinstitut für Zahlungsverkehrsdienstleistungen

**Utrecht, the Netherlands, 28 January 2008 - Equens successfully processed its first SEPA Credit Transfer payments today. This means that from today, Equens' systems are fully in line with the international agreements of the European Payment Council on this subject, and comply with the requirements of the Single Euro Payments Area (SEPA), the eurozone in which making payments is easy. In terms of processing cross-border payments using bank cards, the Equens infrastructure has been compliant with the SEPA Card Framework since 1 January 2008.**

Michael Steinbach, Chairman of Equens' Board of Directors: "SEPA became operational today." SEPA will contribute to greater competition, new products, improved efficiency and lower costs as a result of economies of scale. "Thanks to our strategic choice to process both giro-based and card transactions, we have already distinguished ourselves from our competitors. Equens also aims to discover the full potential of new transaction types in several markets. This has resulted in an ever-growing product line of innovative payment solutions with regard to, for example, the mobile payments industry, e-invoicing and the prepaid card market," Mr Steinbach stated.

One of the main prerequisites for the success of SEPA is reach. Equens offers reach within SEPA to banks in a standardised manner closely linked to interoperability. Steinbach: "This will bring SEPA within the reach of any bank in Europe, without them being committed to the services of Equens. We will enhance this basic service with a number of options that simplify access to SEPA for banks in certain communities. Today, Equens took another important step in achieving its European ambitions."

As one of the largest transaction processors in Europe, Equens is looking to further consolidate its strong position by leveraging scale through (international) partnerships in order to reduce the cost per transaction. One such partnership is with Italian-based Seceti, a subsidiary of Istituto Centrale delle Banche Popolari Italiane (ICBPI Group), with which Equens is in the process of establishing a new company under the current structure of Equens' holding company. It is expected that the two parties will reach an agreement within several months, following completion of the Due Diligence stage.

Equens processed a record number of payments in 2007: almost 7.3 billion giro-based payments, representing an increase of 4.3 percent compared to the previous year. In addition, Equens processed almost 2.1 billion POS payments and cash withdrawals. Representing an increase of 11.7 percent.

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**Editorial note**

Equens is the first truly pan-European, full-service payment processor. As one of the largest and most innovative payment processors in Europe, Equens is leading the market for future-proof payments and card processing solutions. Thanks to an extensive and competitive service portfolio and a flexible, customer-orientated approach, the company seamlessly meets the requirements of the European payments market. With an annual volume of 7 billion payments and 2 billion POS and ATM transactions, Equens has a market share of more than 10% within the eurozone. By continuously pursuing further growth and translating the achieved synergy benefits and economies of scale into advantages for the customer, the company contributes to the efficiency of European payments.

For additional information, please visit [www.equens.com](http://www.equens.com) or contact:

Annemiek Vergoossen

T: +31 (0) 30 283 50 28

M: +31 (0) 6 21 51 87 67

E: [Annemiek.vergoossen@nl.equens.com](mailto:Annemiek.vergoossen@nl.equens.com)

Jörg Richter

T: +49 695 89 99 360 362

M: +49 (0) 172 6 13 95 97

E: [Joerg.Richter@de.equens.com](mailto:Joerg.Richter@de.equens.com)