

# Press Release



## ***Joint initiative to create a European solution International e-invoicing pilot***

**Vienna, Austria, 16 September 2008 – Today, at SIBOS, ICBPI Group (Italy), Isabel (Belgium) and Equens (the Netherlands) announced that they will be joining forces in e-invoicing. The main goal of the founding partners – ICBPI and Equens – for this international initiative is to establish an open, multi-party, cross-border European e-invoicing network. The network must gain practical experience and actively contribute to the development of a standardised European e-invoicing product with maximum customer reach. For this purpose, ICBPI and Equens will set up one of the first cross-border pilots for e-invoicing networks within Europe. Service provider Isabel will be the first participant in this pilot.**

ICBPI Group and Equens will cooperate to bridge local solutions, enabling banks, corporates and service providers to extend their reach in Europe. Equens will bridge domestic service providers in order to create European coverage in the distribution of e-invoicing. Isabel will contribute its e-invoicing knowledge and experience. Other parties are invited to join this initiative in order to expand the e-invoicing community as soon as possible.

The European Commission aims to establish a mature e-invoicing framework by 2010 at the latest. E-invoicing is a field that potentially offers excellent opportunities. Over 90 percent of all invoicing worldwide is still performed on paper. This usually involves an extremely inefficient process of printing, distributing, scanning and archiving paper and re-entering data. There are now hundreds of initiatives in place for electronic invoicing on a national level. A specific, joint and international initiative is therefore an important next step.

According to Equens, invoicing should be as easy as paying. Michael Steinbach, Chairman of Equens' Board of Directors: "We strongly believe that staying ahead in the European payment-processing market requires looking beyond the payments discipline as such. It requires in-depth knowledge of the future needs of banks and their customers, of technology and of applications."

"As a market leader in payments and electronic invoicing services in Italy, we are focused on providing the best services in the Customer-to-Bank area," says Giuseppe Capponcelli, Managing Director of ICBPI Group. "This cross-border joint initiative on e-invoicing will allow us to be a first mover in the European scenario and to enhance our corporate banking services. The first International e-invoicing pilot is a win-win initiative that allows the founding partners to extend their reachability to other important trade markets, as well as enabling ICBPI to offer competitive advantages to banks and more benefits to their corporate customers."

As one of the leading providers of e-invoicing and electronic banking services in Belgium, Isabel is the first participant in this European e-invoicing initiative. Isabel will draw on its technical and business expertise in the SME market to contribute to the success of this e-invoicing pilot project. "This pilot project is a great opportunity to enhance our experience in electronic invoicing and to promote interoperability at European level," says Luc Van Hecke, International Sales Manager of Isabel S.A.

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**Editorial note  
About Equens**

Equens SE 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 7.3 billion payments and 2.1 billion POS and ATM transactions, Equens has a market share of more than 15% within the euro zone. 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:

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**About ICBPI**

The ICBPI Group is made up of highly specialised companies focusing on the design, planning and management of services for banks, financial institutions and insurance companies. ICBPI S.p.A. is specialised in traditional and innovative payment services, as well as financial and administrative services offered according to a BPO model. ICBPI also offers innovative and efficient solutions for the outsourced management of domestic and international payment systems (SEPA-compliant) for banks, Public Administrations and other companies. Key Client is focused on electronic payment systems (Cards, POS and ATM) and with HelpPhone on customer care services through a contact center. Oasi is a market leader in services such as managed systems, financial transaction tracking, reporting to the Central Bank, anti-money laundering and regulation compliance, retirement insurance fund management and data security.

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**About Isabel**

Isabel is a professional software developer and service provider specialising in bank automation and electronic invoicing. Isabel's solutions are used by many financial institutions and associations all over Europe. 30 banks and 110,000 companies in Belgium are using Isabel online services. The Zoomit application developed by Isabel is integrated with the Internet banking solutions of the most important banks. It enables millions of consumers and SMEs to take advantage of e-invoicing technology. Isabel was founded in 1995 and has 130 employees.

For more information, please visit [www.isabel.eu](http://www.isabel.eu) or contact:

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