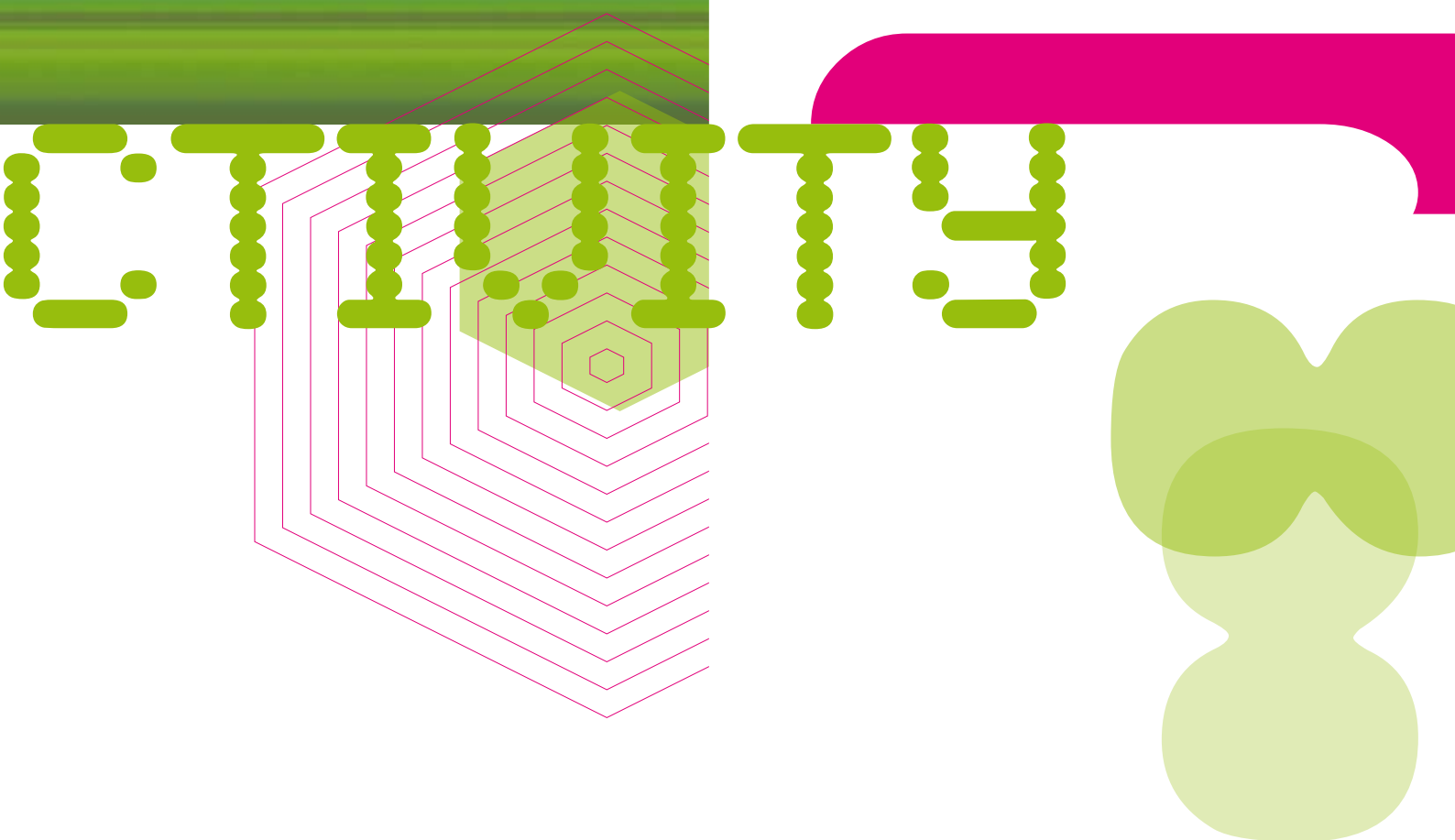


EQUENS

PAYMENT SERVICES FOR EUROPE

Connectivity services

International standards for
impeccable service



International standards offer the flexibility required for your preparation for international payments

International standards

Whether you use Equens' payments or card services, we offer you full flexibility to exchange files with Equens. Thanks to the use of international standards, you will be ready for file exchange within the Single Euro Payments Area. To support you optimally in exchanging file efficiently, reliable and secure, Equens uses a modern infrastructure meeting all international standards.

Options

Safety, reliability and speed are the principles for each of the options we offer you for delivering and receiving files. Naturally we offer SWIFTNet FileAct® to banking institutions. Moreover we provide three other connection options. Based on your preferences and the features of your own systems, you can opt for fully automated file exchange or a process that requires a number of manual actions. We will be happy to advise you regarding the

option that is most appropriate for you.

The options:

- SWIFTNet FileAct®
- Connect:Direct®
- Secure FTP
- Browser-based secure transfer

SWIFTNet FileAct®

SWIFTNet FileAct® gives banking institutions the possibility to set up their message traffic based on SWIFT's service provision and standards. These international standards involve an advanced form of file exchange which relieves you of any further worry. If you are connected to SWIFT, you can also use your existing SWIFT infrastructure for your communication with Equens.

Secure FTP

Secure FTP is the right choice if you want to deliver and receive files fully automatically and directly from your own applications and if you require maximum flexibility because of the nature of your systems. There is no need to invest in specific hardware or routers.

		For whom	Appropriate for Straight Through Processing	Conditions	Software
	SWIFTNet FileAct®	banking institutions	yes	SWIFT membership	via SWIFT
	Connect:Direct®		yes	using Sterling Commerce software	via Sterling Commerce
	Secure FTP	all relations	yes	none	your choice
	Browser-based secure transfer		no	none	Internet browser

Connect:Direct®

Connect:Direct® is a solution from Sterling Commerce's Corporate Banking Suite software. If you already use components of this suite, Connect:Direct® offers you secure, automated file exchange that seamlessly connects to your existing systems.

Browser-based secure transfer

Browser-based secure transfer is appropriate if you do not exchange files with Equens on a daily basis. This is the manual form of file exchange we offer. Using a personal portal on our website you can establish a secure connection for file exchange. This does not require any modification of your systems.

Technical facilities

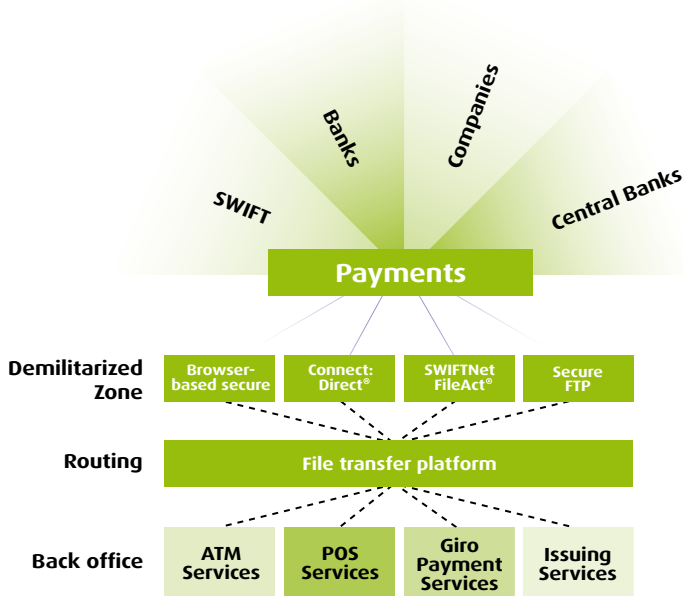
Our technical facilities allow secure data exchange, reliable message handling and rapid straight-through processing. There is no difference if the file exchange takes place via an ISDN line, the Internet or VPN. For secure file exchange we take measures to ensure that only authorised persons can gain access to the files: before, during and after the file transfer. To give you an uninterrupted process with virtually 100% availability of our systems and optimum protection against calamities, we offer reliable file exchange. The data communication speed is aligned with the considerable speed with which we process transactions.

Benefits

Safety

Equens' infrastructure for file exchange consists of layers. You deliver your files in a Demilitarized Zone (DMZ), where our proxy servers and the SWIFT Alliance Gateway are located. The actual file transfer environment is located behind this zone. This allows us to check the access to our network to prevent unauthorised use. Security at session level applies to all protocols. The use of security certificates guarantees that the user's identity is properly established. Moreover the certificates are used to control how the user is allowed to deliver files. Secure data exchange through:

- Security at session level to eliminate network access abuse
- Logging all commands based on a security certificate ensuring full traceability
- Access to a FTP server



Equens has taken measures for exception handling, fallback and disaster recovery

Reliability

The redundant design of the infrastructure and the measures that we have taken for fallback ensure the availability of our systems even during disruptions and calamities. We monitor the transport of received and sent messages throughout the entire process in a document tracking table. In the event of any irregularities, procedures for recovering from errors are launched automatically.

Optimum reliability thanks to:

- Redundantly executed infrastructure
- Disaster recovery site
- Document tracking table and follow-up

Speed

We have set up the infrastructure based on demand during peak moments. This applies for bandwidth, processor capacity as well as storage space. We can quickly upscale any of these so as to offer files directly to the processing systems for straight through processing, even at times of increased demand.



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