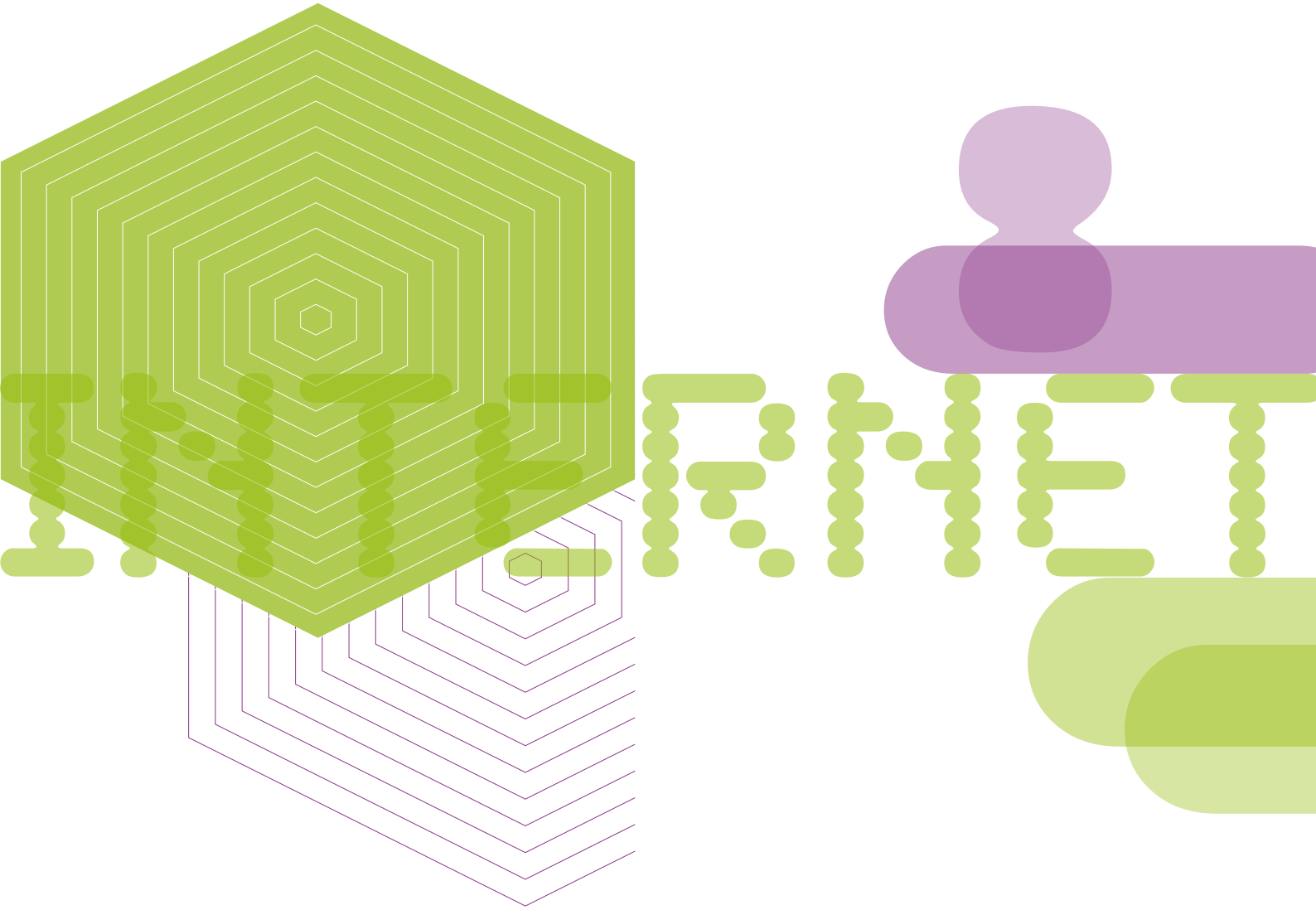


# EQUENS

PAYMENT SERVICES FOR EUROPE

## Internet Services

Maximum value at minimum costs



Equens web portal opens the door to a lower total cost of ownership.

## Web portal for online payment services

The web portal at [www.equens.com](http://www.equens.com) provides access to a wide range of online payment services. With the Equens web portal we enable you to exchange data with us in a secure environment. Although available solely to clients of Dutch domestic services at present, our Internet services will be expanded as from 2008 to SEPA services.

Online services naturally meet the same high security and quality standards as our regular services. Moreover, our Internet services provide the speed and availability you would expect from such a carefully developed channel. Therefore we make it easy for you to structure your operations with the utmost efficiency and thus contribute to reducing your total cost of ownership.

## Benefits

Internet services enable you to arrange payments instantly 24 hours a day, 7 days a week and give you an insider's view of the entire process. With round-the-clock access to your data, you can provide your customers with information they require straightaway. It enables you to track batches through the entire payment process as well, like immediately access or update contract details of your merchants with POS terminals. Equens' Internet services therefore provide improved process transparency along with lower costs as you replace manual operations with online payment services.

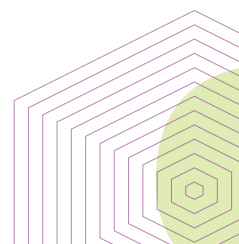
Benefits of Internet services in a nutshell:

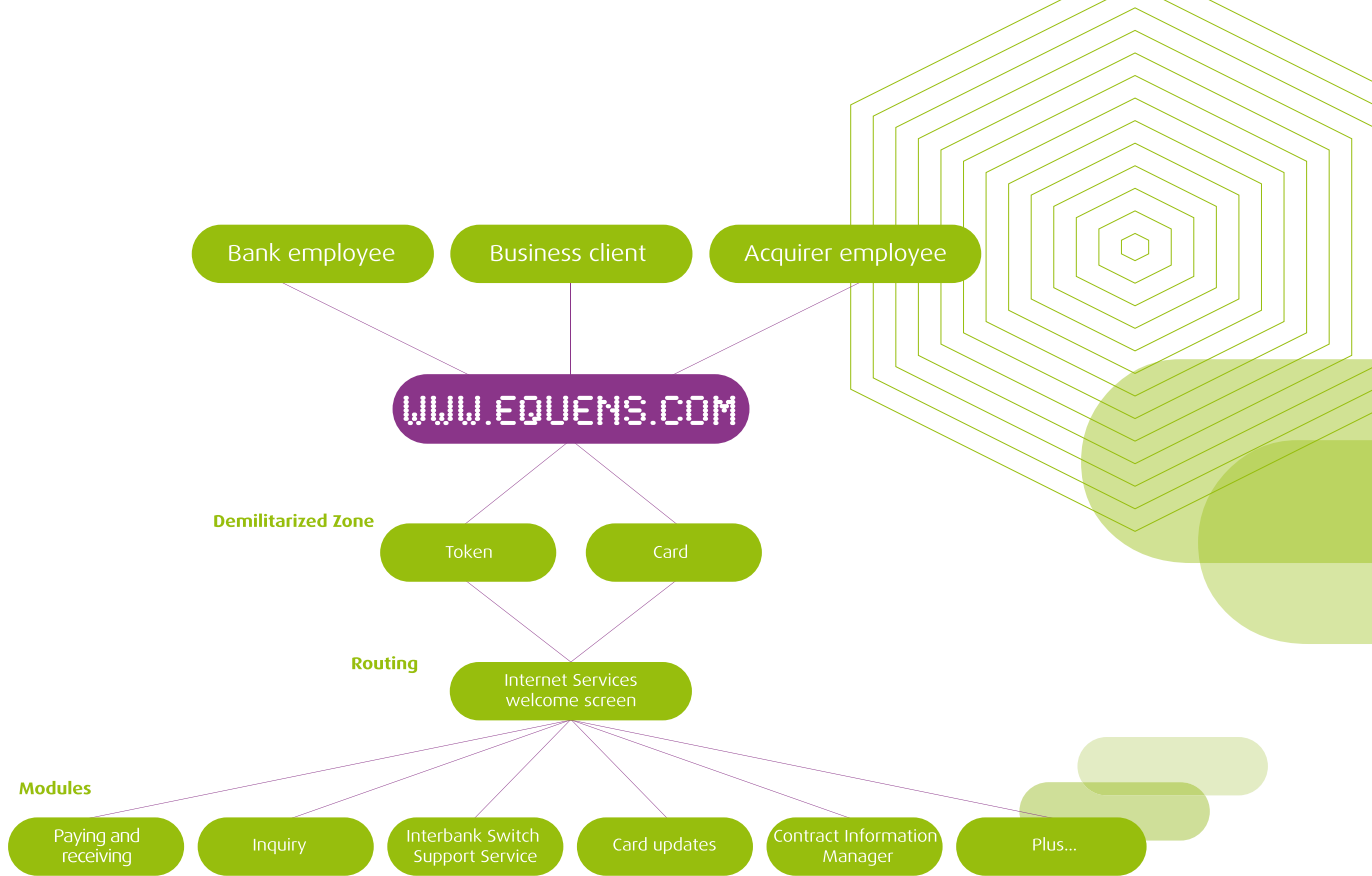
- 24/7 availability
- direct data entry and access
- complete process transparency
- attractive price

## Internet service packages tailored to unique client needs

If you do not require our full range of Internet services you can simply compile your own service package as you see fit.

Products/clients	Banks	Business market	Acquirers
Paying and receiving	V	V	
Importing and exporting	V	V	V
Inquiry	V		
Interbank Switch Support Service	V		
Card updates	V		
Contract Information Manager			V
Selective Direct Debit Block	V		
Account Information Services	V		





## How it works - secure and easy

Internet services meet the highest standards for quality, security, availability and speed. We employ state-of-the-art security and functionality technology to that very end while guaranteeing the utmost ease of use.

A card reader, card and PIN give you access to our secure 'demilitarised zone' where all data and files are transferred. We prevent unauthorised access by identifying each user with the aid of security certificates. Furthermore, every application has an extra security layer, as our Contract Information Manager logs all user activities within the application. You'll have access to online services of your choice within five working days and be able to log in on our website at your convenience. Access to the secure zone of our website is just as easy as with Internet banking.

Secure and reliable thanks to:

- Card reader, card and PIN
- Secure zone
- Extra security per service

## Internet services

Eight different services are offered at present and will be extended by SEPA services.

### Paying and receiving

This service enables the online payment and receipt of giro-based products such as business payments, direct debit and accept-giro. All files are exchanged with us via browser-based secure transfer. Dispatch is initiated from your very own computer. This service can also be used to track the status of your batches.

### Importing and exporting

Our Internet services provide you with browser-based secure transfer, which can be initiated from your very own computer.

#### Browser-based secure transfer

Browser-based secure transfer is particularly suited to clients who do not transfer files to us on a daily basis. Further information on other types of file transfer can be found in our brochure Connectivity services.

### Inquiry

This facility provides you with extra services for payments. Inquiry enables you to request copies of documents and financial information for giro-based payment products.

### Interbank Switch Support Service

Banks can obtain information regarding accounts registered for our Interbank Switch

Support Service online. This service also enables you to register new accounts for Interbank Switch Support Service.

### Card updates

This service is available to banks online, to request cards, report changes and verify card details.

### Contract Information Manager

Contract Information Manager enables acquirers to access and update contract details of customers with POS terminals online.

### Selective Direct Debit Block

To support banks to block specific collectors from debiting a clients account.

### Account Information Services

Account Information Services enable banks to add and verify relevant details such as BIC and IBAN to dutch account numbers.



### Equens

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