

PRESS RELEASE



Equens and VocaLink extend SEPA Credit Transfer interoperability agreement to SEPA Direct Debits

Hong Kong, 15 September 2009: Equens and VocaLink have extended their bilateral agreement to include SEPA Direct Debit (SDD) payment processing, in addition to the SEPA Credit Transfer (SCT) service already offered. Today at Sibos - the global event for the financial sector - both companies signed a Letter of Intent (LOI) on this matter. The interoperability agreement helps to create a more competitive payments market as banks will be able to choose which processor they want to use for SDDs, as well as SCTs. It is the intention to go-live with the extended interconnection with the start of SDD on 2 November 2009.

Michel Stuijt, General Manager Marketing & Sales at Equens, says: "Extending our SCT interoperability agreement with VocaLink to include SDD capabilities was a logical next step for us. This interoperability will enable customers of both Equens and VocaLink to fully benefit from SEPA by providing a fast and low-risk way of achieving reach within the Eurozone for SDD. For SCTs Equens has full reach already since 28 January 2008. Currently we already have bilateral links for SCT with DIAS (Greece), Iberpay (Spain), ICBPI/Banca d'Italia (Italy), OeNB (Austria) and VocaLink (UK) and we strive to further expand the number of SCT and SDD links in the near future."

Martin Wilson, Chief Commercial Officer at VocaLink, adds: "The interoperability agreement will enable our customers to expand their payments network in Europe. Through this partnership, we are able to ensure compliance at a reduced cost whilst offering functionally rich services such as payments capture, validation, mandate management and exceptions management to make SEPA a real success."

This interoperability agreement is based on Interoperability Framework version 4.1 of the European Automated Clearing House Association (EACHA). Version 4.1 elaborates on the improved process for exchanging and sharing of reach. It also provides details on all the interoperability provisions for SEPA Direct Debit (SDD) messages for both Core and Business-to-Business (B2B).

Note for the editorial staff

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 processing volume of 8.9 billion payments and 3.2 billion POS and ATM transactions, Equens has a market share of more than 12.5% within Europe. Equens has offices in four countries – the Netherlands, Germany, Italy and Finland – and provides pan-European market coverage through services to clients in eight European countries.

For additional information on Equens, please visit www.equens.com or contact:

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About VocaLink

VocaLink is a specialist provider of payments services to banks, their corporate customers and Government departments. It processes domestic and international automated payments and provides ATM switching solutions. On a peak day, the VocaLink automated payment platform processes over 90 million transactions and over half a billion in a month. Its switching platform connects the world's busiest ATM network of over 60,000 ATMs. Its Real-Time Payments platform provides the central infrastructure for the UK Faster Payments service. VocaLink is working with BGC (Bankgirocentralen) to provide outsourced processing for the majority of Sweden's domestic payments.