

Press release

Equens SE
PO Box 30500
3503 AH Utrecht
Eendrachtlaan 315
3526 LB Utrecht
The Netherlands
www.equens.com

Equens and SECB extend agreement on interoperability to SDD

Utrecht, 26 October 2010. SECB Swiss Euro Clearing Bank GmbH and Equens SE have signed an agreement on the implementation of a bilateral link for the exchange of SEPA Direct Debit (SDD). The arrangement supports both companies' SEPA offerings while helping to create a more competitive market by allowing banks to choose the processor that best meets their needs. It is the intention to go-live with SDD in 2011. Last year SECB and Equens already reached an on agreement on the processing of SEPA Credit Transfers (SCT), which is operational since 22 March 2010.

This interoperability agreement for SDD is based on the Interoperability Framework of the European Automated Clearing House Association (EACHA). By extending the agreement to the processing of SDD transactions both parties pursue a clear strategy, focused on future-proof payment processing solutions and European coverage and growth. The parties signed the agreement this morning at the Equens' stand at Sibos in Amsterdam.

Roland Böff, Chief Executive Officer of SECB: With the experience gained with the processing of SEPA Credit Transfers through Equens it has been a logical step for us to extend our relationship towards the processing of SDD. With this step we continue to consequently follow our strategy to provide our customers with high quality products and services as well as connectivity to important Market Infrastructures.

Michel Stuijt, General Manager Market Management: "Equens is delighted that SECB's has expanded the agreement for SDD. We are convinced that this is the concrete proof of a powerful partnership that will benefit both SECB and Equens, as well as our clients. The expanded foothold gained in Switzerland is a next step in the continued expansion of Equens' position throughout Europe. We are proud of our full reach proposition in Europe, and the various alternatives we are able to offer our clients in terms of interoperability" .

SEPA Direct Debit (SDD) is one of the three major products of SEPA. SDD provides a common standard for direct debit transactions in the SEPA countries. These transactions are currently processed with different national schemes like 'Direct Debit' (United Kingdom), 'Lastschrift' (Germany) or 'Incasso' (the Netherlands).

Editorial note

About Equens

Equens SE is one of the largest payment processors in Europe, leading the market for future-proof payment and card solutions. Thanks to an extensive and competitive range of services, the company seamlessly meets the requirements and wishes of the European payments market. Equens supports the development of a single, uniform European payments market (SEPA), and is dedicated to the standardisation and harmonisation of European and global payments. With clients and partnerships in multiple European countries, the company offers pan-European market coverage from offices in four countries – the Netherlands, Germany, Italy and Finland. And with an annual processing volume of 9.4 billion payments and 3.4 billion POS and ATM transactions, Equens SE has a European market share of more than 12.5%.

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

Annemieke Lambregts
+31 (0) 30 283 50 27
+31 (0) 650 21 30 91

Jörg Richter
+49 (0) 69 589993-60362
+49 (0) 172 6139597

Marcel Woutersen
+31 (0) 30 283 54 27
+31 (0) 629 05 08 71