



PAYMENTS KNOWLEDGE PROVIDER™

PayX International

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Industry News

Barclays takes application development back in house

First Data reports Kuwait and Qatar bank contract wins

Citi Cards Customers Given Anywhere, Anytime Access to Their Accounts Through Citi Mobile for the iPhone

Gartner EXP Worldwide Survey of Nearly 1,600 CIOs Shows IT Budgets in 2010 to be at 2005 Levels

Microsoft Names Susan Hauser to Lead Worldwide Industry Sectors and Global Accounts

New bank Walton & Co receives pledges of £95m from Invesco Perpetual and M&G – The Telegraph

Royal Bank of Canada Named One Of World's Top 100 Sustainable Companies

VocaLink buys out joint venture partner in OneVu

PKO Bank Polski upgrades 6m cards to contactless

Elavon Introduces Fusebox™ Payment Gateway

U.S. Bank Completes Purchase of Nevada Banking Operations from BB&T Corporation

Global Payments Reports Second Quarter Earnings

‘PayX-Discovery: Future-Proofing Card Acquiring Platforms’ at European Card Acquiring Forum 24th February 2010 - Berlin



PayX International is delighted to announce two half day deliveries of its' Industry-leading Workshop entitled 'PayX-Discovery: Future-Proofing Card Acquiring Platforms' during ECAF 2010. The workshops will include examination of the "current unprecedented change in the cards acquirer industry". Bank Executives will be able to gain a clear and concise understanding of the changing landscape, and the opportunities available to capture future opportunities efficiently with minimum risk. The workshop positions banks to fully assess their capabilities alongside the industry changes to maximise your future Card Payments business.

Places are limited so to reserve your place and register for this informative conference and workshop [click here](#) and enter the PayX discount reference code **ECAPayXF**

The international PayX 'Cards Acquirer Vendor Comparison Report' will be available to all conference attendees prior to or during the conference. Save an additional 50% by pre-ordering your copy of the report [here](#).

<http://payxintl.com/news.html>

Gartner Says 50 Per Cent of Banks Will Still Lack an Innovation Programme and Budget by 2013

5 January 2010 - Half of banks will still lack a formal innovation programme and budget by 2013, according to Gartner, Inc. The prediction is one in a series Gartner analysts have made on IT in the banking & investment services in areas including peer-to-peer (P2P) lending, disruptive technologies and security.

"Pressure from governments, regulators and consumers is making some banks risk-averse and creating a culture of introversion and inflexibility," said Richard De Lotto, principal research analyst at Gartner. "The predominant view of IT is that it is only useful for cutting costs so tactical thinking about automation and rationalisation overwhelms longer-term decision and strategic plans and goals."

<http://www.gartner.com/it/page.jsp?id=1272313>

Orange and Barclaycard Deliver Next Step In Their Partnership With Contactless Co-Branded Credit Card

7 January 2010 - Orange and Barclaycard today launched a joint contactless credit card which offers customers the option to set their own spending levels and a choice in how they are kept up-to-date with their account. The Orange Credit Card is the first card to give customers this level of control over their account. It also provides customers with a great range of rewards, as well as the ability to make even easier and faster purchases of £10 and under using contactless technology.

The launch of the Orange Credit Card with contactless technology, budget manager and spend controls is the latest step in Orange and Barclaycard's long-term strategic partnership aimed at introducing a broad range of mobile, financial and payment services to evolve the way consumers make payment transactions in the UK.

Versatile mobile to replace credit cards: Mobile payment offers customers an alternative to card payment

GPC Visa delivers cost savings of £860 million to public sector organisations

HSBC Appoints Gemalto to Facilitate the EMV Migration of its Credit Cards Across 19 markets in Asia Pacific

VeriFone Acquires Taxi Media Sales Business from Clear Channel Outdoor

Arcot supports MasterCard to lower cost and increase convenience of securing e-banking and e-commerce

We are looking for:

An Experienced Sales Person

Knowledge of the Card Payments industry with a solid proven background of consultancy selling.

Location: Europe centric

Send your cv to info@payxintl.com

Card Systems Technicians

(BASE24, BASE24-eps, Postilion, Tieto, BPC, RS2, Etc)

Looking for highly experienced technical consultants worldwide who can assist us with delivering our services to existing and new

<http://www.newsroom.barclays.co.uk/Press-releases/Orange-and-Barclaycard-Deliver-Next-Step-In-Their-Partnership-With-Contactless-Co-Branded-Credit-Card-690.aspx>

ICICI Bank and First Data Enter Merchant Acquiring Alliance

6 January 2010 - ICICI Bank, India's largest private sector bank, and First Data, a global leader in electronic commerce and payment services, have formed a merchant acquiring alliance named ICICI Merchant Services, which has acquired ICICI Bank's merchant acquiring portfolio. The transaction was completed on December 22, 2009. The venture brings together one of India's largest merchant portfolios, representing approximately 30 percent of the current Indian acquiring market, and a leading acquirer and payment services provider with global expertise. ICICI Merchant Services, which is owned 81 percent by First Data and 19 percent by ICICI Bank, will build on the bank's existing acquiring portfolio of approximately 150,000 merchants. Over time, ICICI Merchant Services expects to deliver an enhanced suite of card acquiring services to these and to new merchants. ICICI Bank will continue to act as a settlement banker for the merchants.

http://www.firstdata.com/en_sk/about-first-data/media/press-releases/01_06_10

Global Payments Europe signs new multi-year contract with GE Money Bank and GE Money Multiservis

22 January 2010 - Global Payments Inc. (NYSE:GPN), a world leader in electronic transaction processing services, announced today that its Prague-based, wholly-owned subsidiary, Global Payments Europe, s.r.o. signed a new, five year agreement with GE Money Bank, a.s. and GE Money Multiservis, a.s. extending the long-term relationship the parties have shared in the Czech Republic. As a result Global Payments Europe, s.r.o. will continue providing the full range of card processing services for GE Money, including payment card authorizations, ATM acquiring, fraud issuer monitoring, card personalization and related services.

<http://www.globalpaymentsinc.com/Europe/english/about/news-releases/news-releases2010.html#jan22>

Elavon Acquires Citizens National Bank Merchant Processing Portfolio

19 January 2010 - Elavon, a wholly owned subsidiary of U.S. Bancorp (NYSE: USB) and a leading global payments provider, has purchased the merchant processing portfolio of Citizens National Bank, a community bank headquartered in Sevierville, Tenn. and operating locally in Sevier, Knox and Jefferson counties. Under the terms of the agreement, Elavon will extend its full line of flexible payment solutions to the bank's more than 300 existing merchant accounts, while also supporting a 10-year alliance agreement for new merchant services referred through the bank's 18 community branches. "Citizens National Bank has made their commitment to exceptional service the cornerstone of their customer satisfaction standards," said Stuart C. Harvey, Jr., CEO of Elavon. "Elavon's investments in technology, innovation and customer service will continue to deliver on the bank's almost 40-year tradition of service excellence for its merchant customers."

<http://www.elavon.com/news/press-releases/20100119.aspx>

Sberbank Taps BPC Banking Technologies to Enhance Its On-line Services

27 January 2010 - BPC Banking Technologies, the leading provider of Open Systems e-payment solutions for the global financial industry, announced that its SmartVista MediaExtension is deployed by Sberbank in its innovative "Branch of the Future". Sberbank is Russia's dominant retail bank and is maintaining its leadership position by investing in the opening of an experimental laboratory - a branch of the future, designed to showcase the next generation of banking services. The new branch format is the first step towards a large-scale transformation, being undertaken by Sberbank to enhance the customer experience through the use of the latest technology. Among the technology supporting the "Branch of the Future" is the SmartVista solution developed by BPC. SmartVista's innovative MediaExtension provides multi-channel on-line customer

customers to meet industry demand.

Location: Worldwide

Send your cv to
info@payxintl.com

Card Industry Presenters

PayX holds numerous workshops with its customers throughout each year. The demand is high and we are constantly looking for part time industry experts to include in our workshops. Topics vary from generic card business and market entry through to technical architectures.

Location: Worldwide

Send your cv to
info@payxintl.com

Upcoming Payments Events

<http://worldcardsummit.com/>
World Cards and Payments Summit Dubai
1-3 February 2010

<http://www.europeancardacquiring.com/>
European Card Acquiring Forum Berlin
24-26 February 2010

<http://www.smi-online.co.uk/events/overview.asp?is=8&ref=3196>
Central and Eastern

support via the Internet and self-service devices with the use of modern media technologies. SmartVista MediaExtension delivers fully interactive services through any ATM or self-service terminal – transforming the terminal into a “mini-branch”

<http://www.bpc.ru/eng/press-room/press-release/2010/27-01/>

Virgin Money 'brings simplicity to UK banking market'

10 January 2010 Virgin Money has announced an offer for Church House Trust Plc, as the company tries to "bring simplicity" to the UK banking market. Sir Richard Branson, Founder of the Virgin group, noted that Virgin Money is looking to make banking in the UK more straightforward. He commented: "The Church House Trust business offers us a strong platform for growth. "Virgin Money aims to bring simplicity to the UK banking market which has traditionally been a complex sector." This follows research conducted by Virgin Money illustrating a clear consumer demand for Virgin Money to enter the banking market.

<http://www.virgin.com/money/news/virgin-money-brings-simplicity-to-uk-banking-market>

MasterCard inControl Service Now Available from Barclaycard

21 January 2010 - Barclaycard and MasterCard Worldwide have announced that Barclaycard will now offer the option of MasterCard® inControl™ functionality – an innovative service that gives cardholders the ability to set spending controls and receive real-time information about their accounts. The new functionality provided by MasterCard inControl enables Barclaycard to provide a service which allows them to give customers more control and peace of mind when using their Barclaycard. Customers can go online and set personalized controls and spend budgets, with SMS alerts or emails instantly sent to tell the customer when they have reached a budget or control set on their credit card. Controls can be set to trigger an alerts or a block on transactions made online or abroad.

http://www.mastercard.com/us/company/en/newsroom/pr_mc_incontrol_service.html

Deutsche Bank makes strategic investment in Eurogiro

20 January 2010 - Deutsche Bank's Global Transaction Banking division today announced that it has strengthened its ties with Eurogiro, a leading global payments network and community. Eurogiro is the second largest network for cross-border payments with a focus on connecting the world's postal organizations, post banks, banks and other financial institutions. Deutsche Bank will take an 8% equity stake in the company. Deutsche Bank has been engaged with Eurogiro for over 10 years and has established numerous long-term relationships with the Eurogiro community. The Bank is an acting board member of Eurogiro and also provides its members with US settlement services. This offering is currently being expanded to include multi-currency settlement services. For its part, Eurogiro provides Deutsche Bank with access to its global network of postal banks and postal organizations. This latest strategic investment reinforces Deutsche Bank's commitment to the Eurogiro community and also to combining the Bank's existing offering with the reach of the Eurogiro network, thereby creating a unique product in the market.

http://www.db.com/presse/en/content/press_releases_2010_4770.htm

Setefi (Intesa Sanpaolo Group) Selects Gemalto for Italy's First Large-Scale Rollout of EMV PayPass(TM) Contactless Payment Card

20 January 2010 - Gemalto (Euronext NLO000400653 GTO), the world leader in digital security, today announced it is providing Setefi (Intesa Sanpaolo), with its Optelio solution for the first large-scale rollout of EMV PayPass contactless payment cards in Italy. Intesa Sanpaolo is among the top banking groups in the Euro Zone and the leading bank in Italy, offering its services to more than 11 million customers. Gemalto supplied technical support during the launching phase and assisted the bank in upgrading its personalization infrastructure. The project, developed in collaboration with MasterCard, will be first deployed in the Milan area and Intesa Sanpaolo plans to extend it nationwide

**European Card Markets
Budapest
15-16 March 2010**

<http://www.cartes-asia.com/>
**Cartes in Asia
Hong Kong
16-18 March 2010**

<http://www.terrapinn.com/2009/cardsza/>
**Cards Africa
Johannesburg
17-20 March 2010**

<http://www.terrapinn.com/2010/cards/>
**Cards and Payments
Australasia
Sydney
15-18 March 2010**

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while upgrading the Point of Sale terminal base. The new Gemalto technology provides Intesa Sanpaolo customers with a convenient and innovative means of payment, as they simply tap their card on a reader for purchases of up to 25 euros. Eleven brands of national or European relevance with a presence in Italy's major cities, spanning from fast food restaurants and supermarkets, to sports and home improvement stores, will provide acceptance points. Hundreds of smaller merchants are also expected to join in the program as it unfolds.

http://www.gemalto.com/php/pr_view.php?id=690

VocaLink launches MyBillsOnline service for billers and their customers

27 January 2010 - VocaLink, the international payment transaction specialist, today announced that it has launched a new online portal, www.mybillsonline.co.uk which enables consumers to view their bills and statements in one place regardless of which financial institution they bank with. The launch of the new service follows VocaLink's recent announcement that it has bought out its joint venture partner, Fiserv, to become the sole owner of OneVu, the consolidated electronic bill and data presentment service. The OneVu service already operates through major banks, such as Lloyds Banking Group and the Royal Bank of Scotland, and the launch of www.mybillsonline.co.uk will enable billers to further increase consumer adoption of their own electronic billing services. Electronic billing extends customer choice, boosts cash flow and helps enhance corporate image. For the consumer, MyBillsOnline will allow users to effectively manage their finances online by viewing, tracking and managing their bills from one secure site

<http://www.vocalink.com/en/AboutUs/Press%20room/2010pressreleases/Pages/VocaLinklaunchesMyBillsOnlineserviceforbillersandtheircustomers.aspx>

Barclays unveils important new enhancement to its mobile phone banking service

26 January 2010 - Barclays has made a further enhancement to its mobile phone banking service which will allow customers to make payments to third parties. The first UK bank to offer this facility, Barclays' latest addition to the service means that customers can pay funds to existing or new beneficiaries that have been set up on online banking. An interface has been developed specifically for viewing over a mobile phone, making it simpler, faster and easier for customers to do their banking whilst on the move. The mobile phone banking service was launched in May 2009 and receives approximately a million visits from mobile devices per month.

<http://www.newsroom.barclays.com/Press-releases/Barclays-unveils-important-new-enhancement-to-its-mobile-phone-banking-service-699.aspx>

Owners of PBS and Nordito approve merger

5 January 2010 - The owners of Norwegian company Nordito AS, which consists of BBS and Teller, and Danish company PBS Holding A/S have recently approved the merger of the two companies at extraordinary general meetings. Since the publication of the declaration of intent for the merger on 24 September 2009, the aim was to obtain final approval for the merger during 2009 and this took place as planned just before the end of the year. There only remains for a few official approvals for the merger to be obtained, following which PBS, BBS and Teller will form a new group. Until these approvals have been obtained, which is expected to be during the spring, the companies will continue to operate separately.

http://www.pbs.dk/en/themes/news/Pages/news-20100105-merger_approved.aspx

TSYS Expands Relationship with U.S. Bank

26 January 2010 - TSYS announced today that it has signed a new long-term agreement with U.S. Bank. As part of the agreement, TSYS will continue to support the bank's commercial card payment services, as well as become its exclusive partner in providing card processing services for the bank's Consumer Directed Healthcare (CDH) benefit cards, issued by its Healthcare Payment Solutions business line. The CDH agreement will allow U.S. Bank cardholders to eventually access multiple spending accounts, cash and

lines of credit from a single card.

“Now, more than ever, consumers need to control and manage how their healthcare dollars are spent. We are confident that TSYS is the right choice for our business, as we continue to expand our suite of innovative, card-based healthcare payment options to those consumers,” said Ralph Bernstein, senior vice president of U.S. Bank Healthcare Payment Solutions.

<http://tsys.com/news/Releases/20100126usbank.cfm>

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