



PayX International Limited

Industry News

Collis takes Card Personalisation Validation to the next level

VeriFone Increases Investment in Payment Card Security Company

BNP Paribas reports 45% increase in third-quarter profits

Royal Bank of Scotland pledges £6 billion on technology and marketing over next 5 years

Canadians welcome choice when shopping at home, abroad or online with Visa Debit card

Diebold-Designed ValiTech® Strengthens Access Control at the ATM

Visa Inc. Posts Solid Fiscal Fourth Quarter and Full-Year 2009 Earnings Results and Authorizes a \$1 Billion Share Repurchase Plan

G&D's Nitra Plant Obtains MasterCard and Visa Certification for Payment Card Personalization

RBS reports third-quarter losses of \$2.5bn

PayX International speak at Cartes 2009

PayX International are delighted to announce that we will be speaking at Cartes in Paris this year. Our SVP International Sales, Chris Black will be speaking at 9.30am on Tuesday 17th November regarding "**Globalisation and crossbordering**"

Cartes runs from 17-19th November in Paris at the Paris-Nord Villepinte Exhibition Centre

please visit www.cartes.com for more information

Meet PayX at Cartes

PayX is delighted to arrange fixed meetings throughout the Cartes Conference. Please email MeetAtCartes@Payxintl.com to arrange a suitable date and time.

We look forward to discussing your needs.

PayX and PaymentsWorld create the world's largest dedicated BASE24 customer delivery services company

27 October 2009 - PayX, a global leading Payments Knowledge Provider™, and PaymentsWorld, a partnership involving the world's highest calibre BASE24 consultants, combine to deliver BASE24 customers with compelling specialist services to maintain effectiveness today, and thrive in the future. PayX has taken its established BASE24 and BASE24-eps service lines of business to a new level. PaymentsWorld combines the strength of the finest high quality BASE24 consultants, including 200+ from PayX, with refined operating business best practices, into an exclusive long term dedicated delivery partnership. PayX will continue as the single marketplace brand. PaymentsWorld is the committed delivery team, solely providing world class BASE24 services to comfortably sustain change over the coming intensive years.

<http://www.payxintl.com/payx-news.html>

Wincor Nixdorf provides automated teller machines and services for retail shops in Sweden

European EMV (Chip and PIN) roll out, results in changing fraud pattern

First Data and TEB-BNP Paribas Sign ATM Agreement in Turkey

RBS WorldPay to Process National Payment Card Debit Cards

Visa Inc. Names John Partridge President

Ukrainian VAB Bank chooses SmartVista to modernize its IT-infrastructure

Integrated Card Exchange and Peoples Trust To Launch Solution for the Canadian Market

International Student Identity Card (ISIC) and MasterCard Europe Create Ground-Breaking Product for Students

Upcoming Payments Events

<http://www.cartes.com/ExposiumCms/do/admin/visu?reqCode=accueil>
Cartes & IDentification
Paris, 17-19 November 2009

<http://www.conkarta.pl/index.php?id=55>
Central European Electronic Card
Warsaw, 2-3 December 2009

<http://www.smi-online.co.uk/events/programme.asp?is=8&ref=2298>
Nordic Card Markets
Stockholm, 23-24 January 2010

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

2010 the start of the Debit Card Decade? **Blog by Chris Fisher of PayX**

With the pain of the recession, the ending of the 'credit on demand' society, the growing involvement of the banking regulators, and the falling from fashion of the credit card, will its 'poor cousin' the debit card be the payment product for the decade of 2010?

Although the 'look and feel' of the credit and the debit card are similar, these two 'animals' are very different beasts. Their histories and genealogy are very different, and the perceptions of them as products within the banking world radically different.

Whilst the technologies to support them have converged it has always been the credit card that has been glamorous, fashionable and focus of the marketing efforts by card issuers.

The debit card has been the 'work horse' payment instrument rolled out as a standard part of a current account service typically an additional service on the ATM card, with no specific or unique marketing hype. On the other hand, the credit card has been marketed as the 'must have' lifestyle product with a clear message of enticing users to perpetuate the image of a high-class lifestyle of entertainment, travel and expense account glamour. With the credit card now rapidly losing its appeal amongst general consumers, card issuers are looking to see how their card business and marketing will address the new decade

<http://www.finextra.com/community/fullblog.aspx?id=3527>

FIS Completes Metavante Technologies Acquisition

1 October 2009 - Fidelity National Information Services, Inc. (NYSE: FIS) today announced the completion of its acquisition of Metavante Technologies, Inc. (NYSE: MV). Under terms of the merger agreement, FIS acquired all of the outstanding shares of Metavante common stock, with each Metavante shareholder receiving 1.35 shares of FIS common stock for each share of Metavante common stock held.

Today, the company also introduced a new corporate identity and logo. The combined company will be known as FIS, reflecting a strong global financial technology brand. This combination reinforces FIS' position as the world's largest provider of banking and payments technology.

"The combined scale, complementary product capabilities and market breadth of these two great companies will drive significant competitive advantages in the increasingly dynamic marketplace," stated William P. Foley, II, FIS chairman. "This transaction will further strengthen FIS' competitive position as a leading global provider of technology solutions and enable us to generate increased value for shareholders and customers."

<http://www.fidelityinfoservices.com/FNFIS/NewsRoom/20091001.htm>

ACI Makes It Easy to Go Global With New BASE24-eps

1 October 2009 - ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payment software and solutions, today announced general availability of the next version of BASE24-eps™, the

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Payment Systems Industry Experts

Test Managers Card Payments

Cards Business Payments Experts

Payments Regulatory and Compliance Experts

SEPA/PSD Experts

company's market-leading software for online payments processing, with enhanced functionality to meet changing customer needs. BASE24-eps manages electronic payment devices, acquires transactions across many different channels, and performs high-volume switching, routing and authorization services. The new BASE24-eps Release 1.0 Version 09.2 extends its authorization features, including match and hold processing, and support for check processing, and increases operational efficiency and monitoring capabilities.

<http://www.aciworldwide.com/igsbase/igstemplate.cfm/SRC=MDO10/SR CN=newsdetail/GnavID=17/SnavID=82/TnavID=147/ItemID=1401>

Amazon.co.uk and MasterCard Launch an Innovative New Credit Card

1 October 2009 - Amazon.co.uk and MasterCard® have joined forces to launch an innovative new credit card. The Amazon.co.uk MasterCard, issued by MBNA Europe Bank Limited, allows customers to apply and then make purchases online immediately if their application has been approved. It also offers competitive rates of interest and a highly attractive balance transfer rate, as well as a Loyalty Points scheme which can be redeemed against millions of products on the Amazon.co.uk website. Simply by spending on their card within 180 days of account opening, customers will receive a one-off £15 credit into their credit card account. Customers who apply online for an Amazon.co.uk MasterCard will receive a decision, within seconds, that has passed through a full and rigorous underwriting system. This allows customers to make purchases immediately on Amazon.co.uk.

http://www.amazon.co.uk/gp/press/pr/20090931/ref=amb_link_82852733_7?pf_rd_m=A3P5ROKL5A1OLE&pf_rd_s=center-2&pf_rd_r=0EC6MEW8AY22BDZFWBZQ&pf_rd_t=2701&pf_rd_p=474477433&pf_rd_i=home-2009

Contactless Payments Now Being Accepted

10 November 2009 - The number of locations that accept contactless payments is set to increase by over 12.5 million by the end of 2013, according to the latest research from IMS Research. In its latest report on "The World Market for EFT-POS Terminals & Contactless Readers" IMS Research forecasts that the number of contactless-enabled points of sale (POS) in existence will grow more than six times faster than the overall EFT-POS market. Research Director, John Devlin, said "after a downward blip in late 2008 and the first half of 2009, the overall market is now returning to growth. The Retail and Hospitality sectors that have been hardest hit are showing signs that the market bottomed out earlier this year. Those companies that have managed the economic downturn well are starting to invest in new technologies rather than just replacing essential POS equipment".

http://www.imsresearch.com/press_release_details.html&press_id=1178

Voice Commerce becomes one of the first fully authorised Payment Institutions

11 November 2009 - Voice Commerce, the innovative financial services group, today announced that it has become one of the first fully authorised Payment Institutions, having received authorisation to perform payments services from the Financial Services Authority (FSA) under the Payment Services Directive (PSD). The introduction of the PSD means organisations can apply to the FSA to be authorised as a Payment Institution, a new category of Payment Service Provider (PSP), and as such can start operating payment services to merchants and consumers - a role which was previously the exclusive preserve of the banks. The license means Voice Commerce will be regulated in exactly the same way as banks in relation to their capital adequacy and regulatory responsibilities for payment services, and can begin processing payment transactions across Europe on an equal footing. The licence also means Voice Commerce can apply for Visa and MasterCard card scheme membership to start providing its own branded payment services including issuing cards to businesses and consumers and acquiring payment transactions.

<http://www.voice-commerce.com/news.html>

Payments Council publishes Financial Inclusion Policy

2 October 2009 - In keeping with the commitment made in its landmark publication, National Payments Plan – setting the strategic vision for UK payments, to promote financial inclusion in all payment matters, the Payments Council today (2 October 2009) published a policy document which puts financial inclusion at the heart of any debate on major payment system change or payment innovation. The Financial Inclusion policy has two main principles: a commitment to consider financial inclusion issues when making a major change to a collaborative system – which involves identifying any potential effects of change and any vulnerable groups who will be affected, and then working to lessen any negative impact caused by the change. The other principle aims to ensure that any co-operative payment innovation is designed to be inclusive, so that it is accessible, easy to use, adaptable and intelligently designed.

http://www.paymentscouncil.org.uk/media_centre/press_releases_new/-/page/731/

Westpac Banking Corporation Awards Hypercom Five Year Product and Services Supply Contract Valued at up to \$50 Million

10 November 2009 - Hypercom Corporation (NYSE: HYC) today announced that Westpac Banking Corporation, one of Australia's largest financial services organization by market capitalization, has selected and will deploy thousands of Optimum T4200 countertop terminals to merchants throughout Australia. Under the terms of the five year agreement, Hypercom will also service Westpac's entire installed base of more than 80,000 terminals. Hypercom was selected as Westpac's supplier after a rigorous RFP process. The T4200 terminal roll out, one of the payment industry's largest ever in the region, will commence in early 2010.

The parties estimate that Westpac will purchase terminals and services valued at approximately \$50 million from Hypercom over the five year initial term of the contract.

<http://www.hypercom.com/about/read.aspx?pr=859>

Compass Plus named PA-DSS compliant

22 September 2009 - Compass Plus is one of the few companies that has been accepted to be compliant with the Payment Application Data Security Standard (PA-DSS). In accordance to the PCI Security Standards Council (PCI SSC) website, only 11% of payment applications have received PA-DSS certification so far. The confirmation of TranzWare product suite, including the flagship products TranzWare CMS and TranzWare Online, achieving full validation with the PA-DSS was received on the 21 of September, 2009.

http://www.compassplus.com/Press_Room_2009_3.html#September22th2009

Tesco announce renaming of Tesco Personal Finance as Tesco Bank

6 October 2009 - We are pleased to announce today the renaming of Tesco Personal Finance as Tesco Bank in recognition of our longer-term objective of creating a full-service retail bank for Tesco customers, offering a range of banking and insurance services through branches in stores and online. Overall, Tesco Bank has delivered a good performance in a challenging retail banking market, despite rising bad debt and having absorbed additional costs as we begin the process of moving the business onto its own infrastructure and build the team in preparation for a faster rate of growth.

<http://www.tescocorporate.com/plc/media/pr/pr2009/2009-10-06/>

Payfair goes live powered by Distra Universal Switch

10 November 2009 - Distra has today announced that PayFair, the first Single Euro Payment Area (SEPA) compliant payment card for European consumers, merchants and banks, has gone live on the Distra Universal Switch. The announcement comes as PayFair yesterday announced the first implementation of its "One card for one Europe" system, went live in Belgian supermarkets beginning with Colruyt near Brussels. "PayFair is indicative of the innovations occurring in the payments landscape, with consumers, merchants and banks demanding lower costs, increased independence and choice from their card payment operations. It also represents a shift in the market, with retailers increasingly driving the payments agenda," says Mike Aston, CEO Distra. "Distra is pleased to be involved with such an innovative programme as PayFair which sits right at the heart of payments transformation. We look forward to a future together delivering the benefits of greater choice to the payments market."

<http://www.distra.com/News-Events/News/Payfair-goes-live.html>

Ukash to revolutionise internet shopping

13 October 2009 - Fast growing global payment system Ukash is to launch a service that will allow consumers to spend cash online anywhere that MasterCard™ is accepted. In a move that will revolutionise internet shopping for cash consumers, Ukash will provide shoppers with a 'virtual card', in exchange for cash, that can be spent in MasterCard merchants worldwide. Recognising the need for cash consumers to interact in the world of ecommerce, Ukash has entered into an agreement with Transact Network Limited (www.transactnetwork.gi), a prepaid MasterCard issuer, to bring to the market a 'virtual card' specifically to address the needs of the cash customer. Of particular interest to the consumers traditionally underserved by banks, including those without access to credit or debit cards along with those in the youth and gift market, this new service from Ukash will enable cash customers to enjoy the benefits and flexibility of internet shopping for the first time.

<http://www.ukash.com/uk/en/news/ukash-virtual.aspx>

TSYS MobilePASS Takes Business Beyond Brick-and-Mortar

13 October 2009 - TSYS today announced the introduction of MobilePASS™, an innovative payment application that gives merchants the ability to accept and process card payments anytime, anywhere, while providing consumers with the convenience they demand. MobilePASS is positioned as part of the company's initiative for enterprise-wide innovation, n>genSM. MobilePASS, a game-changing, smartphone-based payment application available exclusively from TSYS Acquiring Solutions, enables merchants to accept and process card payments while on-the-go. A convenient alternative to traditional and expensive payment applications such as wireless terminals, Interactive Voice Response (IVR) systems and old-fashioned knuckle busters, MobilePASS is designed for the 21st century merchant.

http://www.tsys.com/news/press_release_article.cfm?News_ID=4649&year=2009

PBS has a new solution for mobile payments in the pipeline

13 October 2009 - PBS is working closely with the Danish banks to develop a text message solution which would enable customers to make mobile payments without having to use premium rate text messages. PBS expects to launch the solution in 2010. Over the past few years, the market for mobile payments has risen sharply, both in Denmark and internationally. Banks and PBS have followed the market development closely and are now getting ready to launch a solution for mobile payments. "In 2009, Danes have started to make more payments using their mobile phones. The current model of premium rate text messages on the telephone bill is, however, more difficult for shops and service providers to process than ordinary payment methods. For instance, a long time can pass before the payment is received, and security can also be a challenge. This is why we are developing a solution which will integrate mobile payments with the existing payment solutions, so that, among other things, processing the service providers' payments becomes significantly easier," says Peter Stougaard, Director of Business Innovation at PBS A/S.

http://www.pbs.dk/en/news/news_091013

Ingenico launches the World's Most Advanced Payment PDA

20 October 2009 - Ingenico, a key player in the world of payment solutions, today announced the launch of the world's most advanced multi-market Payment Personal Digital Assistant (PayPDA), the Ingenico iPA280. Combining secure card payment and PDA functionality, the unique Ingenico device transforms the sales environment into a mobile POS, offering superior quality of service and a complete purchasing experience. This includes secured payment through instant access to online value added applications - from online databases and web based business applications to stock and timetable queries, GPS location services, order processing and even lottery sales.

Engineered for mobility, the versatile iPA280 is compact, stylish and lightweight - yet rugged enough to cope with even the toughest working environment. Currently under PCI PED 2.0 certification process and EMV certified, the new Ingenico iPA280 delivers security-as-standard by leveraging Ingenico's world leading payment solution portfolio.

<http://www.ingenico.com/SITEFORUM?t=/contentManager/onStory&e=UTF8&i=1218450834674&l=0&active=no&ParentID=121906775447&StoryID=1256032868694>

Atos Origin's Secure Payment Platform Earns Renewed Level 1 PCI DSS Certification from Visa and MasterCard

21 October 2009 - For the fourth consecutive year, Atos Worldline, which brings together Atos Origin's core expertise in hi-tech transactional services, has been awarded Level 1 certification under Visa and MasterCard's Payment Card Industry Data Security Standard (PCI DSS) for its European SIPS secure payment platform. Based on version 1.2 of the standard, the renewed certification has confirmed Atos Worldline's ability to guarantee the highest level of security during the online shopping process, and showcases the company's commitment to continuous improvement in its services. The main purpose of the PCI DSS program set up by Visa and MasterCard is to enhance the security of payment account data transmitted by cardholders while making purchases via the Internet, interactive voice response (IVR) servers or cell phones by strictly controlling the storage of card numbers.

http://www.atosorigin.com/en-us/Newsroom/en-us/Press_Releases/2009/2009_10_21_02.htm

ACI Worldwide Announces Alliance with Bell ID to Provide Smart Card Solutions

29 October 2009 - ACI Worldwide, Inc. (Nasdaq: ACIW), a leading international provider of electronic payments software and solutions, today announced that it has entered into an exclusive agreement with Bell ID for ACI to license Bell ID's solutions for smart card management to financial markets and retailers around the world. As part of this agreement, ACI will market and license the ANDiS suite of products, which will continue to be developed by Bell ID from its Dutch headquarters. The Bell ID products include the ANDiS Card and Application Management System (CAMS)

which supports all of the lifecycle phases of smart card management, including embossing file import, data preparation, personalization, EMV script management, and central or in-branch issuance. The ANDiS Key Management System (or KMS) allows users to define, maintain, and store cryptographic keys.

<http://www.aciworldwide.com/igsbase/igstemplate.cfm/SRC=MDo10/SRCN=newsdetail/GnavID=17/SnavID=82/TnavID=147/ItemID=1420>

PayX International Partners with European Card Acquiring Forum 2010, February 24 - 26, Berlin, Germany

PayX International brings PayX-DPE™, the logical approach to Payments Strategy being adopted worldwide, to Empiria Groups' conference.

EUROPEAN CARD ACQUIRING FORUM 2010

PayX and Empiria Group are offering two half-day workshops
"ACQUIRING PLATFORM CHANGE"
at NO additional COST to all delegates.

The workshop will cover changes being affected by economics, commercial 3rd party products and corporate M&A change which is affecting many/most card acquirer infrastructures worldwide.

Through attendance at the workshop, Bank representatives will be able to gain a clear and concise understanding of the changing landscape, the reasons for this and the opportunities available to lower risk, protect revenue and contain cost. This changing landscape has effects through IT, Business, Operations and Corporate Governance.

Follow the link below to take advantage of the PayX conference discount, remember to enter reference code ECAPayXF to get your 20% discount

<http://www.europeancardacquiring.com/en/Events/Upcoming-Events/European-Card-Acquiring-Forum/Request-Brochure.alej>

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