



PayX International Limited

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Industry News – May 2009

Industry News

[S1 Corporation Reports Fourth Quarter and Full Year 2008 Results](#)

[Global Payments Introduces Global HomeCurrencyPay in India](#)

[Accumulate launches new mobile technology platform - Mobile Everywhere \(ME\) for online payments](#)

[TSYS to Seize Opportunity in India](#)

[Ingenico posts full year results](#)

[Tompkins Financial Corporation Selects Postilion Suite of Solutions to Offer Integrated Self-Service Banking](#)

[Iliad Solutions names Richard Launder chairman](#)

[The Central Bank of Turkmenistan implements SmartVista to strengthen its operations](#)

[Credit Unions Choose Postilion Solutions for Integrated Multi-Channel Approach](#)

[ElectraCard Services' EFT SWITCH goes live at Foreign Trade Bank, Cambodia](#)

Deutsche Bank partners with Luup International to shape the future of mobile payments

12 March 2009 - Deutsche Bank's Global Transaction Banking (GTB) division, one of the leaders in payments clearing and settlement across all major currencies, is introducing mobile phone payments services to its clients in 80 countries across Europe, Middle East and Asia. Luup, a European-based mobile payment provider with a global footprint, will partner with Deutsche Bank to provide the service. This new mobile payment service will allow the Bank's GTB clients to offer millions of consumers an instant and secure payments and money transfer service from any mobile device with any mobile network. The global mobile money transfer market is projected to reach US\$ 21 billion by 2011. It is the first time a major commercial bank has offered a cross-border mobile payments service to its banking and corporate customers. Deutsche Bank GTB has chosen to partner with Luup because of its proven technology and experience, strong organization and focus on compliance.

http://www.db.com/presse/en/content/press_releases_4396.htm?month=3

APACS – Spending Falls on Credit Cards as Consumers Choose Debit

APACS, the UK payments association, today (13 February) issued December 2008 spending figures, which show that spending on plastic over the Christmas period reached £32.3 billion, with £4.7 billion* spent online. Sandra Quinn, Director of Communications said "December's plastic spending figures reflected the unprecedented events that took place in December. Whilst the number of transactions was higher than in December 2007, average transaction values fell, no doubt influenced by price discounting by many major retailers and the VAT cut. Also, this fits in with what supermarkets were reporting – in that people were buying the same number of items but opting for cheaper budget alternatives. "The fall in credit card spending follows the trend we've seen over the last four years with customers continually preferring to put most of their card spending on debit card."

http://www.apacs.org.uk/09_02_13.htm

[Mercantile Bank Corporation
Selects S1 Mobile](#)

[KREDOBANK's card business fully
migrates to an in-house Processing
Center based on SmartVista](#)

["Top Up and Spend" with
Romania's First Prepaid card](#)

[Raiffeisen Bank Polska launches
m-banking service](#)

[FIME to distribute Integri test
solutions](#)

[TSYS Reports Earnings For Q1
2009](#)

[Cards Off Selects Sterling
Commerce Solution to Combat
Online Fraud and Ensure a Secure
Order to Delivery Process](#)

[Redbooks - A Guide to ACI
Worldwide's BASE24-eps on z/OS](#)

[S1 Corporation Reports First
Quarter 2009 Results - Revenue
Increased 7% in the First Quarter
Compared to the Same Period in
2008](#)

[Deutsche Bank hires Ron van
Wezel as Global Product Manager
for its emerging payment streams](#)

[Upcoming Payments Events](#)

[http://www.terrapinn.com/2009/
cme/](http://www.terrapinn.com/2009/cme/)
*Cards Middle East
Dubai, 17-20 May 2009*

<http://www.cpeurope.com/>
*Cards & Payments Europe
Prague, 18-19 June 2009*

<http://www.efma.com>
*Efma Cards & Payments
Paris, 9-11 September 2009*

[http://www.terrapinn.com/2009/
cpla/](http://www.terrapinn.com/2009/cpla/)
*Cards & Payments Latin America
Florida, 4-6 October 2009*

Visa Makes NFC Mobile Point-of-Sale Payments Commercially Available for the First time

9 April 2009 - Visa Inc. (NYSE: V) today announced the launch of the world's first commercial Visa mobile payments service for point-of-sale transactions using Near Field Communications (NFC) technology. The service marks the first time consumers can purchase an NFC-enabled mobile device off the shelf and use that device to make Visa payWave-enabled transactions at the point-of-sale instead of using their payment card.

"We believe that Visa's NFC mobile payment launch in Malaysia signals a tipping point for the payments industry globally as we move from mobile payment pilots to commercial availability," said Elizabeth Buse, Global Head of Product at Visa Inc.

[http://www.visa-
asia.com/ap/sea/mediacenter/pressrelease/NR_SGP_090409.shtml](http://www.visa-asia.com/ap/sea/mediacenter/pressrelease/NR_SGP_090409.shtml)

PayX International Supports BASE24 Community

29 April 2009 - Today sees the launch of PayX365™, a brand new service launched by PayX International for banks and processors worldwide that use BASE24 as an online authorisation and transaction processing service. In direct answer to industry demands, PayX365™ is designed for clients wishing to retain a high level of control, reduce risk and manage predictable, value-based costs. It is a package approach for the provision of development and support services from an industry specialist company with high credentials and proven trusted delivery capabilities in BASE24

PayX365™ is a comprehensive support package which provides customers with assistance 365 days a year:

- Provide Support & Maintenance in production and development/test environments
- Keep up with Payment Scheme mandates (Visa, MasterCard etc)
- Develop solutions (design through coding/testing) to meet the needs of the business
- Upgrade existing BASE24 versions
- Migrate BASE24 to BASE24-eps or other platforms
- Support Operational requirements

PayX Business Consulting provides the cards industry with assistance including future infrastructure strategy and products evaluation

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

Contact Us

<http://www.payx.com>

info@payxintl.com

We are looking for

Payment Systems Industry
Experts

IBM Mainframe Payment
Systems Experts

Test Managers Card Payments

Cards Business Payments
Experts

Testers - Card Payments

Handelsbanken Offers 21st Century Banking Services Using IBM and Red Hat Solutions

22 April 2009 - IBM (NYSE: IBM) and Red Hat, Inc. (NYSE: RHT), a leading provider of open source solutions, today announced that Handelsbanken, one of the four largest banks in the Nordic Area, has achieved strong business continuity, security and cost-efficiency results by deploying virtualization technology using Red Hat Enterprise Linux on System z servers and IBM System z operating system, z/OS. The bank's newly deployed technology solution will help maintain a highly resilient and secure network that scales based on business demands. Today's announcement comes at a pivotal time for Handelsbanken as the bank continues its path as one of Europe's most innovative lending organizations with Internet banking features, such as unique branch office web sites and direct email addresses to each branch site for enhanced customer service. Handelsbanken joins the world's top 50 banks that currently call upon the IBM System z server to run their banking transactions.

<http://www.redhat.com/about/news/prarchive/2009/handelsbanken.html>

HDFC Bank Appoints IBM to Support Business Growth

21 April 2009 - HDFC Bank, one of the largest private sector banks in India, today announced an agreement with IBM India to build a cost-effective IT framework that will support the bank's strong business growth. HDFC Bank is the first commercial bank in India to adopt the IBM mainframe and has joined the ranks of the world's top 50 banks that continue to run on System z technology. HDFC Bank appointed IBM after evaluating the systems and technology from IBM and other vendors. The bank also carried out benchmark tests for its core banking application and systems on the IBM System z mainframe. The collaboration will enable HDFC Bank to keep its critical credit card processing requirements in-house while offering robust and uninterrupted service to its customers. It will also eliminate additional investments in data center costs and offer the option to migrate other HDFC Bank applications, such as core banking, to System z mainframes.

<http://www-03.ibm.com/press/us/en/pressrelease/27272.wss>

First Data to Integrate ATM Network for Three Banks in Lithuania

16 April 2009 - Three banks in Lithuania have now selected First Data, a global leader in electronic commerce and payment processing services, to manage and maintain their joint ATM network. In a few months, ATMs of Ukio Bankas will join the network of Nordea Bank Lietuva and Danske Bankas, which was implemented by First Data in 2006. This new agreement will enable all three banks to reduce their ATM management costs and provide greater convenience to their customers, who will be able to withdraw cash at ATM locations in towns and cities across Lithuania. "This is the first agreement of its kind in the Baltic States and one of the best examples of how the implementation of a joint technology solution can help banks reduce overheads in the current economic climate and deliver additional value to their customers," said Zanda Brivule, general manager of First Data in Lithuania. "Connecting and leveraging networks in this way typically allows banks to save substantially on their ATM maintenance costs."

<http://news.firstdatacorp.com/news/releasedetail.cfm?ReleaseID=377741>

PostFinance launches mobile money transfer service

21 April 2009 - PostFinance is the first financial institution in Switzerland to give its customers access to simple banking services via their mobile phones. It now allows them, for example, to transfer money from one account to another by text message. To use the new service, the customer must have a postal account and must register once. The recipient must also have a postal account. Ideally, they too would be registered and would then receive a text confirming the transfer.

<http://www.postfinance.ch>

Giesecke & Devrient Presents Functioning Prototype of Self-service Machine for Payment Cards

29 April 2009 – Giesecke & Devrient (G&D) presented the first functioning prototype of its new Instant Issuance Kiosk for payment cards at the Visa Europe Member Days in Berlin. The exhibited product is a self-service machine for private customers, who can use it to issue their own prepaid cards. The machines can be installed anywhere – at train stations, airports, shopping centers, football stadiums, or in the self-service area of a branch bank. This innovative solution enables banks to significantly expand their service offering and improve customer loyalty, while also tapping new business segments and target groups. G&D presented the prototype in collaboration with Visa Europe, Wirecard Bank AG and the issuing processor Cetrel S.A.

http://www.giesecke-devrient.com/portal/page?_pageid=44.152281&_dad=portal&_schema=PORTAL

SEPA Direct Debit will be available in France from November 2010

1 May 2009 - The French National Sepa Committee said the decision to hold off on implementations stemmed from delays in the transposition of the Payment Services Directive to national law and the need for further investigation and clarification of the economics of new interchange fee levies

<http://www.finextra.com/fullstory.asp?id=19990>
<http://www.sepafrance.fr/en/content/sepa-direct-debit-will-be-available-france-november-2010>

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