



PRESS RELEASE

PAYBACK Maestro Card: Smooth Payment Processing by easycash Loyalty Solutions, an Ingenico company

Neuilly sur Seine – October 4, 2010. Ingenico (Euronext: FR0000125346 - ING), the leading worldwide provider of payment solutions, today announces that easycash Loyalty Solutions, an Ingenico company, is undertaking the issuing processing of the new PAYBACK Maestro[®] Card which can be used for payments all over the world. easycash Loyalty Solutions will now monitor the entire issuing process, from the assessment and approval of the card application to the issuing of the card to PAYBACK customers and right through to cash management.

The new PAYBACK bonus program payment card replaces the PAYBACK Plus Card. It provides users with a payment function that can be used on an international scale, and also enables them to collect bonus points from non-PAYBACK partners. WestLB Bank acts as the card issuer and has been working in cooperation with easycash since 2005.



PAYBACK Maestro[®]: An Award-Winning* Bonus Card with Bonus Functions

easycash Loyalty Solutions has been gradually replacing the former PAYBACK Plus Cards with the new Maestro[®] version since September 2009. The new card offers PAYBACK program customers considerable advantages, with the open card concept of the so-called "open loop card" enabling it to be used with non-PAYBACK partners. This means that customers can now use their PAYBACK Maestro[®] Card, collect points and withdraw cash from cash machines at approx. 11 million Maestro[®] acceptance points worldwide and online.

The new card uses both a chip and a magnetic stripe and also contains a future-oriented PayPass antenna for contactless payment.

“easycash Loyalty Solutions has presented us with a concept for the PAYBACK Maestro[®] Card that exactly meets our needs as an issuer,” states Jürgen Schiebel, Head of Card Services at WestLB Bank. *“In doing so, easycash has again emphasized its expertise on a sustainable basis.”*

Processing Fully in the Hands of easycash Loyalty Solutions

easycash Loyalty Solutions uses its OPAL platform to process the accumulated data. The web-based and language-neutral software enables the company, based in Hamburg, Germany, to individually create, control and carry out all required processes, including the application processing, production

beyond
payment



and issuing of the new card. easycash Loyalty Solutions is also responsible for customer service and offers a service center for customer inquiries that can be accessed using all major communication channels. All payment processes are authorized against the easycash Loyalty Solutions systems. easycash Loyalty Solutions also carries out risk assessments and collects direct debit payments, which includes managing payment reminders in the case of return debit notes. The company's Hamburg headquarters also control the coordination of the interfaces of all partners involved in the bonus program which can now be used on an international scale. easycash Loyalty Solutions has been processing payments made using the PAYBACK Plus Card for WestLB Bank since 2007.

“easycash Loyalty Solutions is proud to contribute to the success story of PAYBACK as a partner of WestLB Bank,” states Jochen Freese, Managing Director of easycash Loyalty Solutions, positively. *“We implemented our entire range of services, with our software platform OPAL enabling us to carry out all processes in line with requirements.”*

The free *Maestro*[®] Card is offered by PAYBACK itself and by the following partners: the opticians Apollo Optik, Aral petrol stations, the home furnishings retailer Dänisches Bettenlager, the beauty and health retailer dm-drogerie markt, the car hire company Europcar, the department store Galeria Kaufhof, the pharmacy LINDA, the supermarket real,- and the tableware manufacturer and retailer WMF.

** The specialist magazine Focus Money awarded PAYBACK the title of Germany's most successful bonus programme (Focus Money, issue 51/2009)*

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About Ingenico (Euronext: FR0000125346 – ING)

Ingenico is a leading provider of payment solutions, with over 15 million terminals deployed in more than 125 countries. Its 3,000 employees worldwide support retailers, banks and service providers to optimize and secure their electronic payments solutions, develop their offer of services and increase their point of sales revenue. More information on www.ingenico.com.

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