

## SIX Group acquires stake in CETREL

Zurich/Luxembourg, December 17, 2008 – **SIX Group Ltd, Zurich shall acquire a 50% stake in CETREL S.A., Luxembourg at the end of January 2009. The two parties signed a corresponding agreement today. This strategic cooperation is intended to foster the building up of a leading international offer in the field of card-based payment traffic. The aim is to boost CETREL's position in the acquiring business in the Grande Region of Luxembourg, while expanding the international issuing processing offer of both CETREL and SIX Group in Europe. The provision of central services to enhance the competitiveness of the financial center Luxembourg shall remain among CETREL's core duties.**

At a press conference today in Luxembourg, the Luxembourg-based financial IT service provider, CETREL SA, and the Swiss financial center infrastructure company, SIX Group Ltd, announced that SIX Group shall acquire a 50% stake in CETREL at the end of January 2009. The remaining shares shall remain in the hands of the CETREL founders, which include Banque et Caisse d'Epargne de l'Etat, BGL-BNP Paribas, Dexia, Entreprise des Postes et Télécommunications, Banque Raiffeisen, ING and Banque de Luxembourg. CETREL is the market leader for cashless payments in Luxembourg and a central provider of shared services solutions for the financial center Luxembourg.

SIX Group's offer in the field of card-based payments includes commercial acquiring through SIX Multipay in a variety of European countries for nationally and internationally active merchants. As a leading European processor of payments at the point of sales and in e-commerce, SIX Card Solutions operates a modern, high-performance platform for the entire value creation chain in the payment & clearing field. The participation in CETREL is being made within the scope of SIX Group's internationalization strategy and its intention to position itself as an innovative and efficient European financial infrastructure provider. The partnership enables the reaching of economies of scale in the hard-fought European processing business, while at the same time, the building up of an international issuing processing offer in Luxembourg.

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## **CETREL SA**

*As the leading bank card processor in Luxembourg, CETREL offers comprehensive solutions for cashless payments. CETREL ensures smooth payment procedures for card issuers as well as card acceptance amount individual merchants. The specialized expertise that CETREL has accumulated and consistently improved since its founding in 1987 is considered to be cutting-edge by both VISA and MasterCard. It has enabled the company to win over new customers in recent years, both within and beyond the borders of Luxembourg. At the same time, CETREL increasingly offers new and innovative financial IT services to banks and thereby ensures all components of the financial center Luxembourg a clear advantage in international competition. CETREL has been a corporation since January 2008 with shares held by the leading banks within the financial center as well as P&TLuxembourg. With around 180 employees, the company generated sales of over EUR 35 million in the business year 2007. [www.cetrel.lu](http://www.cetrel.lu)*

## **SIX Group**

*SIX Group Ltd operates Switzerland's financial market infrastructure and offers on a global scale comprehensive services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. The company, which emanated from the merger of the SWX Group, Telekurs Group and SIS Group at the start of 2008, is owned by its users (160 banks of various size and orientation) and, with its workforce of approximately 3,600 employees and presence in 23 countries, generates annual revenues in excess of 1.5 billion Swiss francs. [www.six-group.com](http://www.six-group.com)*

*As a sales and marketing organization, **SIX Multipay** ensures the acceptance and smooth processing of card-based means of payment. With the card products VISA, MasterCard, JCB, V PAY, Maestro and the e-purse function CASH, SIX Multipay offers an intelligent cashless solution for any purchase amount. In addition to the acceptance of the leading payment cards, the acquiring company also offers automatic foreign currency conversion at the point of sale (DCC), the loading of prepaid mobile telephone credits through payment terminals and the sale of electronic gift cards. SIX Multipay is not just the leading acquiring company in Switzerland, but also serves companies throughout Europe. [www.six-multipay.com](http://www.six-multipay.com)*

***SIX Card Solutions** is the leading Swiss processor of credit, debit and customer cards. It develops and operates an open platform for card-based payment transactions. Together with five branch offices outside Switzerland, SIX Card Solutions provides services in the field of payment & clearing in 27 countries. Among its customers are all partners involved in cashless payment traffic: merchants, acquirers, card issuers and financial institutions. [www.six-card-solutions.com](http://www.six-card-solutions.com)*