

Business Update

January 21, 2011

SIX Pay and LCL sign a partnership agreement in the area of pan-European cross-border acquiring

SIX Pay S.A.
10, rue Gabriel Lippmann
5365 Munsbach
Luxembourg

Mailing address:
SIX Pay
Hardturmstrasse 201
8021 Zurich
Switzerland

T +35 22 0880227
www.six-pay.com

LCL, one of the leading players in the French banking sector, and SIX Pay, the European specialist for card payments solutions, a Swiss SIX Group company headquartered in Luxembourg, have signed a strategic agreement on cooperation in the area of pan-European acquiring.

This partnership enables French companies with subsidiaries or branches in Europe to process all card payments received through various points of sale through a uniform interface provided by SIX Pay.

LCL is the first French bank to offer this cross-border service throughout such a large territory and for such a comprehensive assortment of cards. Not only are the cards from the major payment networks integrated, such as Visa and MasterCard, but also the most popular domestic co-branding cards. To supplement the acquiring procedure, the partnership entails the provision of a uniform, multilingual infrastructure for the LCL's most important European countries to ensure individually customized support for transaction administration.

LCL, which is selected as the house bank by one-third of French companies, is using this solution in partnership with SIX Pay to support its French customers in their international development by providing high-performance solutions for acquiring and central cash management in order to optimize cashless payment traffic at the point of sale.

"We are very satisfied with this partnership," states Christian Le Gouanvic, Head of Cash Flow Optimization at LCL. "We seek to offer an innovative service to the market, which shall thoroughly meet the expectations of our large business customers that are expanding on the international level and would like to optimize their cash flow and cash management. This cooperation with SIX Pay will thus contribute to strengthening LCL's position as a major player in the acquiring sector within France."

"For SIX Pay," adds Niklaus Santschi, Managing Director of SIX Pay, "the partnership with LCL represents an important step along the way to the expansion of our company throughout Europe. Our outstanding position in the field of multi-national electronic payment transactions ideally complements LCL's experience in banking for expanding companies in order to offer a comprehensive service throughout the operative supply chain across the entire continent."



Ursula Seeberger, Head Marketing Communications, is standing by to answer your questions.

Phone: +41 58 399 9162
Fax: +41 58 499 9162
E-mail: ursula.seeberger@six-group.com

About SIX Pay S.A., Luxembourg

SIX Pay is an international provider of cashless payment solutions headquartered in Luxembourg.

SIX Pay facilitates the secure acceptance and processing of the credit cards Visa, Visa Electron, MasterCard, Diners Club Card, Discover Card and JCB as well as the debit cards V PAY and Maestro, combined with pan-European solutions for cashless payments at the point of sale and on the Internet. SIX Pay's intelligent, comprehensive solutions for the retail, hospitality and e-commerce sectors also include the routing of transactions conducted with national debit cards.

SIX Pay also offers Dynamic Currency Conversion (DCC) at the point of sale as well as the processing of electronic gift cards (GiftCard) and discount coupons (Mobile Coupon).

SIX Pay is a SIX Group company, which offers top-quality services around the world in the fields of securities trading and settlement, financial information and payment traffic.

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