

Press release

20 July 2011

SIX Card Solutions Ltd
Hardturmstrasse 201
P.O. Box 1521
CH-8021 Zurich
www.six-card-solutions.com

Media Relations:
T +41 58 399 2675
F +41 58 499 2710
pressoffice@six-group.com

SIX Card Solutions supports Raiffeisen Bank International with the issuing of a contactless credit card in Austria

Contactless payment is gaining ground worldwide. It means that payments at the checkout stand are not only becoming easier for customers and merchants, but also faster and safer than payments made with cash. To support financial institutions with the issuing of contactless cards, Cetrel, SIX Card Solutions' competence center for credit card processing, provides a flexible and technologically innovative platform throughout Europe. Starting today, Raiffeisen Bank International (RBI) is also using this solution and with support by SIX Card Solutions is bringing the first contactless credit card to Austria.

SIX Card Solutions has previously developed a prepaid card program in Austria and Germany for Raiffeisen Bank International (RBI). This innovative solution enables cardholders to profit from special functions, including PIN selection, personal card design, secure paying on the Internet and balance inquiries per SMS. RBI also uses the SIX Card Solutions system to issue credit cards in Austria, such as credit cards with a miles function for Air Berlin & NIKI.

The successful partnership between SIX Card Solutions and Raiffeisen Bank International in Austria has also been strengthened by the ongoing introduction of contactless credit cards: "We were able to set up this new product very easily on our modern processing platform. We are pleased to have been of assistance to RBI with the issuing of the first contactless credit card in Austria," stated Luc Holper, Vice President Issuing. By using MasterCard® Paypass™ technology, the payment of small transaction amounts can be handled more smoothly and rapidly than with cash money. The necessary security in the process is ensured through use of encrypted wireless technology. Another advantage of a contactless credit card is that it need never leave its holder's hand at any point during the payment process. The use of dual-interface technology means that secure payments are also possible for higher amounts as well as ATM withdrawals with chip and PIN.

This means that the cards can also be used at all terminals that are not yet equipped for contactless payment.

Bernhard Wenger, Media Relations, is available to answer your questions.

Phone: +41 58 399 2675

Fax: +41 58 499 2710

E-mail: pressoffice@six-group.com

SIX Card Solutions

As a reliable bank card processor and market leader in Switzerland, Austria and Luxembourg, SIX Card Solutions offers comprehensive and innovative processing solutions for cashless payments for the European market. It ensures efficient and secure payment processing for card issuers as well as card acceptance among individual merchants for cross-border card programs with modern, flexible system architecture. With around 340 employees, SIX Card Solutions provides services in the fields of payment & clearing in 27 countries. www.six-card-solutions.com

Cetrel

Cetrel is SIX Card Solution's competence center for credit card processing. As a leading bank card processor headquartered in Luxembourg, Cetrel offers comprehensive solutions for cashless payments. Cetrel ensures smooth payment procedures for card issuers as well as card acceptance among individual merchants. The specialized expertise that Cetrel has accumulated and consistently improved since its founding in 1987 is considered to be cutting-edge by 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 provides a clear advantage in international competition to all components of the financial center Luxembourg. Cetrel has been a corporation since January 2009, with shares held by the leading banks within the financial center, P&TLuxembourg and SIX Group. www.cetrel.lu

SIX Card Solutions and Cetrel are SIX Group companies. SIX Group provides first-class services worldwide in the fields of securities trading and settlement, financial information and payment transactions. www.six-group.com