

## Consolidation & integration

A pan-European payment processor's perspective

## **SEPA: the challenges & consequences**

- ▶ Harmonisation and standardisation
- ▶ Increased international competition
- ▶ Pressure on price
- ▶ Scale increase is a necessity
- ▶ As a result: ongoing consolidation

## The need to stay ahead

- ▶ Equens is the first pan-European payment processor
- ▶ Large-scale operations:
  - ▶ 7 billion payments per year
  - ▶ 1.9 billion ATM and POS trx switched per year
- ▶ Ready for SEPA as of 01-01-2008



## Making the most of a promising future

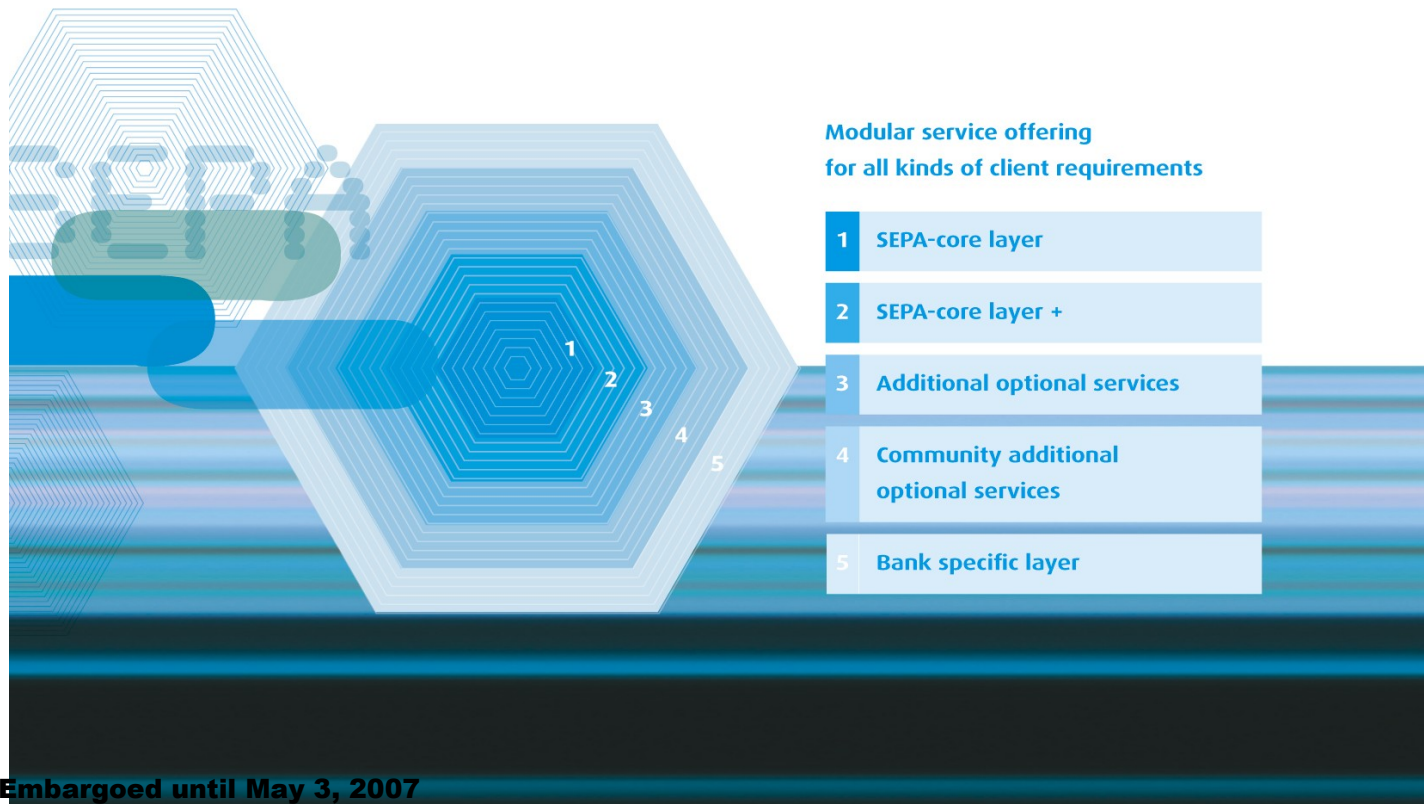
- ▶ Explicit growth strategy
  - ▶ Acquiring new clients
  - ▶ Acquiring outsourcing volumes
  - ▶ Entering into strategic partnerships
- ▶ Focus on core activities
- ▶ Outsourcing
- ▶ Enhancing efficiency
- ▶ Attuning service portfolio to market needs

## Equens' portfolio attuned to market needs

- ▶ Entire payments value chain
- ▶ Both payments and cards
- ▶ Modular portfolio:  
full service, flexible solutions
- ▶ Integrated services
- ▶ SEPA core + additional optional services



## Modular SEPA services – customised packages



## Equipped for SEPA and beyond

- ▶ Scale → processing is highly scale-sensitive business
- ▶ Continued trust from current and potential clients
- ▶ Ability to fulfil the different clearing and settlement requirements of the banks and/or different countries
- ▶ Interoperability and reachability

## Equens' reachability solutions

- ▶ STEP2
- ▶ Multilateral and bilateral clearing
- ▶ Equens-community-Clearing
- ▶ EACHA approach for market-wide common, EPC-based, technical interoperability
- ▶ SWIFT MI-CUG
- ▶ Participation Berlin Group



## Conclusion: prerequisites for a solid future

- ▶ Large-scale operations
- ▶ Continued focus on efficiency and costs
- ▶ Highly competitive rates



**Maximum value at minimum cost**

**Thank you for your attention**