



A single connection gateway to the world

The European payments market is in a state of constant change. Increasingly acquirers are looking to process transactions cross-border; issuing banks have card customers in more than one country, and retailers are looking for card acceptance solutions that are cost-effective for all their outlets, irrespective of country location.

In response to this changing environment, First Data has joined together with EUFISERV's fifteen shareholders to offer services to assist clients with their obligations under SEPA by providing interbank payment card switching within the Single Euro Payments Area and beyond, under the name Trionis¹.

Trionis has been created with the intention of providing a new option for financial institutions across Europe by expanding and developing the European interbank processing network, formerly operated under the name EUFISERV.

The Trionis Network will provide extensive European coverage as the company plans to link the former EUFISERV network with First Data's network which could enable access to in excess of 74,000 ATMs, 1.5 million point of sale terminals and 165 million card accounts across Europe.

Increased choice from a truly European business

Trionis is based in Brussels, with a European management team who understand the market dynamics and complexities within Europe and who are able to deliver the quality, reliability and cost effective services required by our clients across the cards payments industry.

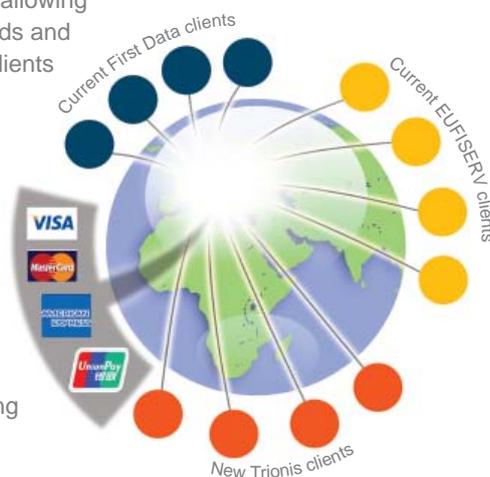
In full support of the vision of a single European payments market, the Trionis interbank processing Network will expand the choice available to financial and payment organisations wishing to process transactions within the SEPA zone or outside of SEPA.

Whether you are looking to manage scheme compliance costs in your local market; link to other banks for switching of interbank cross border and domestic transactions; consolidate multi-country operations to a single point; or, grow your existing business in the new SEPA environment through linking to other domestic schemes, Trionis has the infrastructure, knowledge and experience to deliver the services that meet your requirements.

Trionis provides interbank switching of Point of Sale (POS) and Automated Teller Machine (ATM) transactions, including authorisation, clearing, settlement and value-added services to payment card issuers, acquirers and payment schemes.

Trionis is independent of all card schemes thus allowing our processing services to support all card brands and to be completely brand neutral. This gives our clients a completely open and balanced choice.

As Trionis can support switch processing for all card brands, our clients have the opportunity to process all their interbank and ATM and POS transactions through a single service provider. This allows our clients to minimise their investments and running costs and also to achieve economies of scale. Furthermore, we operate one of the few brand neutral, multi-country, multi-currency, single message switching systems in the European market.



¹ In line with SEPA requirements, the EUFISERV card scheme has already been spun off into a separate company, EUFISERV PAYMENTS SCRL



ATM interbank switching

Our ATM interbank switching service allows acquirers and issuers to process ATM and manual cash transactions from a variety of schemes which are linked into the Trionis Network. Trionis is one of the only networks to offer the flexibility of using single message or dual message formats. The use of single message format enables clients to benefit from initiating and concluding a transaction within a single message cycle. Our ATM switching service is designed to support all SEPA Cards Framework (SCF) compliant schemes: EAPS, EUFISERV, MasterCard and Visa. Additionally we can support the following international card schemes: AMEX and CUP.

POS interbank switching

Our POS transaction and switching service is based on a system that can support both single and dual message formats. Our switching service supports the full range of point of sale transactions for both pay now (debit) and pay later (credit) cards. In addition Trionis can support bilateral agreement processing between schemes utilising a variety of messaging formats, including Trionis and the Berlin Group formats, allowing clients to benefit from a single connection to all participating schemes.

Bilateral switching

Our bilateral switching service can help banks achieve SEPA compliance in the most efficient manner, and one which delivers a high level of control over the way in which clients route their transactions. Our approach assists our clients in meeting the SEPA requirements in the manner that best suits their organisations' needs.

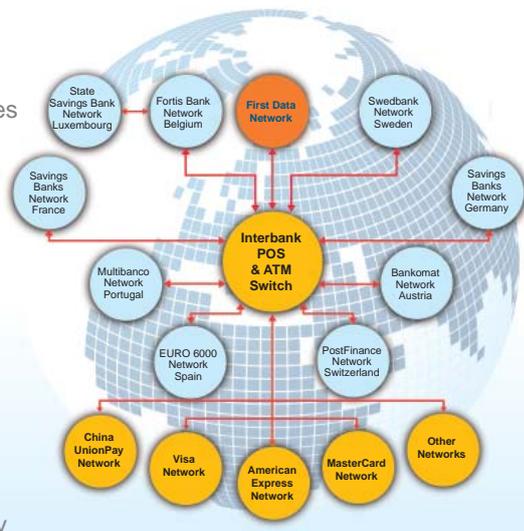
Transactions based on the following schemes can currently be processed on the Trionis Network

- EUFISERV scheme from EUFISERV Payments
- EURO 6000 scheme from EURO 6000
- German ATM scheme from ZKA.

Banks using our flexible bilateral switching service can decide which services (ATM or POS) and features they wish to offer their cardholders - and Trionis, with its broad acceptance can make it happen.

Gateway services

Trionis offers gateway services to both issuers and acquirers that enables access via a single gateway to all the major international payment cards schemes. Choosing to access the payment schemes via the Trionis gateway service eliminates the need for clients to invest costly resources in building, maintaining and supporting these gateways themselves. Our gateway service currently provides connection to: AMEX, CUP, EAPS (for ATM), EUFISERV, MasterCard and Visa.



Trionis is the new name for the interbank processing network formerly managed by EUFISERV.

Trionis is a Brussels-based company jointly owned by retail banks from nine European countries, the European Savings Banks Group and First Data. Its mission is to develop, maintain and operate international payment services for the financial industry.

Our unique ownership structure combines the experience and focus of a leading commercial payments processor with substantial European bank equity and Board participation.

Trionis plans to offer the issuers of 165 million cards access to cash at more than 74,000 ATMs across Europe. Trionis provides processing services to its users for switching POS and ATM card payment transactions on EUFISERV and all other payment card brands, including AMEX, China UnionPay, MasterCard and Visa.

For more information, visit www.trionis.com



Former EUFISERV Network

Sweden	1,074
Belgium	1,531
Luxembourg	131
Germany	25,000
France	7,023
Austria	3,144
Switzerland	754
Portugal	12,650
Spain	16,600
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Total ATMs	69,907

First Data Network (Europe)

Austria	3,000
Baltics	200
Slovakia	1,200
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Total ATMs	4,400

