



Clarity in Payments



Press Release

Atos and Clear2Pay to demonstrate first proof of concept of OSCar at Cartes 2011

Innovative project paves the way for interoperable card payments in the SEPA area

Brussels, Paris, 16 November 2011 – Clear2Pay, the international technology provider of next generation payment solutions for financial institutions and Atos Worldline, which brings together Atos core expertise in hi-tech transactional services, today announce the showcasing of the first Proof of Concept of the OSCar pilot during the international Cartes & IDentification Conference, (Paris 15-17 November). The live OSCar field trial will take off in 2012.

With the newly defined ISO 20022 standards for card payments, the European card payment world is enabled to enter a new level of SEPA wide interoperable transactions. With first piloting implementations of payment applications following those new standards, Atos Worldline and Clear2Pay will showcase a first Proof of Concept and demonstrate a new and innovative generation of payment. This is a major step on the way to make the vision of a SEPA card payments approach a reality.

The OSCar project aims to define a common SEPA-wide payment solution based on the two available SEPA standards: the SEPA FAST payment application and the EPAS ISO 20022 acquirer protocol. The OSCar project will carry out field trials in 2012 in a multi-scheme, multi-acquirer and multi-country environment and will set up the respective functional certification infrastructure in parallel.

At Cartes 2011, both companies will showcase a first Proof of Concept: a Clear2Pay Solution simulates the OSCar Acquirer which then interacts with an Atos Worldline payment acceptance device. The demonstration will visualize OSCar payment transactions.

Visit the Atos Worldline booth nr 4L002 and the Clear2Pay booth nr 3E 022.

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About Clear2Pay

Clear2Pay is a payments modernisation company that actively supports many global financial institutions to meet their payments unification goals through its pure SOA Open Payment Framework (OPF). Headquartered in Brussels, Belgium, the company facilitates banks and financial organisations in their provision of payments services, whether they be Card, ACH, Branch, Bulk, High Care or International payment transactions. Clear2Pay's innovative technology helps to reduce transactions processing costs, and to deliver new, compelling payment services in a competitive way. Functions embrace payments origination, reporting, linkage with back-office processing systems, clearing, netting and settlement. In addition the company offers a range of value added payment technology solutions and services such as e-Banking, the Open Test Platform, ChargeBack, Strategic Consultancy and Payments Training through a dedicated Academy. Clients include global and major regional financial institutions such as ING, Banco Santander, Crédit Agricole, MasterCard, BNP Paribas, The Federal Reserve, NETS (Denmark), The People Bank of China (PBOC), Bank of East Asia, Rabobank, The Co-operative Financial Services and Commonwealth Bank. Clear2Pay operates out of Belgium, France, the Netherlands, Poland, Spain, United Kingdom, United States, Australia, China, Malaysia and Singapore and currently employs over 780 staff. Recently, the company was awarded the XCelent Customer Base 2010 award for its undisputed largest payment hub customer base, both live and under implementation and ranks 81 in the FinTech100. For more information, please visit www.clear2pay.com.

About Atos

Atos is an international information technology services company with annual 2010 pro forma revenues of EUR 8.6 billion and 74,000 employees in 42 countries. Serving a global client base, it delivers hi-tech transactional services, consulting and technology services, systems integration and managed services. With its deep technology expertise and industry knowledge, it works with clients across the following market sectors: Manufacturing, Retail, Services; Public, Health & Transport; Financial Services; Telecoms, Media & Technology; Energy & Utilities. Atos is focused on business technology that powers progress and helps organizations to create their firm of the future. It is the Worldwide Information Technology Partner for the Olympic Games and is quoted on the Paris Eurolist Market. Atos operates under the brands Atos, Atos Consulting and Technology Services, Atos Worldline and Atos Worldgrid. For more information, visit: atos.net

About Atos Wordline

Atos Worldline implements Atos Hi-Tech Transactional Services in the field of payments, eCS and financial markets. A leader in end-to-end services for critical electronic transactions, Atos Worldline is specialized in electronic payment services - issuing, acquiring, terminals, card and non card payment solutions & processing - ; eServices for customers, citizens and communities ; as well as transactional services for financial markets. Atos Worldline on-going commitments to research and innovation enable its customers to benefit from award-winning solutions in areas such as mobile payments, secure IPTV, online CRM and paperless solutions. Atos Worldline generates annual revenues of € 867 million and employs over 5,400 people in the world. For more information, please visit: atosworldline.com

About OSCar

OScar (Open Standards for cards) consortium established at the end of 2010 aims at fostering the implementation of the SEPA Standards in the terminal and from the terminal to the acquirer domain by delivering a common solution based on : the SEPA FAST application and the EPAS ISO 20022 acquirer protocol. Oscar will allow payment service providers, vendors, retailers and card schemes to move from theory and put into practice the deliverables of the SEPA Card Standardisation program in the terminal-to-acquirer domain. The OSCar consortium gathers as of today the following key industry players : Atos Worldline, Barclaycard, Cedicam, Cetecom, Clear2pay Integri, Consorzio Bancomat, Credit Mutuel, Die Deutsche Kreditwirtschaft, Eliitt, Equens, Galitt, GIE CB, Ingenico, Mastercard Europe, Paycert, Point International, Poste Italiane, SRC, Verifone, VOB-ZVD, Wincor Nixdorf.

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