

From Concept to Reality !



"My Card"®

PayFair, The New European Payment Scheme

AK ePayment, Brussels

Update – 07 May 2009

What is PayFair about ?



PayFair is

the New European Card Scheme :

a secure SEPA compliant
transparent and sustainable low cost
payment solution
for consumers, retailers and banks

USP: “the fair payment solution”



- ✓ For Consumers: “**consumer friendly**” “My Card”[®]
 - ✓ Secure (Chip & Pin), reliable & convenient
 - ✓ Multiple functionalities (loyalty,...): less cards in the wallet
 - ✓ Pan European acceptance (global later) & European rules
 - ✓ “My Card”[®] concept

- ✓ For Merchants: “**also merchant oriented**”
 - ✓ Transparent low cost + perfect control of payment costs (choice)
 - ✓ Access to issuing via “decoupled debit” (to combine with loyalty)
 - ✓ Unique open governance: involvement in sustainable solution
 - ✓ Secure, no fraud, no charge-back

- ✓ For Issuers & Acquirers: “**best European scheme alternative**”
 - ✓ Wide support from retailers for truly European solution
 - ✓ Co-badging opportunities to replace domestic schemes
 - ✓ Secure (Chip & Pin), reliable and easy to implement SEPA solution
 - ✓ Low investments & reasonable sustainable revenue stream (PayFair is free for issuer)

Current Status: *“Here we are !”*



Pilot implementation:

“My Card”®

- System installed at Unisys, internal testing
- Pilot organized with Colruyt (Belgium) ready for implementation in Q2 2009 (first official “live” test on 29th April 2009)
- Atos Worldline committed to download the new software for PayFair acceptance in all terminals in Belgium by Q4 2009 (free for retailers with maintenance contract): transactions at other retailers ready to start from 2010 onwards
- Ongoing talks with banks on PayFair issuing.
- Advanced negotiations with acquirers

Q & A



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Thank you for your attention, interest and support !

www.payfair.eu

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