



Business Update

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SIX Payment Services facilitates the launch of the first contactless debit card in Switzerland

Since early December, the Hypothekarbank Lenzburg issued the first contactless debit card in Switzerland. Behind it is the know-how of the leading technology partner of European banks: SIX Payment Services.

Zurich, 7 January 2015: Together with the regional bank from the Aargau, SIX Payment Services is bringing the first contactless debit card to the Swiss market. V PAY cards have been issued in Switzerland by UBS and Raiffeisen since early 2014. In partnership with SIX, Hypothekarbank Lenzburg is now introducing a step change innovation: the entire portfolio of 22,000 debit cards has been replaced by the new dual-interface V PAY card, that enables both contactless and regular transactions.

Contactless payment is enjoying huge worldwide growth, and will soon gain momentum in Switzerland, due to the increased efficiency at check-out that it provides for merchants as well as the ease-of use for consumers. In addition, V PAY provides high level security as all transactions are solely chip-based.

SIX supports the Hypothekarbank Lenzburg with a comprehensive package that includes consulting services for the specification of the high security chips as well as the central project co-ordination with VISA as card scheme and the personalisation bureau, and of course the full issuer processing services. Being the central technology partner of Swiss banks, SIX has a pioneer role when it comes to introducing new and innovative products.

For Marianne Wildi, CEO of Hypothekarbank Lenzburg, the decision to go for a total novelty was easy: „Although we are a small bank we wanted to be at the forefront of the industry – and as our established partner, SIX was ideally placed to facilitate the initiative.” The technical implementation was not difficult for the bank, says Wildi, as the adaptations to the core banking system were minimal and SIX assumed the role of central project coordinator.

Being a leading Swiss Acquirer, SIX is first contact for merchants and ensures the nationwide acceptance of V PAY payments at SIX terminals.



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SIX Payment Services

SIX Payment Services offers financial institutions and merchants secure, innovative services along the entire value chain of cashless payments. Our tailor-made solutions include settlement of domestic and international card and interbank payments. One of Europe's largest card transaction processors and market leader in Switzerland, Austria and Luxembourg, SIX Payment Services ensures that card-based payments in Switzerland and abroad are accepted and processed. Additional services range from Swiss Interbank Clearing to electronic billing and direct debit processing.

With around 1,200 employees and 14 locations worldwide, SIX Payment Services supports clients in 33 different countries.

www.six-payment-services.com

SIX operates Switzerland's financial market infrastructure and offers on a global scale comprehensive services in the areas of securities trading, clearing and settlement, as well as financial information and payment transactions. The company is owned by its users (approximately 140 banks of various size and orientation) and, with its workforce of more than 3,700 employees and presence in 24 countries, generated an operating income of 1.58 billion Swiss francs and a Group net profit of CHF 210.2 million in 2013. www.six-group.com

Hypothekbank Lenzburg AG

Hypothekbank Lenzburg AG has been an independent financial institution since 1868 and offers banking services for private customers, communities and corporate customers. In order to secure existence and success, the bank aims at revenue and healthy growth through a fair pricing policy. The product and services portfolio is oriented at the customers' requirements and not only at their assets.

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