



Clarity in Payments

Press Release

GFI Informatique and Clear2Pay join forces in a broad European partnership

eBanking and EBICS based solution as a service and Integri Test tools and Services reseller are first deliverables

Paris/Brussels – November 18th, 2009 – Clear2Pay, the international technology provider of next generation payment solutions for financial institutions announces today that it has signed a partnership agreement with GFI Informatique (FR) for a number of joint activities. These include in a first stage the hosting of Clear2Pay's solutions around eBanking and EBICS as a service (SaaS), but also a full reseller agreement on the Integri Test tools and expertise portfolio as well as implementation support on the delivery of Clear2Pay payment projects.

Based on the initial co-operation of GFI Labs Mobile on the recently launched PocketBanking product, it was decided to formalize the successful working relationship under an agreement that would focus the multi-form collaboration and expertise on hosting the eBanking product range as a service, which meets with high demand from, in particular, the African continent and the EBICS solution, to provide flexibility in responding to the French banks challenges which offer this communication protocol to their clients. During the projects, GFI also gained experience of the niche test tools and expertise of the Integri team, primarily in the mobile and NFC domain. It was thus agreed that GFI would act as a reseller for Integri products and services in the EMEA region.

Nicolas Métivier, General Manager Clear2Pay France states: "We have found that partnerships have the best chance of offering true synergy if they arise from experience on working together in client and product facing projects on EBICS and PocketBanking. This is clearly the case in this partnership; through our experience on a product development team we saw a real understanding for our product scope and vision on their side, and we came to appreciate their expertise in mobility and hosting. We hope and expect that this working relationship will continue to be successful and will extend to our broader payments portfolio in the near future."

Jan De Meester, VP Cards Division, continues: "GFI Informatique are involved in many client facing projects in France and the surrounding countries. Through our mutual experience on a number of projects, it makes ultimate sense if they too put our Integri tools and expertise in their sales kit".

Lionel Lavigne, Vice-President, Head of the Banking & Insurance sector at GFI, states: "We are delighted to work with a best of breed partner such as Clear2Pay. Our pure technical expertise based on software integration, providing flexibility to our clients with application hosting and project management, matches their technical and functional know-how and, more importantly, we enjoy learning from each other and working together. We are truly focused on expanding this relationship over time".

Laurent Bramey, General Manager, Head of the Banking & Insurance Software Implementation at GFI adds "Such a close partnership with Clear2Pay is fully in line with the new strategy of GFI Informatique to focus on more business expertise delivered in addition to our usual technological expertise. I am absolutely convinced that the joint offer proposed by our companies will accelerate the ROI of critical projects conducted for our major clients in the banking sector".

About GFI Informatique

GFI Informatique is a major player in the IT services sector in Southern Europe with five strategic offerings: Consulting, ERP integration, Engineering, Infrastructures & Production and Software Solutions. The sector-based organisation being implemented focuses chiefly on five areas: Banking-Insurance, Telecoms, Public Sector, Transport-Services, and Utilities-Energy. As part of its industrialisation policy, the Group has 11 skills centres, two national design and production service centres, and three offshore centres. GFI Informatique recorded 2008 revenue of €768.1m with a workforce of 10,000.

About Clear2Pay

Clear2Pay is an innovative financial technology company focused on delivering globally applicable solutions for secure, timely electronic payments. Headquartered in Brussels, Belgium, the company facilitates banks and financial organisations in their provision of payments services. Clear2Pay's technology helps to reduce transactions processing costs, and to deliver new, compelling payment services in a competitive way. Clear2Pay's payment solutions offer organisations easy, branded ways for their customers to pay online: from complex trade-supporting business-to-business environments, through e-commerce applications, to retail payments and remittance services. Functions embrace payments origination, reporting, linkage with back-office processing systems, clearing, netting and settlement. Clients include global and major regional financial institutions such as ING, Banco Santander, Crédit Agricole, VISA, MasterCard, ABN AMRO, Nordea, Abbey National, Fortis Bank, ANZ 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 450 staff. More information is available on **www.clear2pay.com**.

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