



# PAYMENTS NEWS DEC 09

PAYMENTS PROCESSING AT THE PUMP

## Morrisons Chooses S1

Morrisons, the United Kingdom's fourth-largest retailer, has chosen S1 Retail Payments to process payments from 12,000 point-of-sale devices across 380 stores and fuel filling stations.

S1's multichannel payments architecture will enable Morrisons to migrate existing disparate payments channels—for in-store tills, self checkouts, cafés, and dry cleaning stores, as well as fuel filling stations and unattended fuel payments—into a single, consolidated environment. An S1 till software component will reside on each Morrison point-of-sale, and will integrate with PIN entry devices and Retailix StoreLine applications, which were also selected as part of the program. The solution is currently being rolled out nationally, with the first store already live.


"When selecting new suppliers for our IT transformation program, we looked for financially healthy and stable market leaders with a track record of comparable and established installations globally," said Gary Barr, IT Director, Morrisons. "We thoroughly evaluated S1 alongside other organizations, and found that they not only offered proven software solutions, but also met all our requirements for a long-term relationship."

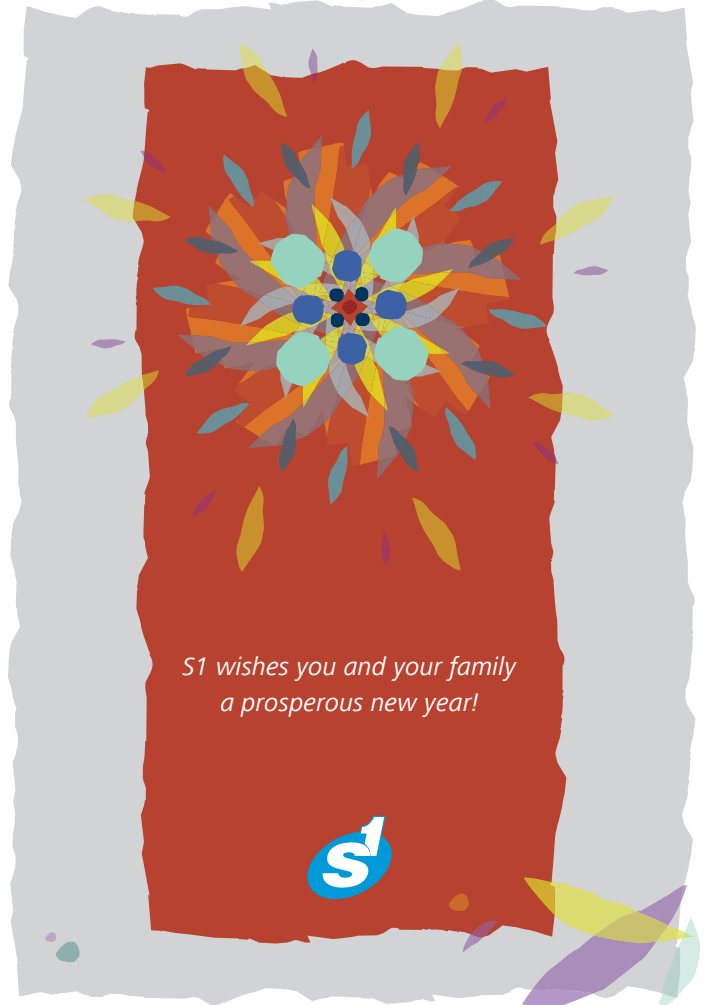
 For the full story, please click [here](#).

### THIRD QUARTER RESULTS

## Year-On-Year Growth for S1

S1 recently announced its third quarter results. Johann Dreyer, CEO of S1 Corporation, summed up the results: "I am pleased that we were able to post another quarter of year-over-year growth in both revenue and Adjusted EBITDA despite the challenging economic environment. Although financial institutions are proceeding very cautiously with making investment decisions, we continue to see excellent sales opportunities around the world, particularly with our payments and cash management offerings."

 Click [here](#) to read the full results.



MOBILE PAYMENTS

## Exciting New Offering from PayPal and S1

PayPal will deliver a new personal payments service that allows consumers and businesses to make easy, fast, and secure payments from their bank accounts to PayPal users around the world, using their mobile phones. Mercantile Bank of Michigan, an S1 customer, is the first financial institution to sign up for the new offering, and expects to go live with the mobile personal payments service early next year.

"S1's continued innovation in mobile banking and its integration with the PayPal network will give us a competitive edge to support a channel that is essential to our customers and strategic to our bank's future," said John Schulte, Senior Vice President and CIO for Mercantile Bank of Michigan. "We see tremendous value for our customers in expanding our mobile banking functionality to include person to person payments with PayPal."

 Learn more about this innovation [here](#).

ATM AND CARD MANAGEMENT

Saudi Arabia's Oldest Bank Takes a New Approach

Saudi Hollandi Bank (SHB) has invested in S1's payment platform to provide a new integrated solution to support the bank's ATM network and card management operations across Saudi Arabia. Replacing SHB's current multivendor, multiplatform system with S1's open-systems payments platform will provide cost savings, improve processing efficiency, and allow SHB to more efficiently roll out new services to its customers.

Francois van Schoor, Divisional President, S1, comments, "We



are delighted to be working with Saudi Hollandi Bank and providing them with the platform that will be the foundation for their future payments services. With S1's modern and flexible integrated payments platform in place, SHB will be able to embrace new customer-focused opportunities, solve operational problems, and unlock payments processing efficiencies."

The full SHB story can be found [here](#).

LEGACY REPLACEMENT

S1 To Replace CSI Legacy Payments System

Computer Services, Inc. (CSI) is recognized as an industry leader, offering service and soft-



ware solutions to over 6,000 financial institutions and corporate entities. CSI decided to replace their legacy payments system with a proven open architecture to support their card issuing business. Because CSI manages hundreds of connections to external parties, they needed a software solution capable of processing a large cards base and supporting high transaction volumes.

S1 will provide CSI with an open-systems payments solution supporting card management and ATM driving using its active/active high availability environment.

For more information on active/active deployment options, or to learn more about the full CSI solution, click [here](#).

DYNAMIC CURRENCY

EFTEX and Travelex Team Up With S1

Thanks to a close collaboration between Travelex, the world's largest non-bank foreign exchange company, EFTEX, a leading Australian transaction processor, and S1, visitors to Australia now have fast, easy access to currency at foreign exchange dispensing (FXD) ATMs located throughout Australia's key airports.

Operating 24 hours a day and offering a range of currencies (including US, New Zealand, Australian, and Singaporean dollars, euros, Thai baht, British pounds, and Japanese yen), over 60 FXD ATMs are now installed at Sydney, Melbourne, Brisbane, Canberra, and Perth airports. Further roll-out will include installations at Adelaide, Darwin, and Gold Coast airports to complement Travelex's strong branch presence, with a plan for over 100 ATMs to be installed by early 2010.

Taking less than a year from concept to full implementation, the project was made possible with the collective expertise of the partners involved. Travelex supplies the branded, custom-designed ATM units and provides regular exchange rate data; EFTEX installs the systems and drives the ATM transactions via its well-established payments infrastructure; and S1 ATM Driving enables transaction management and foreign exchange integration with traditional ATM functions while providing outstanding scalability, reliability, and availability.

Paul Stewart, General Manager, EFTEX, comments, "Delivering foreign exchange through ATMs is a complex technical process, further complicated by Australia's tight banking and regulatory structure. Working in close collaboration with S1 and Travelex, we were able to play on our core strengths and overcome the challenges in a very short time. The resulting FXD ATMs not only deliver unique benefits to the consumer, but also set a new precedent for the Australian retail banking community by allowing foreign exchange items to be classified as self-service ATM transactions."

Pieter van Wyngaard, Divisional General Manager for S1 in Australia adds, "With EFTEX we had the ideal partner already in place for Travelex. Managing over 1,000 ATMs and AUS\$2.7 billion in transactions, it is undoubtedly a key player in the Australian financial ecosystem. As well as providing the necessary local expertise and support, EFTEX was instrumental in securing an (Continued overleaf)



acquirer for the project, and through them we won the necessary support from Australia's card and banking community to ensure regulatory acceptance for the FXD ATMs."

Commenting on the project, Dan Gilby, Global Head of Self Service at Travelex, states, "FXD ATM usage is a key area of growth for us. With international travel to and from Australia increasing, we anticipate positive demand for Travelex ATMs from busy travellers seeking convenient, 24-hour access to foreign currency. The next phase in Australia is to offer inbound travellers dynamic currency conversion (DCC) functionality, which will allow them to view exchange rates and fix the withdrawal price in the billing currency of their debit or credit card. With EFTEX and S1, we are well placed to rapidly increase the number of FXD / DCC ATMs deployed."

#### UPCOMING EVENTS

### S1 Back Office Webinar

Online, 9 December

On Wednesday, 9 December 2009, S1 will host a webinar exploring what happens after payments authorization. Topics will cover the best use of management information in the payments environment, managing disputes and chargebacks effectively, and the best practices for back office processing and settlement.

This interactive webinar has been designed to benefit banks, retailers, card issuers, merchant acquirers, and processors based in Europe, Africa, the Middle East, and India.

Three individuals with extensive industry experience will share their expertise with you:

- Malik Velani, Director Product Strategy, S1
- Bjorn Larsen, President, Lean Industries Inc.
- David Brooks, Cross Border Programme Director, Euronet Worldwide

The webinar will take place between 1:00 and 2:00 pm (GMT).

If you are involved in any aspect of back office processing and settlement in your organisation, you will find attending this webinar a valuable investment of your time.

✉ For more information, please email **Ally Long**, or click **here** to register.

### Banking and Mobile Payments East Africa

Nairobi, Kenya, 24–26 February



S1 is once again supporting AITEC's East Africa Banking and Mobile Payments conference and exhibition. Visit us at the Kenyatta International Conference Center in Nairobi between 24 and 26 February 2010.

📄 For more information, and to register, please visit **AITEC's web site**.



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