

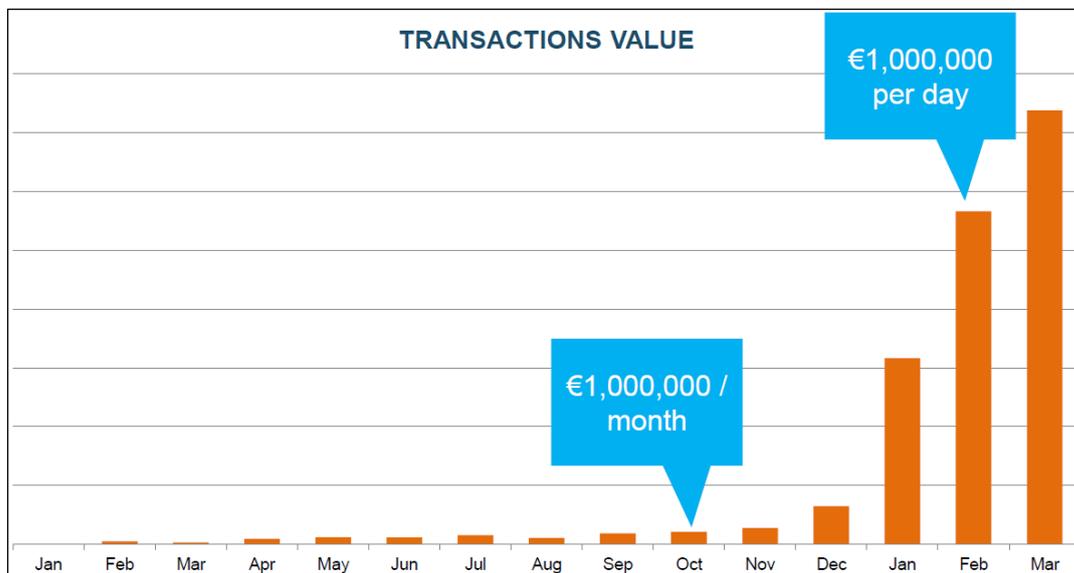
PRESS RELEASE

Paris, 8th May 2015

Over 100 million euro of payments initiated via MyBank since the beginning of the year

PRETA S.A.S. announced today that the growing take-up of MyBank by consumers and businesses has started to translate into a significant pick-up of the value of transactions initiated via MyBank. In late April 2015, MyBank passed the mark of 100 million euro in transaction value. While MyBank had been processing transactions for a total value of 1 million euro during the month of October 2014, MyBank already generated 1 million euros worth of transactions per day by February this year.

In terms of payment volumes, the pan-European e-authorisation solution has been witnessing monthly growth rates of 30 percent since 2014.



Key facts and figures behind this volume and value increase:

- Over 1,000 merchants and public authorities, mostly from Italy, are licensed to use MyBank;
- The average value of C2B transactions initiated via MyBank is EUR 470, the average value of the B2B transactions is EUR 4,495;
- The top ten merchants come from a variety of sectors: telecoms, insurance, energy, shipping companies, retailer networks and public authorities.

“We are extremely pleased at the growth of MyBank in recent months, especially in the Business-to-Business sector. The relatively high average transaction values that we are seeing show that MyBank is filling a gap in the suite of existing electronic payment instruments and also between these instruments and cash. So MyBank offers the chance for banks to help their customers make payments in new and simpler ways avoiding costly workarounds,” said John Broxis, Managing Director of PRETA S.A.S.



MyBank supports SEPA Credit Transfers, e-mandates, instant payments and identity verification. Data protection and transmission security are at the core of MyBank. MyBank creates a direct link between a customer's online bank account and the online business' bank, which eliminates the need to collect and store personal data. Customer identity and confidential data are protected. Immediate authorisation of payments reduces risk of fraud and charge-backs. With MyBank, trust and confidence in online transactions is increased.

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MyBank

MyBank (www.mybank.eu) is an e-authorisation solution that enables customers to pay for their online purchases via their regular online or mobile banking environment. The solution is open to all authorised payment service providers (PSPs) in the Single Euro Payments Area (SEPA), including, without limitation, credit institutions and payment institutions.

Customers using MyBank do not have to communicate their payment details or personal credentials to any third parties, since the payment initiation, mandate creation or transaction validation process takes place within the highly secured environment of their own bank. Public administration agencies and e-businesses using MyBank are informed in real time when a customer has initiated a payment.

As a pan-European e-authorisation solution, MyBank is also well-positioned to be used at a later stage for transactions in other currencies or for e-identity services.

MyBank is owned and managed by PRETA S.A.S., a wholly owned subsidiary of EBA CLEARING, a provider of pan-European payment solutions.

Follow MyBank on twitter (<https://twitter.com/MyBankPayments>) or LinkedIn (www.linkedin.com/company/mybank) to keep up-to-date with the latest news.