

Press Release



Equens and Albert Heijn develop innovative payment method **Start of first fingertip payment pilot in the Netherlands**

Utrecht/Zaandam, 17 June 2008 – Today the payment processor Equens and supermarket chain Albert Heijn will begin a pilot with Tip2Pay – pay with your fingertip. For a period of six months, customers of Albert Heijn will be able to pay for their shopping using their fingertips. The objective of the pilot is to investigate the potential of this technology as a new payment method and establish whether it is received positively by consumers. This is the first pilot of its kind in the Netherlands. It will last six months, after which an evaluation will take place.

Tip2Pay enables consumers to pay quickly and securely by placing their fingertip on the reader at the checkout. After they have provided proof of identification and a debit card, a scan will be made of the unique parts of their fingertip. Their name and address details, bank account number and – if required – their customer loyalty card will be registered in accordance with Netherlands privacy laws. Equens will process all fingertip payments.

This pilot is in line with the innovation policy of both Equens and Albert Heijn. Equens General Manager for New Business, Dave Rietveld: "Recent developments in technology facilitate new and improved payment methods. Equens therefore operates an innovative policy geared towards the development of new payment products based on market requirements." In addition to this pilot, Equens is currently also developing solutions such as mobile payments and electronic invoicing or 'e-invoicing'. Albert Heijn is currently also testing a variety of innovative payment methods at local level. These include mobile payments, mobile scanning and contactless payments. Albert Heijn Innovation Manager, Jan de Heij: "We regularly test new payment concepts among our customers. We only continue their development if they are received with enthusiasm."

Albert Heijn and Equens will be conducting the pilot in consultation with IT-Werke, a company that specialises in integrating biometric technology in retail and consumer applications. The IT-Werke system has already been successfully tested at the German supermarket chain Edeka, which now

offers fingertip payment services at 120 of its stores.

Note for the editorial staff

A press photo is available at www.presslink.nl/ah.

About Albert Heijn

With over 750 stores, Albert Heijn is the largest supermarket chain in the Netherlands. Every week more than 10 million customers visit the service supermarket that has now been in existence for over 120 years. Albert Heijn customers can visit its supermarkets, Albert Heijn XL, AH to go, or order their shopping from the web shop at www.ah.nl. Albert Heijn offers the largest selection and price and inspires its customers on a daily basis with exciting offers. In addition to its extensive range of A brands, Albert Heijn offers a variety of products under its Own Brands Albert Heijn, AH Excellent, AH Biologisch and Euro Shopper. Albert Heijn has a long history as an innovative company and is always on the lookout for new innovations that meet the needs of its customers.

For additional information on Tip2Pay fingertip payments, please contact:
Albert Heijn, PR & Media Relations, Els van Dijk, +31 (0)75 659 50 50.

About Equens

Equens is the first truly pan-European, full-service payment processor. As one of the largest and most innovative payment processors in Europe, Equens is leading the market for future-proof payments and debit card processing solutions. Thanks to an extensive and competitive service portfolio and a flexible, customer-orientated approach, the company seamlessly meets the requirements of the European payments market. With an annual volume of 7.3 billion payments and 2.1 billion POS and ATM transactions, Equens has a market share of more than 15% within the eurozone. By continuously pursuing further growth and translating the achieved synergy benefits and economies of scale into advantages for the customer, the company contributes to the efficiency of European payments.

For additional information, please visit www.equens.com or contact:

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