

**BANKSYS' PAYMENT TERMINALS SECURE TRANSACTIONS OVER THE  
INTERNET BASED ON THE SSL-ENCRYPTION PROTOCOL**

*Brussels, Belgium, 31 July 2006* — Banksys announces today that its XENTA countertop and XENTISSIMO mobile payment terminals use the SSL protocol to secure transactions sent over the Internet. The solution offers security for fast transaction speeds and a low communication cost. The SSL-enabled terminals have been deployed in Belgium since March 2006 and are now available internationally. SSL (Secure Socket Layer) provides encryption and mutual authentication between terminal and host.

With Banksys' XENTA and XENTISSIMO terminals, merchants can now use standard Internet connections to carry out secure payment transactions at high speed, without additional communication costs per transaction. The SSL-secure solution is targeted at customers who wish to use their existing Internet connection for payment transactions.

Both broadband Internet connections and GPRS communication can use SSL to secure the transfer of data related to transactions. GPRS is implemented on Banksys payment terminals and offers a flexible and cost-attractive solution for mobile as well as countertop payment devices. Next to an 'SSL-enabled' terminal, all the merchant needs is an Internet connection or GSM/GPRS contract, the local payment application software and an 'SSL-acquiring' contract with their local acquirer.

"Our ultimate goal is to lower the total cost of ownership of payment terminals for the merchants and by doing so, to make electronic payments more widely available," explains Vincent Roland, CEO of Banksys. "Compared to conventional PSTN or ISDN configurations, this innovative solution offers cost-savings by using existing, cost-attractive connections, as well as faster speeds since the Internet connection is 'on' at all times."

Banksys chose to implement the SSL 3.0 protocol on its payment terminals to guarantee total privacy for its Internet-secure solution. SSL, an acronym for "Secure Socket Layer", is a well-established security protocol that provides communication security over the Internet, using keys to encrypt the data. It prevents eavesdropping, tampering or message forgery. SSL creates a secure connection between client (the terminal) and server (the host) over which any amount of data can be sent securely.

