

BANKSYS ANNOUNCES NEW GENERATION PAYMENT TERMINAL

C-ZAM/XENTA

Paris, France — 2 November 2004: Banksys introduces its new C-ZAM/XENTA countertop payment terminal at Cartes 2004. The revolutionary new terminal incorporates several important innovations in security, design, performance, ergonomics, and on-board technology. This next generation terminal clearly maintains the position of Banksys as a worldwide technology leader.

A revolutionary design based on a single chip

The architecture of the new Banksys terminal is based on a single chip. This chip, the heart of the C-ZAM/XENTA, is comprised of two microprocessor cores, which contain all functions needed to operate the terminal. One microprocessor manages the security aspects, while the other runs the applications. Banksys has thus succeeded in condensing fifteen years of know-how into 1.5 cm². This is a remarkable achievement in many ways, not in the least because a terminal manufacturer has specified, designed, and developed a chip that is its own intellectual property.

There are numerous advantages to this mono-chip/bi-processor approach. It increases security, improves the already very high performance of the C-ZAM/SMASH, permits a very impressive transaction speed, and greatly accelerates time-to-market. In addition, this new generation makes possible a particularly attractive Total Cost of Ownership (TCO). With this premiere, Banksys solidifies its reputation as a pioneer, just as it did in 1999 when it introduced the C-ZAM/SMASH.

According to Vincent Roland, Manager Technologies & Products, "We are particularly proud to be presenting our very latest generation of countertop payment terminals at Cartes, for several reasons. The C-ZAM/XENTA is based on the most advanced technologies available and it has been designed with the utmost attention to every facet of a transaction. In addition, the creation of our own chip represents an important step in applying an efficient TCO." Roland also adds that this latest technology proves that Banksys is prepared to meet even the most diverse expectations and demands of the market.

A revolutionary design for a user-friendly terminal

The cubic shape of the C-ZAM/XENTA is the result of a design integrating elements of both security and user-friendliness. The terminal has an integrated privacy shield that protects the user's PIN code from prying eyes. The entire design is based on in-depth studies of consumer behaviour as well as the behaviour of disabled users. It meets all of the criteria laid out in the Americans with Disabilities Act (ADA). Valuable research and development work carried out by Banksys has resulted in a truly ergonomic terminal. The keypad contains fewer, larger, and concave-shaped keys. The keys are backlit and some feature a tactile identifier. The large display makes information easier to read.

Certified and ready for use with EMV

Living up to its reputation, Banksys is ready for the EMV (Europay-MasterCard-Visa) standard. C-ZAM/XENTA is certified EMV 4.0 Level 1 and Level 2. In addition, C-ZAM/XENTA has been awarded EMV certification for American Express. The Visa and MasterCard "PCI-PED" certification (Payment Card Industry — PIN Entry Device) is currently in progress. The C-ZAM/XENTA is ready for the future, right now.

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Banksys

Banksys is a world leader in end-to-end secure payment systems. Beginning in 1978, Banksys established the entire Belgian debit card system and, later, a nationwide electronic purse scheme called Proton. Banksys responsibilities go from terminal design and manufacture to the complete management of the secure IP network and back-end. Today, Belgium has one of the world's most advanced electronic fund transfer markets and Banksys technology is used in more than thirty countries on six continents.

Banksys continues to drive the market with high-end products. Its growing range of Java-based C-ZAM/SMASH and C-ZAM/SPIN terminals used in retail and petrol stations provides new levels of convenience, security and reliability to users across the globe. Banksys has earned a prime mover reputation with revolutionary solutions.

Banksys has made financial transactions more convenient and secure than ever, with its renowned Host Security Modules such as the DEP and the next-generation DEP/PCI. The company systematically follows the highest standards when it comes to product specifications and security. Banksys' security technology is recognized industry-wide and lies at the heart of each of its products and services.