

PRESS RELEASE

ConCardis Extends Agreement with First Data and TeleCash

FRANKFURT, Jan. 21, 2010 – [First Data Corporation](#), a global leader in electronic commerce and payment processing, and ConCardis, one of Germany's leading providers of cashless payments, have announced the extension and expansion of their long-standing processing agreement, which has existed since ConCardis was founded in 2003.

Under the terms of the new agreement, First Data will continue to provide a full-range of acquiring processing services to ConCardis, through 2013. In addition, First Data will deliver new added-value processing solutions, including fraud management services, to support ConCardis as it expands into new markets outside Germany.

ConCardis will also continue its agreement with TeleCash, a First Data subsidiary and a leading network service provider (NSP) in Germany. These two companies will promote each others' services through their respective sales channels in Germany and Austria.

"We decided to expand both the term and substance of our partnership with First Data and TeleCash to reinforce our leading role in merchant acquiring and gain access to new solutions that will benefit our customers," said Manfred Krüger, executive director, ConCardis. "RiskShield, First Data's online, real-time fraud prevention tool, is one of these new solutions and among the most modern security systems in Europe. Its implementation will enable ConCardis to protect its customers by quickly alerting them to potentially suspicious transactions and enabling them to take action to mitigate the risk of a fraud attack."

"We are delighted to be extending our relationship with ConCardis and supporting the company's strategic expansion into neighbouring countries," said Stephan Becker, managing director of First Data Deutschland and head of the company's business in Austria and Switzerland. "First Data will leverage its pan-European acquiring processing and NSP platforms to assist ConCardis, starting in Austria where we have developed considerable expertise through our FirstPOS service, established in 2008."

"The cooperation between ConCardis and TeleCash strengthens links between the NSP and acquiring parts of our respective businesses and will deliver an attractive and competitive product offering to merchants in these markets," said Thomas Haarmann, managing director of TeleCash. "Our successful cooperation to date has provided an excellent foundation for this new collaboration."

About First Data

First Data powers the global economy by making it easy, fast and secure for people and businesses to buy goods and services using virtually any form of electronic payment. Whether the choice of payment is a gift card, a credit or debit card or a check, First Data securely processes the transaction and harnesses the power of the data to deliver intelligence and insight for millions of merchant locations and thousands of card issuers in 36 countries. For more information, visit www.firstdata.com.

About ConCardis

As a joint venture of the German banking industry, ConCardis GmbH ranks among the leading providers of cashless payment services, with around 400,000 acceptance points. ConCardis provides all manner of services relating to card-based payment for traditional over-the-counter retail and service providers. ConCardis also provides secure and easy to install payment solutions for the e-commerce and mail order segments. The company also enjoys success in Switzerland, Austria and the Benelux countries.

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