Communiqués de presse

Monitise s'associe à IBM pour aider Visa Europe à accélérer le développement de ses nouveaux services de commerce mobile dans le Cloud.

Paris, France - 06 sept. 2013: IBM et Monitise annoncent un accord visant à renforcer la capacité de Visa Europe d'offrir à ses banques partenaires de nouveaux services bancaires, commerciaux et de paiement en ligne dans le cloud pour ses clients.

IBM va aider Monitise à favoriser l'adoption de ces services avec Visa Europe et à développer de nouveaux services sur le marché de la mobilité.

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Monitise Teams with IBM To Help Visa Europe Accelerate New Mobile Commerce Services in the Cloud

Armonk, N.Y. and London, UK. - 06 Sep 2013: IBM (NYSE: <u>IBM</u>) and Monitise (LSE: MONI) today announced an agreement that boosts Visa Europe's ability to provide its member banks with new mobile banking, payment and commerce services in the cloud for its customers. IBM will help Monitise extend and scale the adoption of these services with Visa Europe and develop additional services to bring to the mobile marketplace.

By supporting Monitise solutions with IBM's Smarter Commerce initiative, member banks from Visa Europe can accelerate the deployment of a broad range of mobile services on all types of devices. These mobile services enable its customers to more easily manage their money, make transactions and connect with relevant retailers from their mobile device.

Visa predicts that by 2020, more than half of its transactions will be carried out on a mobile device. Today there are 466 million Visa accounts in Europe accounting for one in every 6.75 euros spent daily. With these new enhanced mobile services provided by Monitise and IBM, Visa Europe will enable its 3,000+ member banks across 36 countries to increase their share of these transactions and accelerate the scale of their mobile offerings to meet evolving customer banking needs.

Monitise's Bank Anywhere, Pay Anyone and Buy Anything solutions form the basis of Visa Europe's forthcoming mobile offerings that will provide the most popular banking services used by consumers today on any mobile device. This includes applications for customers to manage money in their accounts, payment services to transfer money and pay other individuals; and transaction services to buy products from retailers, either online or in-store.

IBM will provide a broad range of software, technology services and consulting, including IBM MobileFirst solutions, to help power the Monitise mobile services for Visa Europe. Most notably, Visa will use software from IBM's Smarter Commerce portfolio, enabling member banks to more quickly respond to shifting customer demands and turn customer insight into action. For example, this will better allow Visa member banks and retail partners to connect with relevant customers and deliver customized marketing offerings to those using Visa's mobile applications. IBM's technology supporting Visa includes SmartCloud application hosting, Worklight mobile application development solutions from IBM MobileFirst, as well as Smarter Commerce solutions such as WebSphere Commerce. Commenting on the tie up, Visa Europe Chief Information Officer Steve Chambers said: "Visa recognizes the specialist nature of making mobile services intuitive, convenient and relevant to the consumer, as well as meeting the need for interoperability across the scale and diversity of Europe. We are excited about the value that this collaboration will deliver for our members."

Chambers added: "Visa is committed to making mobile commerce and payments ever easier by connecting consumers, member banks and retail businesses together through the globally trusted Visa network, and by working even more closely with a combined Monitise and IBM team, we are making this vision a reality."

This joint engagement to collaborate on Visa Europe mobile solutions represents the launch pad for a wider multi-year agreement between Monitise and IBM to offer additional mobile solutions to businesses in the growing Mobile Money ecosystem. This partnership will combine IBM's scale, customer insights and market-leading position in both banking and retail with Monitise's proven capability in bringing innovation and co-operation to the areas of mobile banking, payments and commerce.

"Our collaboration with Monitise will enable us to not only to help Visa and its member banks offer new mobile services but also transform the way that mobile commerce itself is done around the globe," said Craig Hayman, General Manager, IBM Industry Solutions. "By deploying Smarter Commerce at Visa, we will accelerate the power of mobile commerce in new and innovative ways by bringing financial institutions, retailers and customers closer together than ever before."

"As the leader in banking and commerce technology, IBM was the natural fit for our business as we scale our services internationally and build on our strategic partnership with Visa Europe," said Alastair Lukies, Chief Executive, Monitise Group. "IBM solutions will play a key role in expanding our mobile commerce offering to meet growing demand from financial institutions to go beyond traditional mobile banking and payments and better connect with their customers."

About IBM

For more information please visit: <u>http://www.ibm.com/smartercommerce/</u>

About Monitise

Monitise (LSE: MONI) is a world leader in Mobile Money - banking, paying and buying with a mobile device. Leading banks, payments companies, retailers and mobile networks utilize Monitise's technology platforms and services to securely connect people with their money. Already over 23 million consumers benefit from our patented technology to 'bank anywhere', 'pay anyone' and 'buy anything' accounting for over \$40 billion of payments, purchases and transfers annually. More information is available at <u>www.monitise.com</u>.