



## Press Release

### Now in Production: First fully integrated Chip & PIN certified solution for IBM 4690 POS retailers



**Toronto, October 15<sup>th</sup> 2008:** ST&J Retail is pleased to announce the first installations of EFT Plus(TM), a payments solution designed to address North American Electronic Funds Transfer (EFT) requirements and deliver Chip & PIN compliance for merchants in Canada. EFT Plus has been certified in Canada with Global Payments and HMV Canada Inc. is pleased to be the first EFT Plus customer. This initial release of EFT Plus is specifically designed for retailers using IBM's 4690 POS operating system and addresses the mandatory security standards introduced by Visa, MasterCard and Interac - standards designed to reduce fraud and administration costs for merchants as well as protect cardholder information.

EFT Plus was developed based on focus group sessions with 4690 POS retailers (approximately 20% of the POS installed base in North America is 4690), and leverages their investment in 4690 technologies. EFT Plus provides a flexible and scalable payments solution and future releases of the product will provide a migration path to Windows and Linux. The solution delivers value to both merchants and consumers by addressing Chip and PIN compliance standards including global interoperability and streamlining the customer experience at the cash register.

STJ President Stephen Braceland commented, "EFT Plus should be the payment application of choice for 4690 retailers as the solution was specifically built based on their specifications. Moreover, our marketplace experience is validating our belief that, both short-term and long-term, EFT Plus is the lowest risk and most cost-effective EFT solution for the 4690 POS environment."

According to a J.C. Williams Group report, credit card fraud is growing at an alarming 25+% per year (Visa North America statistics), and North America has now become a universal target as many other countries have already implemented Chip & PIN. In addition to this growth rate, fraudsters' sophistication has increased causing this

number to grow even faster. Chip & PIN represents the highest levels of security, and once implemented is expected to address most current forms of credit and debit card fraud.

An Ipsos Reid survey reported that one third of Canadian consumers believe that credit card security is the responsibility of retailers, so merchants are eager to protect not only their brand, but their clients. "We chose EFT Plus because it protects our clients' information in a manner that complies with the Chip & PIN requirements, integrates seamlessly into our 4690 POS environment and uses terminal and controller resources more efficiently," says Dave Marien, Vice President, Information Technology at HMV.

EFT Plus is available immediately through STJ Retail, whose team of retail and payments technology experts developed the solution based on years of experience developing and supporting the legacy solutions that are in place at many financial institutions today. "EFT Plus is designed to immediately reduce merchants' exposure to credit and debit card fraud and is of great value as a leverageable platform for retailers that wish to implement loyalty or other innovative and strategic programs," stated Jamal Awad, Vice President, Strategic Solutions and Third Parties at Global Payments.

### About HMV

With over 80 years of music retailing history and 400+ stores worldwide, HMV Group LLC is the world's premier retailer of music, DVD, videogames, books and more. The HMV Group includes the Waterstone's, Dillon's and Ottakar's bookchains and is continually growing within the international retail music industry. It has proven itself as an innovative leader in Canada since 1988. HMV Canada has grown from a small retail music chain to become one of Canada's music market leaders with over 130 stores from Newfoundland to British Columbia. For more information about the company and its services, please visit [www.hmvgroup.com](http://www.hmvgroup.com)

### About Global Payments

Global Payments Inc. (NYSE:GPN) is a leading provider of electronic transaction processing services for consumers, merchants, Independent Sales Organizations (ISOs), financial institutions, government agencies, gaming establishments, and multi-national corporations located throughout the United States, Canada, Latin America, Europe and the Asia-Pacific region. Global Payments offers a comprehensive line of processing solutions for credit and debit cards, business-to-business purchasing cards, gift cards, electronic check conversion and check guarantee, verification and recovery including electronic check services, as well as terminal management. The company also provides consumer money transfer services from the U.S. and Europe to destinations in Latin America, Morocco, and the Philippines. For more information about the company and its services, visit [www.globalpaymentsinc.com](http://www.globalpaymentsinc.com).

#### About STJ Retail

Headquartered just north of Toronto, Canada, STJ Retail has been providing innovative solutions to the retail marketplace for over 13 years. STJ is aligned with several major hardware manufacturers, and offers both augmentation services and/or turn-key solutions, including 7x24 hour help desk services. In addition to having extensive 4690 POS development and support expertise, STJ has invested over \$6 Million in R&D in the last 8 years and has two leading products: EFT Plus(TM), addressing Chip & PIN Compliance and Appaloosa, a browser based POS System. For more information on STJ, please contact Dave Mahr at (905) 851-6600 Ext 115 or dmahr@stjretail.com., or visit the company's website: [www.stjretail.com](http://www.stjretail.com).