

XIRING innovates with PAYPHARMA, the first “thin client” payment offer approved in France

Suresnes, France, December 3, 2010 – XIRING, a security solutions provider for electronic transactions, announces PAYPHARMA, solution for bankcard payments, specifically designed for pharmacies.

PAYPHARMA is an innovative solution for payments using bankcards. It uses the S2MA platform developed by CIRRA, and XIRING's TLM400 and TLM600 payment terminals, and is the first distributed 'EMV Level 2' certified solution (CB, Visa and MasterCard) approved by the CB Bank Card Association.

With this 'thin client' architecture, information is sent from the terminal to a secure central server. As opposed to "autonomous" payment terminals, this architecture allows for the electronic payment function to be integrated in a remote server, both at the time of the payment and for its management later. It allows for a global view of the payment through the point-of-sale's equipment. A secure interface allows the business owner to consult records, recreate sales receipts, consolidate point-of-sale's activities, etc.

Called PAYPHARMA, XIRING's offer is integrated into the pharmacy software package, representing a real innovation in payment options aimed at pharmacies. Indeed, the XIRING payment terminal from the TLM line (Managed Thin Terminal) that equips each point-of-sale, is operated via the workstation while still connected to the remote server for the checking, validating and archiving of the transactions. Integration with the pharmacy software packages provides quick payments and facilitates later accounting. Moreover, using PAYPHARMA does not require a change in contract or of the existing banking relationship.

The solution was approved by the French CB Bank Card Association on December 3, 2010. It will be presented to pharmacists at the French Pharmagora Trade Show on March 26, 27 and 28, 2011, and will then be available to the pharmaceutical software publishers that have integrated it.

Jean-Marc BORNET, Director of the French CB Bank Card Association, commented that, *“By obtaining the approval of the CB Bank Card Association, CIRRA and XIRING prove that a distributed payment solution can meet security standards. With this innovation, the French electronic payment industry demonstrates its know-how and ability to best exploit technological advances.”*

Georges LIBERMAN, XIRING’s Chairman and CEO, said, *“We are again pioneers on the French healthcare market with a solution that takes into consideration the users’ real issues while complying with regulatory restrictions. We have been sensitive to our clients’ needs for over ten years, and we cared about providing solution that would meet the specific requirements of their business. Our goal is to deploy this solution quickly to French pharmacies.”*

About XIRING

XIRING a security solutions provider for electronic transactions, develops security software embedded in smart card readers and terminals for strong authentication and electronic signatures. XIRING is the market leader in SESAM-Vitale healthcare terminals for generating and signing electronic medical claim forms or for updating healthcare cards in France and also works alongside authorities in the field of healthcare system dematerialization in international markets. In the area of electronic identity (e-ID), XIRING proposes a broad range of solutions for public authority staff and citizens to meet the latest market challenges with secure electronic identity documents systems: electronic national identity cards, electronic passports, public transport cards and professional cards. XIRING is listed on the Alternext compartment of the NYSE-Euronext Paris stock exchange. For further information: www.xiring.com

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