



Clarity in Payments



Press release

touchatag, an Alcatel-Lucent venture, and Clear2Pay partner on technology for mobile payment framework

Alcatel-Lucent offers mobile operators the ability to deliver payment, advertising, loyalty and coupon services to consumers and merchants

Paris, 16 November 2009 - Alcatel-Lucent (Euronext Paris and NYSE: ALU) announced today a collaboration between its venture, touchatag and Clear2Pay, a leading worldwide payment solutions provider to create a mobile payment framework for mobile operators. This framework will allow users to purchase products, buy tickets or transfer money using their mobile phone. For example, by placing a Near Field Communications (NFC) enabled mobile phone over scanners at a point-of-sale terminal, a user can use his phone as a wallet.

This partnership addresses the specific needs of mobile operators that seek to offer innovative new ways for businesses to market their goods and services. The capabilities of the mobile phone, RFID, SMS, Web 2.0 services, and location information, combined with payment, allow merchants to enhance their customer relationships with virtual loyalty cards, coupons, tickets and membership IDs delivered directly to a user's mobile phone.

Through this co-operative effort, Clear2Pay and touchatag have created a payment and stored value account (SVA) solution that will allow merchants to enjoy fast point-of-sale transactions, collection and redemption of loyalty points, issuance of gift cards, delivery of electronic store receipts, interactive advertising and promotions as well as enhanced customer relationship management analytics. Users gain the benefit of easy payments and checking transactions and balances in real time on their mobile phone. In addition, users can manage many relationships with merchants, banks, and day-to-day applications without adding single use cards to their physical wallet. Initially, the relationship will focus on delivering proximity/contactless payment using RFID stickers and tags and evolve to NFC enabled mobile phones. In the future, the same platform will deliver remittance payments, person to person payment services and SMS ticketing.

The touchatag venture, will market the solution to mobile operators and is providing identity management and contactless application management via its Application Correlation Server (ACS). The group will also operate Clear2Pay's stored value account (SVA) server for micro-payments. Clear2Pay operates ClearPark™, a gateway to 3rd party payment providers and will continue to address the needs of financial institutions and the payment community.

Michel Akkermans, Chairman and CEO at Clear2Pay comments: "We are happy that a leading telecom player such as Alcatel-Lucent selects our technology for stored value in order to offer customer facing payment solutions to their customers. In these challenging times, the market is looking for profitable and secure mobile solutions which have true business potential. We are confident that with this alliance we will be able to offer just that."

“People want to use their phones to pay for everyday items. Clear2Pay’s knowledge of the financial world and touchatag’s experience in mobile networking are combined to allow people to use their phones for a wide variety of payments options,” said Anthony Belpaire, General Manager of the touchatag venture. “In linking Clear2Pay’s global payment gateway with touchatag’s identification management services, we have an end-to-end solution for mobile operators.”

The companies will be demonstrating the payment framework at the Cartes trade show in Paris, from 17 to 19 November, at booth 3G018.

About Clear2Pay

Clear2Pay is an innovative financial technology company focused on delivering globally applicable solutions for secure, timely electronic payments. Headquartered in Brussels, Belgium, the company facilitates banks and financial organisations in their provision of payments services. Clear2Pay's technology helps to reduce transactions processing costs, and to deliver new, compelling payment services in a competitive way. Clear2Pay's payment solutions offer organisations easy, branded ways for their customers to pay online: from complex trade-supporting business-to-business environments, through e-commerce applications, to retail payments and remittance services. Functions embrace payments origination, reporting, linkage with back-office processing systems, clearing, netting and settlement. Clients include global and major regional financial institutions such as ING, Banco Santander, Crédit Agricole, VISA, MasterCard, ABN AMRO, Nordea, Abbey National, Fortis Bank, ANZ and Commonwealth Bank. Clear2Pay operates out of Belgium, France, the Netherlands, Poland, Spain, United Kingdom, United States, Australia, China, Malaysia and Singapore and currently employs over 450 staff. More information is available on www.clear2pay.com.

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About Alcatel-Lucent Ventures

Alcatel-Lucent Ventures is a strategic investment group within the communications industry. The team’s investment strategy has three key aspects, incubation and commercialization of internal ventures, strategic venture capital investment and joint ventures. touchatag is an on-line service that includes a catalogue of contactless services, readers and tags that enable network operators and enterprises to invoke payments, loyalty and coupon services using, RFID/NFC technology. touchatag utilizes a managed services approach to bundling multiple applications onto one contactless card. Developers and enterprises can create new applications using the touchatag API.

About Alcatel-Lucent

Alcatel-Lucent (Euronext Paris and NYSE: ALU) is the trusted partner of service providers, enterprises and governments worldwide, providing solutions that to deliver voice, data and video communication services to end-users. A leader in fixed, mobile and converged broadband networking, IP technologies, applications and services, Alcatel-Lucent leverages the unrivalled technical and scientific expertise of Bell Labs, one of the largest innovation powerhouses in the communications industry. With operations in more than 130 countries and the most experienced global services organization in the industry, Alcatel-Lucent is a local partner with a global reach. Alcatel-Lucent achieved revenues of Euro 16.98 billion in 2008 and is incorporated in France, with executive offices located in Paris. For more information, visit Alcatel-Lucent on the Internet: <http://www.alcatel-lucent.com>

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