

JCB, Discover Global Network and UnionPay: 3 international schemes to increase your income, with Monext.

European acquiring banks will be able to accept payments from cardholders worldwide: USA, Asia and Africa.

With 25 years' experience of processing for acquiring banks, Monext is extending its service portfolio by offering three international schemes to all acquirers on the European market: JCB, Discover Global Network and UnionPay. This new development will allow them to **respond more easily to competition from foreign pure players and to offer their clients payments from buyers from the rest of the world making purchases in Europe.**

The French paradox: the leading tourist destination and the lowest offer in foreign cards

While France is the number one tourist destination in the world, the percentage of merchants who accept foreign cards such as JCB (Japan and South-East Asia), Discover Global Network (Discover for USA, Diners Club and Alliance Partners for the rest of the world) and UnionPay (China and Africa) is the lowest in Europe!

Spain and Italy, for example, both have much wider offers than France.

This French paradox indicates a loss **for acquiring banks**, which are poorly positioned, on a **segment which is financially interesting and without risk** (as there are hardly any unpaid bills on these schemes).

Reducing exposure to competition from major foreign acquiring banks

Some major foreign acquirers have already integrated these schemes into their portfolios. Their value propositions with brands, in terms of available payment methods, is often greater than that of most French banks. The danger is therefore in continuing this exposure to foreign competition that is taking market shares in France. **By incorporating these schemes in their offer, any European acquiring bank can easily enrich its value proposition at minimal risk, through the cross-border mechanism.**

Advantages for acquiring banks

By signing up for our offer in relation to the three 3 schemes, acquiring banks enjoy the following advantages:

- Competitive market rates
- Segmented reports (access to business intelligence tools) for both the acquiring bank and for its merchants: financial reports, statistics (foreign client profiling, studies on tourism seasonality, etc.)
- Monext's support and expertise on cross-border transactions, the DCC (Dynamic Currency Conversion) service, etc.
- One-stop-shop streamlining on CB / Visa / MasterCard / JCB / Discover / UnionPay acquisition

For further information on these schemes:

<http://www.jcbeurope.eu/>
www.discoverglobalnetwork.com
<http://www.unionpayintl.com/en/index.shtml>

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About MONEXT

MONEXT is a **major player in the e-payment market in France and Europe** with almost 30 years of experience. MONEXT supports more than 150 financial institutions and 7000 merchants, by providing customised secure solutions covering the entire electronic payment chain. Through its offers, MONEXT develops innovative solutions concerning **new payment methods** and boasts an on-line payment platform, **Payline**. A **call centre**, certified PCI-DSS and based in France, provides support 24/7 for its clients: banks, financial institutions and merchants.

For further information: www.monext.fr