

Press Release

8 June 2009

Retailer rewards scheme from Barclaycard takes a step forward

- Partnership with Welcome Real-time announced -

Barclaycard, a leading payment provider in the UK, has announced that it has taken a step forward with its plan to introduce a retailer rewards scheme by signing an agreement with Welcome Real-time to provide the scheme's IT infrastructure.

Welcome Real-time will work with Barclaycard to develop the software that will enable Barclaycard customers to benefit from a retailer rewards scheme that is expected to encompass retailers ranging from sole traders to major high street names.

Dan Salmons, Director of Payment Innovations at Barclaycard said: "Barclaycard is committed to making life easier for its customers, both consumers and retailers and this scheme will enable up to ten million of our card holders to be rewarded when using their Barclaycard to purchase goods and services with retailers participating in the scheme."

"Barclaycard has close to 90,000 retailer relationships, many of which we expect to participate in the programme, and we believe this scheme will change the way people shop in the UK. That is why we are partnering with a world leading loyalty solutions provider to ensure that we develop a simple hassle free rewards scheme that will truly benefit our customers."

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Welcome Real-time is the global loyalty solutions provider for banks and retailers of all sizes and is headquartered in France.

Francois Dutray, CEO of Welcome Real-time, said of the announcement: “We are delighted to be working with Barclaycard in the UK to develop a rewards scheme that will make a huge impact on the British High Street. It is a great opportunity to develop a scheme with the potential for millions of customers and many retailers in the UK, whether large or small.”

Barclaycard will make further announcements about the development of the rewards scheme in the coming months.

- Ends -

To contact the Barclaycard Press Office please call 01604 251229 or for further information on Welcome Real-time please contact Mavis Liew on +65 6870 8642 or m.liew@welcome-rt.com

Notes to Editors

About Barclaycard

Barclaycard, part of Barclays Global and Retail Commercial Banking division, is a leading global payment business which helps consumers, retailers and businesses to make and accept payments flexibly, and to access short-term credit when needed.

The company is one of the pioneers of new forms of payments and is at the forefront of developing viable contactless and mobile payment schemes for today and cutting edge forms of payment for the future. It also issues credit and charge cards to corporate customers and the UK Government. Barclaycard partners with a wide range of organisations across the globe to offer their customers or members payment options and credit.

In addition to the UK, Barclaycard operates in the United States, Europe, Africa and the Middle and Far East.

Key facts published in February 2009;

- number of UK customers: 11.7m
- number of International customers: 11.6m
- number of retailer/merchant relationships: 89,000

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About Welcome Real-time

Welcome Real-time (Welcome) is a global loyalty solutions provider in the payment integrated value-added service space. Today, as the leading loyalty solutions provider to Fortune 500 banks, Welcome Real-time's award winning XLS solution transforms the way banks and retailers design card loyalty and promotional marketing programs.

Through a combination of Welcome's innovative technology, global consulting and professional services, banks and retailers of all sizes can execute truly consumer-behavioral based card loyalty and reward decisions. This provides greater convenience and value for their customers, resulting in an increase in their business.

Welcome Real-time is headquartered in Aix-en-Provence, France. More information about Welcome Real-time can be found at www.welcome-rt.com.