

PRESS RELEASE

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**Welcome Real-time wins Cards & Payments award
for 'Best Innovation in a Loyalty Program'**

Aix-en-Provence, France, June 19th 2009 - Welcome Real-time today announced that the company has been awarded the 'Best Innovation in a Loyalty Program' award in VRL's annual awards dinner at Cards & Payments Europe 2009. This award is recognized based on its partnership with Venture Infotek, India's leading transaction processing company.

The Cards & Payments 2009 award recognizes the contribution of Welcome Real-time and Venture Infotek in the launch of the next generation of loyalty offerings in India.

"This award highlights the success of our joint solution that aims at providing new and exciting solutions for stimulating card activation and usage in India's increasingly consumption-driven economy" commented François Dutray, Welcome Real-time CEO. "Indeed, our solution allows card payment businesses and retailers to deliver personalised offers and redemption alternatives at the point of sale, along with lower marketing costs and enhanced loyalty benefits", he added.

The announcement was made at the annual Cards & Payments Europe 2009 Awards gala dinner, in Prague on June, 18th 2009.

The judging has been undertaken by an international panel of VRL Financial News journalists and an external panel, along with other independent analysts and consultants.

Cards & Payments Europe 2009 Awards are organised by Cards International and Electronic Payments International newsletters.

About Welcome Real-time

Welcome Real-time 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 transforms the way banks design payment cards loyalty and promotional marketing programs with our award winning XLS solution. Through a combination of innovative technology, global consulting and marketing services, Welcome Real-time enables banks and merchants of all sizes to increase their business by enabling them to execute profitable card loyalty and reward decisions, thereby driving increased acceptance of card payment usage amongst merchants and greater convenience and value for customers.

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