

## PRESS RELEASE

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### **Welcome Real-time announces Welcome XLS 7.0**

**Aix-en-Provence, France, 09 Sept 2009** - Welcome Real-time today unveiled the latest version of its award winning loyalty solution - Welcome XLS 7.0. This latest release of Welcome XLS encompasses not only its proven loyalty solution on point of sale (POS) devices, but now, for the first time, extends this loyalty application to include online transactions, ATMs and bankwide loyalty.

"This new release is part of our continual effort to expand the Welcome XLS features to help banks and retailers offer more innovative and attractive loyalty programmes across all channels, attract new customers and run their business more profitably," said Sebastien Slim, VP global presales & product marketing, Welcome Real-time.

Welcome XLS 7.0 new key enhancements include:

#### **A card technology-agnostic solution**

Welcome XLS 7.0 has moved from a pure chip based solution to a technology agnostic solution, enabling it to manage any card technology (chip, magstripe, contactless) in a consistent way, providing the same customer experience and the same level of functionalities across the board. This works for any type of payment cards: credit, debit, prepaid, gift cards.

#### **Benefits across all kind of transactions**

Welcome XLS 7.0 can provide benefits to any transaction independently of where it is happening: be it on-us, off-us, internet, or international, in an online or offline or mix of online/offline environments.

#### **Applicable for e-commerce and ATM**

Physical and/or virtual retailers can now benefit from Welcome XLS on all of their transactions. In addition of the standalone POS or ePOS environments that are already deployed with Welcome XLS, the solution can now be used by the e-retailer for their internet transactions to provide real-time loyalty at the moment of payment exactly like on a regular POS or ePOS.

ATMs can now be used for displaying loyalty status, printing offers or simply for rewarding customers for withdrawing money from a specific ATM.

#### **Bank-wide loyalty**

Welcome XLS now can reward customers not only for their payment card transactions, but also for their loyalty towards the bank for all services such as opening a savings account, taking out a loan or an insurance policy. All this happens on the same Welcome XLS platform with the POS acting as the redemption channel.

**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](http://www.welcome-rt.com).

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