



Le GIE des Cartes Bancaires « CB »

The Groupement des Cartes Bancaires « CB » has decided to implement co-branding (*) and is preparing to accomplish this change in the interests of consumers, merchants and its own members.

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Paris, 16th January 2007

The principle to implement co-branding (*) has been adopted by the Board of the GIE Cartes Bancaires « CB » at the Board Meeting held on the 22nd December 2006.

The Board will decide the date and details for implementation of co-branding before the end of 2007.

In the meantime, the current rules and regulations will remain in force.

In effect the cancellation of the restriction on co-branding will require modifications to the rules so that co-branding can be adapted to the CB system, in accordance with French law.

Several issues need to be resolved before co-branding can enter into force : for example the scope of application, the question of recognition (of the cards) by the consumers and merchants, and measures which will be required to minimise the risk of fraud.

() "co-branding" is the term used within the framework of a commercial agreement to describe the presence of the logo, name or mark of a "non-bank" brand on the card in addition to the logo of the Credit Institution which issued the card. An important distinction exists between "co-branding" and the term "co-badging", which corresponds to the presence of the logo(s) of the partner payment system(s) on a payment card.*