



Clarity in Payments

Press Release

Lexcel offers automated network testing to control network connectivity costs incurred from the Durbin Amendment

Lexcel Payment Network Simulators Reduce Testing Time by Average of 75 Percent

Scottsdale, Arizona/Brussels, BE - August 18, 2011 -- Lexcel Solutions, Inc., a leading provider of debit payment testing applications for the financial industry and a subsidiary of Clear2Pay, is well positioned to aid debit card issuers and marketplace payment providers following the recent rules enacted by the Durbin Amendment.

The ruling requires banks with assets of \$10 billion or larger to certify with two unaffiliated debit card networks by October 1, 2011. This will require issuing banks time, effort and resources to accomplish the certification process. Additionally, the fee cap of 21 cents per debit transaction shines on Lexcel's value in controlling network connectivity costs. To assist in this effort, Lexcel has updated its Lexcel Network Simulator with all payment network rules and transaction types to accommodate automated debit network testing demands and reduce the time to certify and connect with additional networks.

"Certainly this is going to be a huge task for the card issuers and market overall to be ready to meet the first deadline of October 1," said Carl Kubitz, President and Chief Executive Officer of Lexcel. "We have always used our payment systems expertise to reduce costs and enhance the speed to market, but this time we have, and our customers can meet, the specific 'line in the sand' that requires our industry to expend time and money to comply with the new regulation."

About Lexcel Solutions

Lexcel provides end-to-end payment testing software and services to third-party transaction processors, debit and credit networks, financial institutions, retailers, ATM/POS manufacturers and government organizations. The company works with such well-known companies as Heartland Payment Systems®, STAR® Network, Wincor Nixdorf, Mercury Payments®, United States Postal Service®, and WorldPay™. Lexcel products reduce the time, cost and effort to perform transaction network test scheduling, maintenance and execution, regression and stress testing, and settlement testing for ATM, POS, EFT and EMV transactions. Clients of Lexcel improve the quality of their software development operations and ensure compliance with ISO8583 testing requirements while increasing processing system integrity.

Lexcel Solutions Inc., is a wholly owned autonomous business unit of Clear2Pay, an international payments modernisation company that actively supports many global financial institutions to meet their payments unification goals through its pure SOA Open Payment Framework (OPF). Clear2Pay operates out of Belgium, France, the Netherlands, Poland, Spain, United Kingdom, United States, Australia, China, Malaysia and Singapore and currently employs over 700 staff. Recently, the company was awarded the XCelent Customer Base 2010 award for its undisputed largest payment hub customer base, both live and under implementation.

More information on Lexcel's end-to-end testing solutions can be found at www.lexcel.com. For more information about please Clear2Pay, visit www.clear2pay.com

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