

Eurogiro News

THE INTERNATIONAL ELECTRONIC PAYMENT CO-OPERATION



Albanian Post

Joined the Eurogiro co-operation in July this year

The Albanian Post, has, since 1995, offered a full range of financial and postal services. It has a network of 531 post offices distributed in the whole territory of the country, including rural areas. 529 of these post offices offer both financial and postal services.

Albanian Post has been required, over the past year, to put measures in place to adopt the new aggressive strategy introduced following the appointment of the new management, under Director General, Argile Gorea. Following the launch of this strategy - known as "Basic document of development" - in March 2006, Albanian Post sh.a has now successfully achieved its revised performance targets.

Introduction of new services

Albanian Post has also recently used its expertise to perform a service for the Foreign Ministry (Consular Service) in relation to document legalisation, thus saving the Ministry both time and money. Albanian Post also provides a Direct Mail service that offers businesses an opportunity to promote their products via the door to door distribution facilities. Albanian Post also acts as an Agent on Insurances, collecting payments for fines levied on citizens in relation to certain minor offences, thus saving the Ministry considerable time. It also acts as a Customs Agent, enabling postal items that require Custom's clearance to be processed efficiently.

Through the web site of Albanian Post it is now possible for citizens to obtain an up-to-the-minute progress report on the delivery of any postal item via a newly-introduced IPS tracking system.

To compensate for its lack of presence with post offices in certain rural areas, Albanian Post plans

to introduce "Mobile Post" which will bring the benefits of Albanian Post services to the more remote areas of the country.

In the occasion of October 9, World Day Post, Albanian Post for the first time in the history of Albania, proclaimed the decision of Albanian Government and Universal Postal Union of Albanian Post Code (Zip Code). This is considered to be a qualitative step towards the expansion and automatization of postal services according to contemporary standards, with clear objectives aimed at the integration of Albania in the European Union.

Joining

After signing the Membership Agreement with Eurogiro, an electronic money transfer service will be offered in post offices as per 1 January 2007, thereby offering a high payment quality with a lower cost.

In order to achieve the primary aim of quality improvement in three areas - physical, electronic and financial - Albanian Post will in future endeavour to promote a fast and secure service by upgrading its post offices in service supermarkets, thereby reinforcing client confidence.



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The Eurogiro network is an international electronic payment network and is the only electronic cross-border payment system which covers both postal and bank products.

Eurogiro has 60 connections in 49 countries. Although Western Europe is the core area, Eurogiro now spans five continents. The electronic payment system of Eurogiro is administered by Eurogiro Network A/S in Copenhagen which also provides the organisational framework for the further development of the co-operation. The company is owned by 12 European shareholders.

Commentary

The hour is drawing near when 2006 will come to an end

- A record year as far as new members joining the cooperation is concerned

Seven new members have joined the Eurogiro co-operation since 1 January and, up to the time of writing, four of these new members are in the process of implementation. Bulgarian Post (the most recent new member), Canada Post and Xacbank are all expected to have the Eurogiro connection in place during the 1st quarter of 2007.

Bulgarian Post signed with Eurogiro in October, and they will introduce themselves in the next issue of the Newsletter.

The main focus areas for Eurogiro in 2007 will be two-fold: Servicing members with simple and cost efficient SEPA <-> SEPA solutions as a Clearing and Settlement Mechanism (CSM) for EUR payments, and actively pursuing remittance, low value payments and SEPA -> non SEPA opportunities.

You will find more details on the Eurogiro strategy in this Newsletter, together with articles on member organisations, the SEPA activities, and the Eurogiro Quality Seminar.

I wish you an enjoyable read.



Søren Rose, Editor-in-Chief and Deputy Managing Director

Eurogiro Member institutions:

Afghanistan: Afghanistan International Bank • Albania: Posta Shqiptare sh.a • Australia/New Zealand: ANZ • Austria: BAWAG P.S.K. • Belgium: Financial Post • Bosnia & Herzegovina: Nova Banka • Brazil: Empresa Brasileira de Correios e Telégrafos • Bulgaria: Finance Engineering JSC and Bulgarian Posts • Canada: National Bank of Canada and Canada Post • Cape Verde: Correios De Capo Verde • China: China Post • Croatia: Croatian Post • Czech Republic: CSOB a.s. • Denmark: Sydbank A/S • Egypt: Commercial International Bank (Egypt) S.A.E. • France: La Banque Postale • Germany: Deutsche Postbank • Greece: Hellenic Post and EFG Eurobank Ergasias • Hungary: Magyar Posta • Iceland: Iceland Post • Ireland: An Post • Israel: Israel Postal Company Ltd • Italy: Poste Italiane • Japan: Japan Post, Postal Savings Business Headquarters • Latvia: Latvia Post • Luxembourg: EPT Luxembourg • Mongolia: XacBank • Morocco: Banque Centrale Populaire and La Poste - Barid Al Maghrib • Netherlands: ING / Postbank • Philippines: Philippine Postal Corporation • Poland: ING Bank Śląski and Polish Post • Portugal: CTT Correios de Portugal • Romania: Posta Romana and Banc Post • Senegal: Postefinances • Serbia: Postal Savings Bank • Slovakia: Postova Banka • Slovenia: Postna Banka Slovenije • South Korea: Korea Post • Spain: BBVA and Correos y Telegrafos • Switzerland: PostFinance - Swiss Post • Thailand: Thailand Post • Togo: Societe des Postes du Togo • Tunisia: La Poste • Turkey: PTT General Directorate of Posts • United Kingdom: Alliance & Leicester Commercial Bank plc and Visa Europe • USA: Deutsche Bank and American Express Bank

Connected via CrossPay:
Italy: Banca Popolare di Sondrio



Deutsche Bank: The US Dollar Settlement Service Provider for the Eurogiro Network

Deutsche Bank has been selected as the Settlement Service Provider for US Dollar transactions within the Eurogiro Network

"Deutsche Bank is strongly committed to our partnership with the Eurogiro Network," confirms Harold Young, Managing Director and Head of Payments, Global Transaction Banking – Cash Management, Deutsche Bank. "We view the extension of the Eurogiro proposition, as represented by Deutsche Bank's selection as the US Dollar Settlement Service Provider, as a key initiative which will provide demonstrable benefits to all participants. We look forward to the continuing development of our relationship."

Deutsche Bank was chosen by a committee of Eurogiro Members on 7 March 2006 as the US Dollar Settlement Service Provider (USSP) for a probationary period of one year, from 1 October 2006 to 1 October 2007, with the option for the service to be prolonged an additional four years if performance is satisfactory. The selection committee will evaluate the service, reviewing incident logs supplied by Deutsche Bank and gaining additional insight from member users via a questionnaire to assess member satisfaction with the service.



The implementation time line approved by the Eurogiro Board is

April 2006 - September 2006

- Develop the USSP service (including USD TMO settlement)
- QA test development in coordination with ENOC/Eurogiro Network
- QA test with pilot users
- Gain user sign off prior to production implementation
- Gain ENOC sign off prior to implementation
- Create and execute a cooperative agreement between Eurogiro and Deutsche Bank
- Create a bilateral USSP service agreement between Deutsche Bank and Eurogiro users members
- Create an implementation check-list and other support materials for the USSP service
- Provide information on the USSP service at the Eurogiro User Group meeting

1 October 2006

- First pilot Eurogiro member users implemented in production environment- USSP service live

First live transactions

On Monday, 2 October 2006 the first live USSP transactions were traded between Japan Post and Korea Post. The first USSP flows have been successfully established between Japan and Korea. Five additional posts have committed to a 2007 implementation and discussions with multiple other posts are on-going.

Harold Young, Managing Director and Head of Payments, Global Transaction Banking-Cash Management, Deutsche Bank

USSP Service Adds Value

The USSP service strengthens the Eurogiro portfolio of services for existing and new members alike. The value proposition of the USSP service affords the Eurogiro member:

- Standardization of settlement terms and conditions
- Reduced reconciliation costs
- Reduction of multiple account administration costs
- More effective liquidity management
- Automated efficient processes
- Option of on-line access to account information
- State-of-the-art processing systems that facilitate STP
- Option for overnight loans and deposits

To maximize the benefits of the USSP service, it is important that all Eurogiro members make use of the offering. The strength and reach of the USSP service multiplies with each new Eurogiro member user. Please take the time to analyze the positive impact the USSP service can have on your postal organization.

Eurogiro Board decides on growth strategy

The November 2006 Board meeting in Vienna – excellently organised by BAWAG P. S. K.

– focused on the new Eurogiro strategy 2007-10.

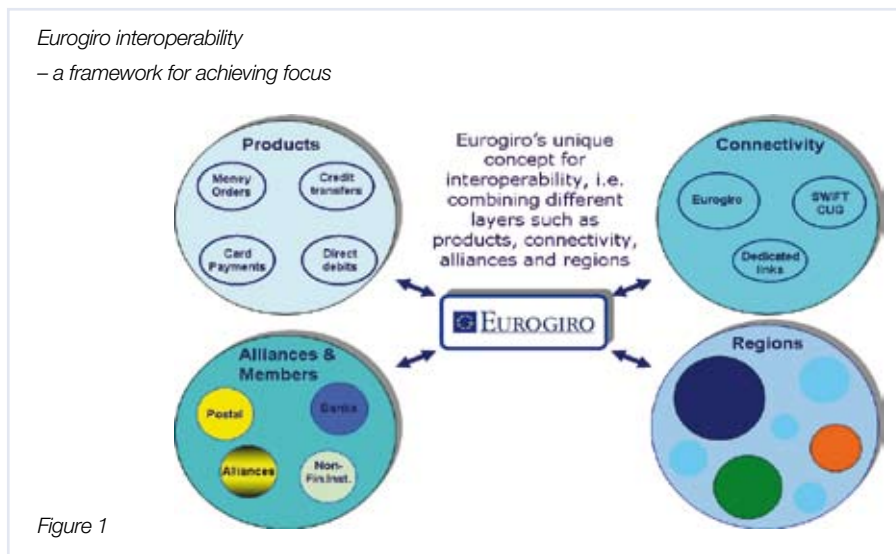
The background for the strategy is partly a result of important external events such as SEPA and the growing remittance market, and partly due to important internal factors affecting the Eurogiro community, such as the creation of Postbanks, privatisations etc. Another important element that was considered when formulating the strategy was that Eurogiro, over the years, has been a real success story in terms of new members, volumes, quality, cost efficiency etc.

The decision of the Board of Directors was to opt for a growth strategy with the vision of Eurogiro as a major player in the remittance and SEPA-> non-SEPA market, as well as a low cost Clearing and Settlement Mechanism within SEPA.

Our mission is illustrated in Figure 1 as being an interoperability platform for technical solutions, products (e.g. cash, card and credit/debit to account), members/alliances and geographical regions (inter and intra transactions).

The strategy has two focus areas:

1) To service members with simple and cost efficient SEPA->SEPA solutions as a bi/multilateral CSM. Eurogiro will be able to facilitate connectivity, bilateral clearing and multilateral



settlement at a fraction of a cent, and aim at enabling full reachability within SEPA through members or alliance partners

- 2) Actively pursue remittance, low value payments and SEPA->non-SEPA opportunities. This means expanding Eurogiro in three dimensions:
- Through new relationships with organisations with significant sending volumes
 - Through evolution of existing products and new product alliances, e.g. cards

c. Through coverage of 'white spots' i.e. where Eurogiro could improve the membership coverage for cash, card or account payments

With this new strategy, Eurogiro is positioned to pursue growth opportunities much more actively than in the past. If successful, a stronger Eurogiro will benefit existing members, but also provide new business opportunities for new partners, whether they be postal organisations, banks, ACH's, payment service providers, processors etc.

The role of Switzerland in SEPA

Switzerland is, as you know, neither part of the European Union (EU) nor part of the European Economic Area (EEA) but it definitely is part of SEPA

The EU is Switzerland's most important trading partner. More than 60% of all exports and almost 80% of all imports come from the EU. It is therefore clear that Switzerland will not remain outside SEPA. Representatives from Swiss financial institutions worked in the European Payment Council (EPC) with the aim of making SEPA a reality. The EPC thus defined SEPA as comprising the 25 EU countries, the three EEA countries (Norway, Iceland and Liechtenstein), and Switzerland.

There are, however, a few differences between Switzerland and the EU:

- Only payments in euro are affected by SEPA.
- Switzerland does not adhere to the EU 2560/2001 regulation, so that euro payments to and from Switzerland are considered non-regulated SEPA payments.
- This is closely connected to the third issue: Access to a PEACH is therefore not feasible for a Swiss financial institution, because the only existing PEACH, EBA Step 2, accepts only regulated SEPA payments.

The Swiss financial community hopes very much that this discrepancy can soon be cleared. It is

Switzerland which will follow all SEPA regulations and implement the EPC rulebooks.

PostFinance is working hard to implement the rulebooks by 2008. Many questions are still unanswered, but we are confident that we will reach our goal of delivering the high-quality solutions our clients and partners expect from us.





Single Euro Payments Area (SEPA): Radical changes ahead for payments in Europe

The BAWAG P.S.K. Group is optimally prepared

The EU Commission, backed by the European System of Central Banks (ESCB), has made it its political aim to implement a Single Euro Payments Area (SEPA). However, this is still not in place, despite the introduction of the euro, for cashless payments as well as within the single market. By 2010, there should be no differences in Europe between national and international payment instruments.

In principle, the SEPA zone is defined as all 25 EU Member States (plus: Liechtenstein, Norway, Switzerland and Iceland), whose "citizens, companies and other economic players will be able to make and receive payments in euros between or within national boundaries". They must be able to do this on "the same terms and uniform basic conditions" and with the "same rights and obligations" and the "same standards and infrastructure".

The Commission demonstrated the seriousness of its intent with directive (EC) No. 2560/2001 on cross-border payments in euros, which states that euro payments up to an amount of 50,000 (since January 2006) meeting certain criteria must be processed using domestic terms and conditions. This has generated a considerable amount of pressure to modernise and harmonise cross-border payments infrastructure and settlement formats.

In May 2002, 42 European banks, the 3 European Banking Associations (ECSAs) and the Euro Banking Association (EBA) responded to this challenge by founding the European Payments Council (EPC). The main consideration for establishing the EPC was undoubtedly to prevent further directives and create the necessary framework for self-regulation. The clear commitment to the creation of SEPA by 2010 was defined in a white paper.

As a parallel measure for the creation of SEPA, the EU Commission has drawn up a new directive (Payment Service Directive) for a new uniform legal framework for payment transactions in the single market – this is referred to as the New Legal Framework (NLF) for Payments. This directive includes a series of critical points which

could also impact adversely on payments. At the moment, the draft directive is being debated in the European Parliament and the European Council. A final version is expected in autumn this year.

Austrian Payments Council (APC)

To agree the measures required and to shape the process in a controlled manner, thereby making it as efficient as possible for all market players, the Austrian banks have set up a committee with the Austrian National Bank and the Austrian Chamber of Commerce. This body functions as a counterpart to the EPC and is called the Austrian Payments Council (APC). The APC will agree the common opinion of the Austrian banks and jointly develop the requisite organisational and technical changes for the Austrian payments system.

BAWAG P.S.K. has already been dealing with the issues of European payments in great detail for several years. Last year, a project team was established comprising experts in national and international payments, payment clearing and credit card payments, IT engineers, IT format specialists and lawyers, to analyse the ramifications of SEPA and NLF. This team is working closely with the Austrian Payments Council and provides experts to sit on various working groups in the APC and EPC.

The latest findings from the individual bodies are processed and re-assessed on an ongoing basis. The primary aim of the project is to define the necessary IT implementation projects and prepare the communications measures for the customers of BAWAG P.S.K., so that BAWAG P.S.K. will be in a position to process European payments in accordance with the new rules from 1 January 2008. Completion of the project was scheduled for October 2006. BAWAG P.S.K. has already contacted its largest client, the Austrian administration (central government, provinces and municipalities) and is working with the client to jointly determine plans for further action.

One important task is to re-think the payments strategy. BAWAG P.S.K. is one of the biggest banks in the payments market in Austria and

plays a key role as a partner to the Austrian government in payment transactions. Its declared aim is to continue to offer all its customers as efficient and cost-effective payment systems as before, despite the European regulations, and to further expand Austria's share of payments. With its network of subsidiaries in Slovakia, the Czech Republic, Slovenia and Malta, the bank is also well represented for payment transactions in these countries.

The biggest challenge at present is to correctly assess the many uncertainties regarding content and timescales in the European environment. The focus is on 1 January 2008 and support for the new SEPA schemes. Thereafter, measures will concentrate on migration planning from national payments to the new European procedures. This migration depends very heavily on how the European markets develop and the level of customer acceptance. By the end of 2007, the organisational and technical changes must have been made to the Austrian debit transfer procedures and voucher-based electronic clearing of transfers. At this first stage, the existing national EDIFACT formats must be adapted. The Austrian EBA step2 entry points play a key role here. Appropriate conversion services (from SEPA XML format to enhanced EDIFACT format and vice versa) should be available. This will ensure complete migration for all Austrian banks in good time.

With regard to the card segment, the Austrian market has long used international schemes such as Maestro, MasterCard and VISA. The adjustments resulting from the SEPA Card Framework are therefore negligible and mainly affect the terminal market. In Austria, these adjustments relate in particular to the two big acquirers - Europay Austria and VISA Austria.



Eurogiro Quality Seminar buzzing with ideas

The room was filled with questions, suggestions and smiles when the Eurogiro Quality Officers met in Munich in September for a seminar dedicated to quality improvement. It was clear from the start that the years of quality focus had paid off, but also that there were still leaps to be made.



Quality officers from 3 continents exchanged ideas for further improvement with much enthusiasm at the seminar in Munich.

The dual strategy of the Eurogiro community and its members to increase straight through processing and to automate exception handling was clearly a success, but even more important now was the opportunity to network and learn from each other. The meeting dealt with a variety of aspects relating to improving quality and saving costs. First of all, the drivers from outside, in relation to customer expectations, industry norms and legislative requirements were discussed. Also the benefits derived from community quality testing were underlined, in particular the cost savings from constant high straight through rates

of both credits and cash products. Eurogiro has gone a long way, but more could be done.

Costs can be saved in exception handling

Both Deutsche Postbank and ING Postbank, shared their experience from building exception handling engines. They had chosen different routes, one of in-house construction, and one of using a vendor solution, but both experienced savings from exception handling in the region of 20-30%. And in addition to that the data available for reporting and management was much improved.

Automation is core to realize savings

It was obvious that automation is crucial to success. In Eurogiro much had been enabled by the existing exception handling standards long available. Standards in electronic form used across an organization and between partners resulted in savings. Therefore, the meeting listened with much interest to the presentation from SWIFT on their initiative to provide the SWIFT community with standards, and on their current tests involving major banks and vendors. The

scope for automation could be expanded from within the club to all SWIFT members and even to corporates.

Ideas for future quality improvements

It was agreed that Eurogiro should find a solution to the dilemma of harvesting from good proprietary standards or following the SWIFT standards. Eurogiro members should also be strongly encouraged to use the tools available to co-operate efficiently. And finally, Eurogiro should have regular meetings with quality focus.



Mr Rob Noorloos' generous sharing of best practice (and general experience) from the exception engine of ING Postbank provoked many questions and thoughts.

Deutsche Postbank aims to achieve further growth in transaction banking

Credit factory in Hamelin to be completed in 2008 / Further milestones in migration to SAP concluded.



Dr Mario Daberkow, General Manager, Deutsche Postbank AG

Deutsche Postbank is aiming to achieve further growth in the area of transaction banking. This was underlined by Dr. Mario Daberkow, Postbank's General Manager responsible for Services, talking

to journalists in August. "From the very start, our transaction settlement platform was constructed with a view to processing large volumes. It is fully scalable and grows to reflect increasing transaction volumes. As our systems are multi-client enabled, other financial service providers can also perform transaction settlement via Postbank without this affecting their customers," Daberkow noted.

Industrialization: Lower costs and higher quality

Since 1999, Postbank has been pursuing a systematic strategy of industrialization in the area of transaction banking. Mario Daberkow explained, "We have centralized and largely automated our production activities and optimized

the efficiency of processes across the board. This has allowed us not only to reduce costs, but also to improve quality. The error rate has fallen significantly, and we are now averaging less than one error per million transactions."

Since 2004, Postbank has been responsible for processing most of Deutsche Bank and Dresdner Bank's payment transactions. It also entered into a preliminary agreement with HypoVereinsbank on future co-operation in the area of transaction banking in 2006. Postbank aims to gain additional clients in Germany and to expand its model into the rest of Europe. However, this will require payment transactions in the euro zone to be broadly harmonized.



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Banking factory: Six billion payment transactions a year

Postbank processes more than six billion payment transactions a year for itself and its customers. In 2004, it established "Betriebs-Center für Banken Deutschland" (BCB). This Frankfurt-based "banking factory", which is a wholly-owned subsidiary of Postbank, specializes in account-related settlement services such as transaction banking.

Credit factory in Hamelin in development

Following the acquisition of BHW in 2006, Postbank is also able to offer low-cost, efficient loan processing to other financial service providers. BHW had previously already taken over the management of existing loans for third parties, including DEVK, SwissLife and KfW. "Our plan is to expand these activities rapidly with the aim of creating a credit factory," explained Daberkow. "From 2008, the new factory in Hamelin should not only be able to process all

of Postbank's loans, but also be in a position to settle loans for additional clients." In late July, loan processing for construction loans in Hamelin was fully converted to SAP standard software. This means that the credit factory in Hamelin is already one of the largest users of this software in the world.



Western Union and Croatian Post continue successful relationship

This year Croatian Post renewed its representative agreement with Western Union



Croatian Post has been a Western Union Authorized Representative since 2000. The institution familiar to all Croatian residents has one of the largest branch networks in the country comprising more than 1,150 locations. Up to now the cooperation did not only offer Western Union seamless possibilities, but it also helped Croatian Post to bring Western Union services to its customers and increase its competitive edge.

Croatia has traditionally been a country actively involved in the international migration process. On the one hand, Croatians move into various

countries of the world for living and for earnings. On the other hand, the territory of Croatia is becoming economically attractive for migrants mainly from countries of South East Europe.

Already for years Croatian emigrants overseas and citizens temporarily employed in Germany, Italy, Switzerland, Austria and other highly developed European countries have been using Western Union Money Transfer® service to send money support to their families and friends in their homeland. Recently, a distinct increase was noticed in money transfers from USA and Canada and especially from Australia. Based on figures published by the IMF, it was estimated that over US\$700 million are sent home annually by Croatians working overseas. But the service also makes it possible to send money from Croatia to all parts of the world, where Western Union is available, most frequent being still the transfers to Croatia's neighbouring countries in the region.

Through the renewal of the successful agreement, Western Union Money Transfer services will continue to be available in over 930 branches, serving both the rural and urban populations across Croatia.

"The renewal of our relationship with the Croatian Postal network attests the success of our more than six years ongoing relationship – it stands as a sign of the recognition of the rising needs of Croatian customers. We are pleased to continue having Croatian Post as a part of the Western Union international network bringing us to over 1,300 Agent locations in Croatia. This enables us

and Croatian Post to provide the migrant workers in this region with a convenient means to support their loved ones back home", said Hikmet Ersek, Executive Vice President for Europe, Middle East, Africa and South Asia.

"By our vast network of well-equipped post offices and highly trained professional assistants, Croatian Post fulfils all conditions for offering the money transfer service on the highest level. Hence the continuation of the cooperation of Western Union - a leading money transfer company in the world, and the Croatian Post has imposed itself as a logic solution which is – we are fully convinced – also to the satisfaction and benefit of our customers," said on the occasion Mr. Andrej Sardeli, president of the Croatian Post Board.

Visible symbol for the customer orientation, the respect for the communities and the ongoing dedication of both companies is the recent joint support of an initiative for landmine removal. Western Union, Croatian Post as well as Splitska banka donated a total of 40,000 US Dollars for faster and more efficient implementation of de-mining projects in Croatia. The funds will be spent for de-mining an area in the proximity of an elementary school in Tordinici, a village in the Vukovar-Srijem County. The initiative is one more step for this war-torn area and its families towards living a normal life.



XacBank, Mongolia's largest and most recognized microfinance institution

The first commercial bank in Mongolia to have joined the Eurogiro network

XacBank was founded in 2001 as the result of a merger of two of the largest non-bank financial institutions in Mongolia. Its mission is to provide access to comprehensive financial services to citizens who are normally excluded due to income or location.

Today, by offering financial services through 63 branch units, XacBank is present in every province in the country. XacBank provides services to the residents of remote rural areas via a mobile banking scheme, which has already reached approximately one-third (181) of all villages in Mongolia.

2006 has been a milestone year for XacBank, marked by several major events, including investments by Morgan Stanley (through Blue Orchard Finance), Symbiotecs of Switzerland and The European Bank for Reconstruction and Development. EBRD President, Jean Lemierre, was in Mongolia to open the EBRD's Resident office in Ulaanbaatar, and visited XacBank to sign a loan agreement between the two banks. In addition to the loan, EBRD selected XacBank as the first Mongolian bank to participate in its Trade Facilitation Program as an issuing bank. In June 2006, Crown Prince Willem-Alexander and Princess Maxima of the Netherlands paid a visit to XacBank, after arriving in Mongolia by invitation of the Mongolian President. The main purpose of the visit was to learn more about the operations of the Bank, its history and to present CGAP's 2005 Financial Transparency Award. CGAP, a consortium

of microfinance donors led by World Bank, initiated this award, which recognizes institutions that demonstrate a high degree of transparency in their financial reporting. For the second time, XacBank was recognized as having met CGAP's highest level of disclosure standards.

By joining Eurogiro, XacBank plans to offer a higher quality and more affordable money transfer service to its customers.



Customer Service Officer explains payment form fields to Customer during meeting between Customer Service Officer and Customer



Eurogiro Personnel

We are pleased to welcome 3 new employees:



*Oskar Schultz,
IT consultant*



*Morten Krogh, Sales Manager
– business to business in
Sales & Marketing*



*Lars Skovhus, Relationship
and Project Manager in
Sales & Marketing*

Activity Calendar Winter 2006/ Spring 2007

28 – 29 November 2006
WSBI PSBF Meeting in Brussels,
Belgium

30 November – 1 December 2006
Eurogiro TMO Workshop
in Brussels, Belgium

8 December 2006
Move to new offices

March 2007
Asia Workshop

Subjects to be covered in the next issue:

- New Eurogiro members
- Eurogiro status 2006
- TMO status
- ELS v. 2 migration

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