

Eurogiro News

THE INTERNATIONAL ELECTRONIC PAYMENT CO-OPERATION



Eurogiro will be a CSM in SEPA

On 24th May the Eurogiro Bank Working Group and the Eurogiro Operational Performance Group, together with the Eurogiro Company, held a well attended workshop on SEPA in Frankfurt, Germany

The workshop focused on two streams: Business and IT/Operational – and were based on inspiring presentations given by representatives from Deutsche Postbank, Swiss PostFinance, ING Bank (Netherlands) and Alliance and Leicester Commercial Bank plc (UK). The exchange of views and open discussions – were lively and very beneficial for all parties, and it was evident that the SEPA issue is high on everybody's agenda this year.

The Eurogiro Company advised that Eurogiro had registered with EPC (European Payment Council) as a Clearing and Settlement Mechanism (CSM) and would be ready as such by 1 January 2008. By that time Eurogiro will have changed its governance to secure open and fair access for SEPA financial institutions and will enable reach to all SEPA-areas, either directly via members, or indirectly via service providers which will also

eventually be members or partners of Eurogiro. Of equal importance was the statement that Eurogiro – via the SWIFT Closed User Group connection – was offering a very competitive solution for SEPA transfers. In essence, the charge for transactions will be very low, charging only the SWIFT network cost plus a minimum fee.

Eurogiro will produce a directory that will be embedded in the ELS/ESM advising as to whether a member is SEPA compliant or not, and rejects will be allowed if the receiver is not registered as SEPA compliant.

More Eurogiro SEPA related information can be found at the Eurogiro web-site, members' section: www.eurogiro.com. On this site all presentations from the workshop, plus a Questions and Answers paper based on the discussions during the workshop, are available.

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SEPA IT developments





Eurogiro News is a magazine for the promotion of information, ideas and knowledge within the Eurogiro community.

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Final editing: August 2007
ISSN: 1727-7450

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 62 connections in 51 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

Preparing for SEPA

- The implementation is well under its way

Since the Eurogiro SEPA workshop was held in May, a great deal of work has been done in order to prepare for the changes.

Eurogiro is currently developing and implementing a SEPA compliant infrastructure to be introduced before the end of this year in collaboration with our IT partners Rambøll Informatik and their partner in India, L&T Infotech.

The initial implementation of SEPA within Eurogiro will cover credit transfers and, when the Payment Service Directive is transposed into national law, Eurogiro will also implement the SEPA Debit Transfers.

We are also happy to introduce you to our 2 latest members in the Eurogiro community: ANZ National Bank in New Zealand and HayPost in Armenia, and we expect to be able to introduce you to National Savings Bank, Sri Lanka in our next issue as they have only recently signed up with Eurogiro

We wish you an enjoyable read!



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

Eurogiro Member institutions:

Albania: Posta Shqiptare sh.a • Armenia: HayPost • Australia: ANZ Banking Group • 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 • New Zealand: ANZ National Bank • Philippines: Philippine Postal Corporation • Poland: ING Bank Slaski 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 • Sri Lanka: National Savings Bank • 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



ANZ National Bank Limited (ANZNB) is New Zealand's first member of the Eurogiro Network

ANZNB, a wholly-owned subsidiary of the Melbourne-based ANZ signed its membership agreement in March 2007

The membership forms part of a wider strategy and will enable ANZNB to expand its low-value payment business and establish strategic alliances with key postal organisations around the world. The increasing focus in the New Zealand market of migrant flows from UK/Europe, Asia and the Pacific Islands sees an increasing need to take a leadership position in this area. Our new relationship with Eurogiro will be an important element of this strategic growth agenda.

ANZNB is an established market leader of payment and clearing services in the New Zealand market. The merger of ANZ and The National Bank in 2003 allowed further momentum in the payments arena. New Zealand's geographical isolation requires the use of technology as a key driver to allow our customers access to payments systems on a global basis.

ANZ National Bank is New Zealand's largest banking and financial services provider,

comprising two full service retail bank brands in New Zealand - ANZ and The National Bank of New Zealand which together command a 40% share of the retail banking market. The Bank also has a commanding share across its Institutional, Corporate & Commercial, Business and Rural Banking divisions.



Eurogiro and HayPost sign a membership agreement

HayPost is the national postal operator of Armenia, operating through 891 post offices and postal outlets throughout the country. In April 2007, HayPost signed a membership agreement with the Eurogiro network making it the first country from the former Soviet Union to be associated with the worldwide community of Giro transfers

The Republic of Armenia is a newly independent country and, since 1991, has been faced with numerous socio-economic transitions and challenges. Coupled with issues related to external relations with its neighboring countries, Armenia has still been successful in obtaining economic stability and has been recognized by the World Bank as being a country that has achieved great financial growth and sustainability.

The country has a population of approximately 3 million and has a Diaspora of approximately 6 million which makes it very dependent on external funds and remittances. Remittances also include funds from local Armenians who have migrated to foreign nations and who continue to send funds to their families and friends in Armenia. In these situations, postal networks are the only reliable and easily accessible source to help people transfer funds at an affordable rate.

Eurogiro will facilitate the Armenian postal network by ensuring that everyone – Armenians and non-Armenians alike – will be able to securely send and receive money from almost anywhere in the world. Thanks to this network, HayPost and its 891 postal outlets across the country will increase its potential to become a leading provider of

financial services, including the transfer of funds, throughout all urban and rural communities in Armenia.

This is a vital progressive step for HayPost in Armenia considering the increased competition it has recently faced, and Eurogiro will help ensure that the quality of remittance services and access to financial institutions and banks throughout the world will be secure, reliable and easy. With this in mind, HayPost plans to increase its clientele from 2% to 30% in a matter of just five years.

Finally, HayPost's membership to the Eurogiro system is the first step in establishing an Armenian Post-bank. This post-bank will target clients that still do not have access to a banking system generally caused by a fear of being regarded as non-qualifying customers due to low incomes – a concern that many in the country face when presenting themselves to traditional banks. The Armenian post-bank will aim to target low-income potential clients and offer services such as insurances, micro-loans, and savings accounts, all of which will help increase the number of HayPost bank service users. Finally, the Eurogiro network will help HayPost offer

all its clients a relatively new catalogue sale service, which essentially allows people to order and receive goods such as hardware or medication – a relatively important service in the country.

In compliance with the agreement signed on November 30, 2006 with the Government of Armenia, the Dutch HayPost Trust Management B.V. is currently responsible for the operational management of the Armenian national postal operator with the objective of strengthening HayPost as a viable and credible postal and financial service entity, meeting all international postal and bank standards.



Wolfgang Klein new Head of Deutsche Postbank

Further changes in Deutsche Postbank's Management Board



The Supervisory Board of Deutsche Postbank AG has appointed Wolfgang Klein as the new Chairman of the Management Board of Deutsche Postbank AG with effect from July 1, 2007. He takes over from Wulf von Schimmelmann, who resigned his position with effect from June 30, 2007

Chairman of the Supervisory Board, Klaus Zumwinkel expressly thanked von Schimmelmann for his outstanding business achievements at Postbank: "In the space of just a few years, Wulf von Schimmelmann established a magnificent business base for Postbank. The Bank has become a leading financial services provider in Germany with 14.6 million customers and a member of the DAX. For this he is owed great respect and the thanks of the Supervisory Board, the shareholders and the employees."

Since 2001, Wolfgang Klein (43) has been the Management Board member responsible for product marketing for Retail Banking at Postbank. He therefore stands for Postbank's most important segment as a retail bank. Under his leadership, Postbank significantly expanded its range for retail customers. Since 2006, he has also been responsible for the Bank's mobile sales on the Management Board. Before coming to Postbank, Klein was a managing member of the Management Board of Deutscher Sparkassen- und Giroverband. Prior to this, he was executive manager at Dresdner Bank's direct banking subsidiary, responsible for marketing and sales.

Marc Heß new CFO

The Chief Financial Officer of Postbank, Henning R. Engmann (56), has requested that the Supervisory Board relieve him of office following the successful integration of the BHW Group into Postbank. The Supervisory Board complied with this request and thanked Engmann for his commitment. The Board appointed Marc Heß (33) as the new Chief Financial Officer of Postbank as of April 1, 2007.



Dr. Michael Meyer is currently Chairman of the Board of Management of BHW Bausparkasse AG, Hamelin, a post he had assumed during integration of BHW into the Postbank Group. Prior to this, Meyer spent five years in Postbank as Head of the Marketing division for product management in retail banking



Since 2004, Heß has been head of Investor Relations & Research at Postbank and is the joint division leader for International Credit Management. He played a key role in the Bank's IPO and made a significant contribution to Postbank shares becoming successfully established on international capital markets. Prior to this, he worked for the HVB Group



Guido Lohmann is a member of the Board of Management of Postbank Finanzberatung AG, where the bank's mobile marketing has been combined in one company since mid-2006. In his position there, he is in charge of the entire mobile marketing with approximately 4,300 freelance sales representatives.

Michael Meyer and Guido Lohmann appointed to the Board of Management

On May 10 the Supervisory Board of Postbank appointed Dr. Michael Meyer (42) and Guido Lohmann (43) to the company's Board of Management from July 1. Guido Lohmann will be responsible for the bank's mobile sales. Dr. Wolfgang Klein previously headed the two board departments.



Eurogiro is gearing up for SEPA compliance with our partners Rambøll Informatik A/S and L&T Infotech Ltd

Eurogiro is developing and implementing a SEPA compliant infrastructure to be introduced before the end of this year

The SEPA mandate attached to an integrated European Payments Area has created the requirement for a new infrastructure which conforms to the new Eurozone clearing and settlements framework. Eurogiro is constantly reaching new heights for quality, efficiency and connectivity within cross-border payments handling to retain its high quality low value advantage. Outsourcing our development to Rambøll Informatik and their partner in India, L&T Infotech, has provided Eurogiro with an opportunity to save costs through off-shoring, which delivers high quality services along with the flexibility necessary for meeting the deadlines for our clients in the banking industry and the postal organisations.

Eurogiro believes they have brought value to their business by investing in a partnership with Rambøll Informatik and L&T Infotech as their general software provider. L&T Infotech has already been involved in developing various interfaces to support the payment instructions between SWIFT Closed User Group (SECUG), Western Union, and FedACH & Universal Postal Union members with Eurogiro members. Also, the development of ECI (former TMO) application, which has positioned Eurogiro well in the cash products market, has been a part of this alliance. Making Eurogiro application SEPA compliant well ahead of the deadline of Jan '08 will strengthen Eurogiro's position in the market and will be a major achievement.

L&T Infotech's project management expertise is derived from their parent company L&T, which is a major conglomerate with operations across the world in engineering and constructions. The banking business unit of L&T Infotech has a blend of diverse technology competence and domain excellence to provide last minute solutions for its banking and financial services clientele. Their SEPA focus group is working closely with the Eurogiro team to achieve the ambitious target of meeting the SEPA deadline for client testing. - "With a resource strength of over 7,500 highly skilled employees and revenues growing 50% year-on-year, L&T Infotech is the right size of partner for seven of the top 15 global banks and fortune 1000



L&T Infotech team with Eurogiro Technology Managers

companies. The robust account management and governance processes re-emphasize their client focus. With a clear understanding of client business, and a comprehensive set of technology solutions & services, L&T Infotech has come of age as a trusted technology partner for Eurogiro and others alike. We are confident of retaining our technology edge to service our banking clients with L&T Infotech as an able partner. No wonder that L&T Infotech is consistently amongst the top ten exporters of IT services from India according to the latest *NASSCOM findings and already a force to reckon with".

Leveraging our past development with L&T Infotech, Eurogiro is maintaining the application through the next wave of developments on Anti Money Compliance for Western Union, and regulatory compliance for FedACH and SWIFT messaging related upgrades. The future also looks promising with L&T Infotech's expertise on new technology trends such as SOA, BPM and grid computing. Also L&T Infotech's project management expertise, through their trade mark project management tool - Splice M - which covers all aspects of PDLC and PMLC under one roof and their ISO 9001 certificate, gives Eurogiro great expectations for their future involvement.

Eurogiro's recent visit to the development center in Mumbai revealed several facts. Mumbai is the financial capital of India and a cultural melting pot with a large English speaking population. It houses all the leading global financial institutions and is a hub for the best in Banking and Financial Services technology. Thus it attracts a rich pool of talent across skill sets, industries, countries and the world at large. A fine-tuned focus on European markets means that they employ foreign nationals trained in European languages to ensure cultural sensitivity and effective communication of client processes. Mumbai also reflects the endearing Indian hospitality with a global outlook.

PMLC:

Project Management Life Cycle

PDLC:

Project Development Life Cycle

is the framework that combines all the project management aspects.

** NASSCOM is India's National Association of Software and Service Companies, the premier trade body and the chamber of commerce of the IT software and services industry in India.*

Western Union and Poste Maroc: creating enhanced service quality through partnering

To differentiate and expand the services portfolio in order to ensure a high quality experience of services, Western Union a leading provider of global money transfer services and one of its Agents, Poste Maroc (Barid Al Maghrib), have implemented an innovative service programme: the Cash to Card service. Poste Maroc is the first Agent to offer this service in the EMEA region

In 1999 Western Union formed a strategic relationship with Morocco's state postal organisation Poste Maroc. Since then, Western Union and Poste Maroc have collaborated to develop exciting marketing campaigns, mainly focused on key festivals and events such as Ramadan, Tabaski and diverse summer campaigns. The combined strength enables both companies to expand their services portfolio and foster business growth. The success of the cooperation is evidenced by the steadily growing number of Poste Maroc's locations: indeed, Poste Maroc, with its extensive number of locations, now offers one of the largest networks in Morocco.

In November 2006 Western Union and Poste Maroc jointly launched the Cash to Card service in Morocco to try to better meet the needs of local customers. From now on, customers no longer need to collect the money at post offices. Funds can be directly transferred to the card. The enrolment of the card can be done at any Poste Maroc location.

For more information, please visit www.westernunion.com



Mohamed Belmaachi, Director of Financial Services of Poste Maroc said: "The launch of the Cash to Card is aligned with the strategy of improving the quality of service which has been initiated by Poste Maroc and Western Union. This new service has been provided in response to our customers' expectations and is an additional and complementary way of receiving money through the large network of Poste Maroc."

"It is the combination of diversity of experience, multi-national characteristics and global know-how that makes up the strength of the partnership between Western Union and Poste Maroc. With the implementation of the Cash to Card we have achieved an important milestone in service quality. It is our primary aim to retain this valuable asset and to align the customers' needs to our company's interests", said Hikmet Ersek, Executive Vice President and Managing Director, Europe, Middle East, Africa and South Asia, Western Union Financial Services.

Eurogiro Annual Technical User Group Meeting

The meeting was held on 3-5 June in Vienna, and focused on status, strategy and trends

The Technical User Group meeting is the forum where IT managers have the chance to exchange ideas and hear about the latest developments from Eurogiro Network A/S. It also provides an opportunity to influence the new strategy and to discuss the existing and future important implementation of ELS/ESM and ECI (former TMO) applications.

This year the meeting was divided into 3 main streams – Status, Strategy and Trends, discussing one stream on each of the 3 days of the meeting's duration. The first afternoon was dedicated to the status of ongoing projects in Eurogiro Network A/S, presented by newcomer Morten Bøge from Eurogiro, and a thorough overview of current activities at ENOC, Eurogiro Network Operation Centre, was presented by one of Eurogiro's suppliers Johan Petersson from HP.

A strategy overview was presented by Uwe Holmsgaard in the morning of the second day. The main focus was the Eurogiro Network A/S board decision to change the governance structure of the company and divide it into three daughter companies controlled by a holding company. It was emphasized that Eurogiro Network A/S will still implement efficient and high quality solutions, meeting the markets standard for its members and future customers. One of the main drivers in the future will be cost effectiveness through existing and new partnerships with providers, and perhaps re-organisation of out- and in sourcing in order to be even more competitive. Another issue in the Eurogiro Network A/S IT strategy is the introduction of a new Turnkey Solution. Oskar Schultz from Eurogiro presented the thoughts and suggestions he had on this subject.

The changes in Field 50x were also on the agenda in the morning of the second day. The SWIFT compliance rules enforced by EU regulation 1781/2006, was explained to the participants by Uwe Holmsgaard. This will affect all countries that exchange payments within EU or send/receive any funds in any currency by a payment service provider in EU. In this case



The whole group !

they will be obliged to include extended payer information and pass this information all the way through to the receiver.

One of the most important issues for this year was the SEPA (Single Euro Payments Area) compliance. This is particularly interesting as it will affect many corners of today's payment process within the EU. Eurogiro Network A/S has decided to offer a complete SEPA implementation integrated into their core applications by the end of this year 2007, following the EPC rulebook. Uwe Holmsgaard, Eurogiro, presented the audience with the changes to ELS/ESM that fulfill the SEPA regulations, including the structure of the new SEPA message type written in XML, as well as the rest of the requirements.

One of the most exciting parts of the meeting were the Workshops. These are the ideal forum in which to exchange ideas and obtain in-depth knowledge of the Eurogiro environment. This year the meeting covered 3 issues to discuss and present a brainstorm. Mandatory was, of course, the Eurogiro applications ELS/ESM and ECI, but also a special workshop session about testing

was introduced. This was particularly interesting since the forthcoming implementation of SEPA is very much dependent on a successful testing between the members. Many participants had some valuable comments which contributed to a successful meeting from which all members could gain.

On the last day discussions focused on the future trends in IT technology in a Eurogiro context. We heard about future security features, presented by Uwe Holmsgaard, and about global software development (outsourcing) whereby one of our suppliers from Rambøll Informatik, gave an interesting analysis, presented by one of its project managers Tanja Danner. Another project manager from Rambøll Informatik, Karen Uldall Baatrup, introduced the members to a new bid on a remote backup solution – we anticipate that all our members will soon hear much more about this issue. Lastly one of our contractors from abroad, Shriram Rao, enlightened us about the new IT 'buzzword' SOA, Service Oriented Architecture, which is believed to be the new magic concept connecting IT closer to the Business.

Eurogiro Cash International®

The Eurogiro semi urgent two-day cash product

Eurogiro Cash International® is now the new registered name for the Eurogiro semi-urgent two-day cash product to be used within the Eurogiro community. The reason for this change of name has been that it was not possible to register 'TMO' or 'Tele Money Order' as it was owned by the German Deutsche Telekom company. Several Eurogiro working groups have therefore been involved in the process of finding and deciding on a new suitable name that is unique and possible to register.

Of course it is still up to the discretion of the individual Eurogiro members to decide on a product name to promote to its end-customers. However, as with the Eurogiro name and logo, we also grant our members the right to use the name Eurogiro Cash International®

and they are welcome to use this name towards their end customers too.

In 2006 and 2007 much of the work in Eurogiro's Sales and Marketing department has focused on the implementation of the Eurogiro Cash International®. An implementation Group – TIC - (headed by Switzerland) to coordinate the implementation of the product was created in mid 2006 and a Workshop was organised in November 2006 – see also the article in our February 2007 issue.

More than 30 Eurogiro members have committed to implement the Eurogiro Cash International® and most of them are currently in the implementation phase. The first live starters were Portugal, Hungary, Cape Verde and Latvia.

SEPA IT developments

The SEPA implementation at Eurogiro is now ready for testing.

Our applications are developed to support the message types and formats required. In particular, this means the ELS and ESM are updated to support the UNIFI (ISO 20022) XML message standards and the business process as laid out in the EPC Rulebooks. The service has been ready for testing since mid August and will meet the SEPA start-up date 28 January 2008.

The following XML messages will be available:

- Payment Instructions
- Payment Cancellation
- Payment Reject / Return
- Acknowledgements and answer

The settlement will be using the existing settlement service from Deutsche Postbank AG, where the

payment file is directed to the receiving bank and the MT202 cover message is sent to Deutsche PostBank AG. This means that the following messages will continue to be exchanged using the SWIFT FIN format:

- Settlement messages
- Account statements
- Free text
- Queries

Though the FIN and XML messages are handled in 2 separate streams we have strived to make the interface between the Host and the Eurogiro systems compliant with the existing interface in order to simplify the message flow and the implementation for members.

Product	Description	Currency	Print	Host	Printer
011-00	Delivery Notification		N	EURODK6TTIC	
103-20	Standard payment		N	EURODK6TTIC	
195-00	Queries about transactions		N	EURODK6TTIC	
196-00	Answers to Queries		N	EURODK6TTIC	
910-00	Confirmation of Credit		N	EURODK6TTIC	
pacs-002	Sepa Payment Status Report	EUR	N	EURODK6TTIC	
pacs-004	Sepa Payment Return	EUR	N	EURODK6TTIC	
pacs-006	Sepa Payment Cancellation Request	EUR	N	EURODK6TTIC	
pacs-008	Sepa Credit Transfer Request	EUR	N	EURODK6TTIC	

Activity Calendar Autumn 2007

4 – 6 September 2007

Eurogiro General User Group Meeting in Leiden, The Netherlands

1 – 5 October 2007

SIBOS 2007 in Boston, The USA

25 – 26 October 2007

Eurogiro Board Meeting in Lisbon, Portugal

November 2007

Eurogiro Security Seminar in Athens, Greece

Subjects to be covered in the next issue:

- New Eurogiro members
- Eurogiro General User Group Meeting
- Eurogiro Board Meeting

Please forward ideas, comments, articles etc. to:

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