



## **New Consumer Research from the Secure POS Vendor Alliance Underscores Need for Greater Payment Security Measures**

Global survey results are call to action for industry players to increase consumer trust

ATLANTA – July 2, 2009 – Seventy-three percent of consumers surveyed in the United States, France and Great Britain say that more stringent standards are required before they will trust the security of their credit card transactions. And almost half (46 percent) are concerned about the potential for a security breach when paying with their credit or PIN-based cards, according to an international survey released today by the Secure POS Vendor Alliance (SPVA), a non-profit business organization created by Hypercom (NYSE: HYC), Ingenico S.A. (EURONEXT: ING) and VeriFone (NYSE: PAY). SPVA focuses on standardized implementation of existing security standards, security of the payment device lifecycle and security threat analysis and intelligence.

“Security is clearly a pivotal issue for the industry and consumers,” said Christophe Dolique, SPVA Chairman and EVP, Global Marketing & Transaction Services at Ingenico. “These findings confirm the strong correlation between the strength and quality of security and consumers’ views and behaviors toward using card payment systems presenting the payments industry with a unique opportunity to come together and achieve positive change.”

Growing awareness of data breaches that industry experts have been working to combat for years, leads 62 percent of consumers to feel particularly worried about using their card and PIN to make a purchase if the outlet had suffered a data breach.

Eighty-four percent say that companies that suffer a data breach should be required to make the incident public, reinforcing the idea that vendors and retailers run the risk of devastating their brand if a breach occurs.

Sixty-five percent of respondents report that they are often or always concerned about Internet fraud. However, those fears may be unfounded. Only 43 percent of those who reported having their security compromised believe it happened online. This finding is in line with prominent research, including the 2007 Identity Fraud Survey Report by Javelin Research.

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*The SPVA survey results represent 1,030 consumers: 407 UK, 303 USA, 320 France (51 percent male, 49 percent female, average age 40). It has a three percent margin of error and was conducted by Loudhouse Research, a London-based research consultancy firm. Complete survey data can be found at [www.spva.org](http://www.spva.org).*

**About Secure POS Vendor Alliance ([www.spva.org](http://www.spva.org))**

The Secure POS Vendor Alliance (SPVA) is a non-profit organization that works with the multiple stakeholders of the payment value chain. Its aim is to develop an end-to-end security framework and to enhance security elements of payment solutions which protect cardholder information and defend merchants and acquirers against security breaches, while helping reducing fraud and lowering risk for all electronic payment stakeholders.

**About Hypercom ([www.hypercom.com](http://www.hypercom.com))**

Global payment technology leader Hypercom Corporation delivers a full suite of high security, end-to-end electronic payment products and services. The Company's solutions address the high security electronic transaction needs of banks and other financial institutions, processors, large scale retailers, smaller merchants, quick service restaurants, and users in the transportation, petroleum, healthcare, prepaid, unattended and many other markets. Hypercom solutions enable businesses in more than 100 countries to securely expand their revenues and profits. Hypercom is a founding member of the Secure POS Vendor Alliance (SPVA) and is the second largest provider of electronic payment solutions and services in Western Europe and third largest provider globally.

**About Ingenico ([www.ingenico.com](http://www.ingenico.com))**

Throughout the world, banks and retailers rely on Ingenico for secure and expedient electronic transaction acceptance. Ingenico solutions leverage proven technology, established standards and unparalleled ergonomics to provide optimal reliability, versatility and usability. This comprehensive range of products is complemented by a global array of services and partnerships, enabling businesses in a number of vertical sectors to accept transactions anywhere their business takes them.

**About VeriFone Holdings, Inc. ([www.verifone.com](http://www.verifone.com))**

VeriFone Holdings, Inc. ("VeriFone") (NYSE: PAY), a global leader in secure electronic payment technologies, provides expertise, solutions and services for today with a migration strategy for tomorrow. VeriFone delivers solutions that add value to the point of sale, resulting in improved merchant retention and the generation of new sources of revenue for its partners and customers. VeriFone solutions are specifically designed to meet the needs of vertical markets including financial, retail, petroleum, government and healthcare.

This press release includes statements that may constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including statements regarding the development, adoption, implementation, interoperability, performance and effectiveness of electronic payments industry security standards, the development of future security standards and guidelines intended to reduce and prevent fraud and other threats to electronic payment transaction integrity, and lower risk for all participants in card payment transactions. These forward-looking statements are based on current expectations and beliefs and are subject to risks and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements. In particular, factors that could cause actual results to differ materially from those in forward-looking statements include: the ability of the Alliance to attract significant industry membership and participation in its activities and adherence to its policies and guidelines; industry, technological and regulatory changes; industry and market acceptance of and compliance with new security standards and guidelines; compliance with disparate certification requirements and government regulations; the state of the U.S. and global economies in general and other risks detailed in the companies' filings with the Securities and Exchange Commission, including the companies' most recent 10-K and subsequent 10-Qs and 8-Ks. Forward-looking statements speak only as of the date made and are not guarantees of future performance. We undertake no obligation to publicly update or revise any forward-looking statements.

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