

Inter-Európa Bank

Az Intesa Sanpaolo Csoport tagja

Pay medical visit fees "izi-ly" using mobile telephones

Press release April 4, 2007

Siofok, April 4, 2007 – Hedz Hungary Ltd., in collaboration with Inter-Europa Bank, introduced their unique mobile payment service, iziSHOPTM, at the XIX Hungarian Hospital Association Congress. This service is the first to allow patients to pay their medical visit fees by bank card, via their mobile phones.

Almost everyone has a mobile telephone and making use of its business potential in the various areas of transport, entertainment, administration and, naturally, healthcare, are a prime interest of Hedz Hungary Ltd, a company that has made payments via mobile phones a central part of its business and technological development.

The iziSHOPTM mobile payment system's business conception is built on a fundamentally different model than mobile payment systems. iziSHOPTM offers the first payment service which is independent of the mobile provider, thus is available to both local and foreign mobile users, and payments don't get charged to the user's telephone bill or pre-paid phone card. All payments are made through the user's bank card, which has much higher payment limits.

Another unique feature of $iziSHOP^{TM}$ is that it is not simply another way to pay by bank card, but it covers the whole

About Hedz:

Hedz Ltd. is a software technology company that has specialized in the development of mobile payment and mobile business applications. The company offers businesses the opportunity to increase effectiveness through the intensive use of mobile technology, including the mobile payment system, which they developed and patented. The company's primary products for banks include a high-safety, integrated, mobile banking system. Public utilities can make use of moBill, a system for paying bills via mobile telephone or through websites, use the strengthened authentication program iziSECTM. The Szeged-based company's experts have several decades of international business and internet-technology experience, including working in California's Silicon Valley, as well as multiple Comdex awards.

More information: Dr. Sandor Fejes Managing Director Hedz Hungary, Ltd. 6726 Szeged, Kozepfasor 37 A Tel. +36 30 279 4338 E-mail: fejes@hedz.hu Website: http://www.hedz.hu shopping process. By sending a simple text-message, the users can download the iziSHOPTM Java application and then visit the interactive "Mall", where they can now pay their medical visit fee, or, in the near future, purchase a wide variety of products, ranging from bus passes and train tickets to concert tickets. "iziSHOP is a wonderfully flexible system, with minimal transaction fees, that allows payments of even several hundred thousand forints for a wide variety of services from transport to entertainment to administration. Up until now, due to the lack of such a system, businesses and services didn't even dream of such possibilities," explains Sandor Fejes, managing director of Hedz.

A safe internet bank card payment system, provided by the eCommerce section of Inter-Europa Bank, furnishes the transactional background for iziSHOPTM payments. "Our bank has always considered the expansion of bank card use to be an important task and we believe that iziSHOPTM is a revolutionary new service on the market," commented Andras Deak, directing manager of Inter-Europa Bank's eBusiness department. To develop safe data communications for iziSHOPTM, Hedz worked in cooperation with the Crysys Laboratory in the Department of Telecommunications at the Budapest University of Technology and Economics, with support from the Mobile Innovation Centre (MIK).

About Inter-Europa Bank:

Inter-Europa Bank is a bank group member of Italy's leading banking institution, Intesa Sanpaolo. Last year, the bank won the Year's Most Innovative Bank and the Year's Investment Broker titles. Inter-Europa Bank has played a leading role in the development and support of the e-business market in Hungary. In 1999, it was the first bank to offer safe, online payment transactions, which provides the framework for the largest, local e-businesses services.

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