
Press Release

Banco Santander signs an agreement with Elavon to boost the card payment services business with retailers

- The agreement will establish a new joint venture, 51% of which will belong to Elavon, and the remaining 49% to Banco Santander

Madrid, Oct. 19, 2012 - Banco Santander reached an agreement today with Elavon, a global leader in payment services, to jointly develop the payment business through point-of-sale services among retailers in Spain for both credit and debit cards.

Banco Santander will transfer its business in Spain (excluding Banesto) to a joint company, 51% of which will be held by Elavon, and the remaining 49% by Banco Santander. The bank's business is valued at EUR 165.8 million, and the transaction will generate a EUR 123.7 million capital gain, which the Group will allocate to strengthening the balance sheet. The operation is pending approval from the Department of Treasury and Financial Policy, the supervisory bodies of both parties, and the relevant EU authorities.

This alliance will enable Banco Santander to enhance its services in point-of-sale terminals, in an effort to lead industry innovation and increase market share.

Elavon is a global leader in the merchant acquiring business, and a full subsidiary of U.S. Bancorp. This year Elavon's technological leadership and its International Processing Platform were named best "Merchant Acquiring" initiative at the 2012 "Card & Payments Awards."

For Santander, retailers have always been an important segment, and point-of-sale (POS) services have been a fundamental feature of the Bank's offer to these types of customers. "This partnership will enhance services and incorporate new technologies for our current and future clients, who will be provided with the most complete portfolio of products and services on the market," said Enrique García Candela, Senior Executive Vice President and head of Commercial Banking, Spain.

Santander and Elavon have already partnered in the United Kingdom, Poland, Mexico, and Puerto Rico. This new agreement will further enhance the relationship between the two organisations.

This agreement will strengthen Elavon's position in the Spanish market. Collaboration between Santander and Elavon dates back to 2003 when they launched Dynamic Currency Conversion service for retailers. Today, they are market leaders in this service.

"Extending our relationship with Santander to the Spanish market is a fundamental step in our

Santander Loan Contract

RS Peters



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Table of Contents Santander Loan Contract

1. Understanding the eBook Santander Loan Contract
 - The Rise of Digital Reading Santander Loan Contract
 - Advantages of eBooks Over Traditional Books
2. Identifying Santander Loan Contract
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Santander Loan Contract
 - User-Friendly Interface
4. Exploring eBook Recommendations from Santander Loan Contract
 - Personalized Recommendations
 - Santander Loan Contract User Reviews and Ratings
 - Santander Loan Contract and Bestseller Lists
5. Accessing Santander Loan Contract Free and Paid eBooks
 - Santander Loan Contract Public Domain eBooks
 - Santander Loan Contract eBook Subscription Services
 - Santander Loan Contract Budget-Friendly Options
6. Navigating Santander Loan Contract eBook Formats

- ePub, PDF, MOBI, and More
- Santander Loan Contract Compatibility with Devices
- Santander Loan Contract Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Santander Loan Contract
 - Highlighting and Note-Taking Santander Loan Contract
 - Interactive Elements Santander Loan Contract
- 8. Staying Engaged with Santander Loan Contract
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Santander Loan Contract
- 9. Balancing eBooks and Physical Books Santander Loan Contract
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Santander Loan Contract
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Santander Loan Contract
 - Setting Reading Goals Santander Loan Contract
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Santander Loan Contract
 - Fact-Checking eBook Content of Santander Loan Contract
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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