



Royal Bank of Scotland chooses Ethoca to enhance its fraud management offering

International banking powerhouse offers pioneering data-sharing fraud management service to help companies combat fraud and increase profits

Dublin, Ireland – June 8, 2007 - Ethoca Limited (Ethoca), the pioneer in data-sharing fraud management for internet commerce and other customer-not-present environments, announced today that Royal Bank of Scotland plc (RBS) is to offer Ethoca's data-sharing service as part of RBS's expanding range of customer-not-present fraud management tools.

RBS will offer Ethoca's data-sharing service to its global list of existing e-commerce customers. Merchants already using PaymentTrust for payment or fraud management-related services will have access to the service through their existing integration. By expanding its fraud management offering, RBS expects to attract additional merchants to its growing customer base and will be actively promoting the strategic value of Ethoca.

"Merchants and payment service providers have trusted RBS and its group of companies for years," said Andre Edelbrock, Ethoca's President and CEO. "At Ethoca, we are committed to eliminating unwanted transactions through ethical data sharing and rigorous compliance programs. More and more global businesses are recognizing the significant benefits of data sharing to manage fraud and improve profitability."

Ethoca's members will benefit from the accelerated growth in membership that RBS will bring through its existing and new e-commerce customers. Expanding membership in Ethoca provides businesses with greater access to the collective experiences and analyses of a broad number of businesses, enabling them to evaluate the risk of fraud more accurately. By cross-industry referencing, data sharing can help increase revenue, reduce overall fraud rates and enhance customer relationships.

"We are excited that a recognized and trusted global provider of payment processing and fraud management services has chosen Ethoca. Data sharing is essential to help eliminate fraudulent activity and its resulting effect on a company's bottom line." said Darryl Green, Ethoca's Chief Operating Officer. "Ethoca's growth comes from our success in working with global banks, merchants and payment service providers to enhance value for everyone. The key is sharing data in a way that makes every customer, merchant and strategic partner comfortable — and that's what Ethoca is all about."

About Ethoca Limited (www.ethoca.com)

Headquartered in Dublin, Ireland, with offices in Toronto, Canada, Ethoca enables businesses operating in any “customer-not-present” environment (i.e., business by internet, phone, fax or mail) to make informed decisions about their customers through sharing data in a way that is efficient, effective and ethical. Businesses submit transactional data to Ethoca and in return receive summary history and analysis based on the collective data of Ethoca’s clients. The data received can then be used to gauge the fraud-risk associated with any given transaction.

Ethoca’s clients maximize their net sales by finding the optimal balance between allowed transactions and fraud-risk levels. Ethoca’s use of independent third-party business process and data integrity audits ensures that the privacy and security of data is maintained.

About Royal Bank of Scotland (www.rbs.com)

The Royal Bank of Scotland Group plc is the eighth largest bank in the world by market capitalization and one of the most recognized and trusted global brands in banking. The RBS group, throughout its operations located in the UK, Europe, North America and Asia, operates a wide variety of banking services of personal and business banking, private banking, insurance, corporate finance, wealth management, payment processing and fraud management services.

In the UK and Ireland the main subsidiary companies are: the Royal Bank of Scotland plc; NatWest; Streamline; WorldPay, Bibit, PaymentTrust, Ulster Bank; and Coutts. In the United States it owns Citizens Financial Group, the 8th largest bank in the country and RBS Lynk, a leading US payment processor. Insurance companies include Direct Line, Privilege, Churchill and Lombard Direct. In Asia RBS owns a 10% stake in the Bank of China.

About PaymentTrust (www.paymenttrust.com)

PaymentTrust Ltd is a wholly-owned subsidiary of the Royal Bank of Scotland plc. Payment Trust is a full payment solution provider designed to simplify the way companies accept payments. PaymentTrust supports both cardholder-not-present and physical point of sale environments, and is capable of processing transactions from a wide variety of payment methods. Through its connections to card-acquiring banks around the world it can provide compliant and secure transactions.

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