

For electronic payment and  
financial security.



**Aduno Group**



# Aduno Group

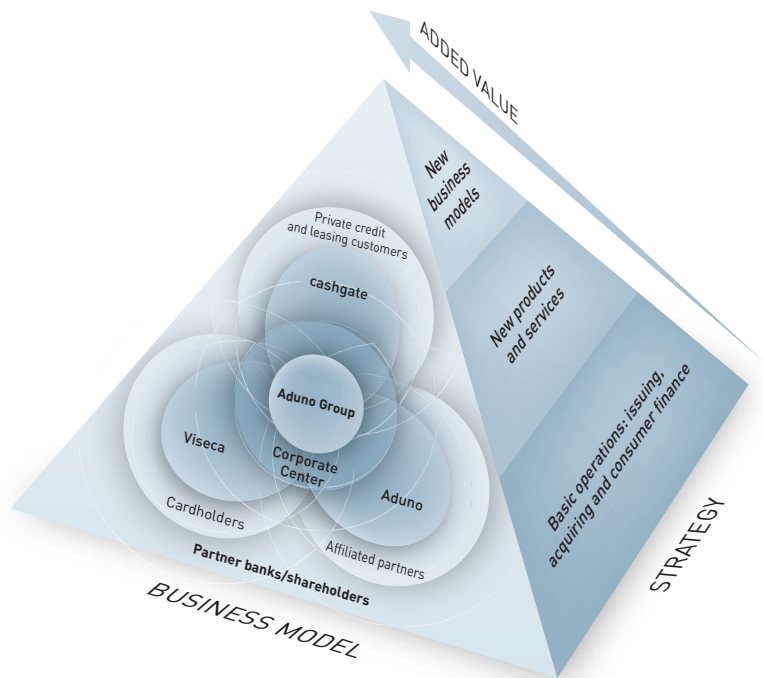
## Unique network of service providers

The Aduno Group offers the entire range of products and services for cashless payment, all from one single provider. The integration of issuing and acquiring processes means attractive added value for customers and partners alike, as well as a real competitive edge. By networking private credit and leasing, the Aduno Group can now offer its customers even greater advantages.

With around one million cardholders and some 50,000 affiliated partners, the Aduno Group is one of the leading corporate groups offering cashless payment solutions on the Swiss market. The Aduno Group offers customers, banks and partners a unique approach to one-stop shopping for service providers by serving as a link between issuing and payment processing, and thus putting consumers into direct contact with its affiliated partners. Comprehensive know-how in the credit card business allows the Group to assemble attractive packages for private credit and leasing without compromising on its established policy of responsible customer service.

### Business intelligence

As expanded in 2007, the Corporate Centre is now quick, cost-efficient and effective, and is the brains behind all market units. It too serves customers and partners alike, providing them with an effective source of information on all of the individual business units, specially assembled, analysed and prepared to meet their needs. With tools like fully automated credit checks, risk assessment to meet every demand, and professional customer service, the Aduno Group can improve and fine-tune its offerings on an ongoing basis.



Added value thanks to a three-tiered corporate strategy and the pooling of all of the Aduno Group's resources.

## History of Aduno Group

12/1999 Viseca Card Services SA	07/2005 Aduno SA	01/2006 Corporate Center	01/2006 Aduno Group	03/2007 Commtrain Card Solutions SA	06/2007 Holding structure	12/2007–02/2008 Private credit and leasing business	12/2008 cashgate AG
Founded as a joint enterprise of the cantonal banks, the Raiffeisen Group, the regional banks, the Migros Bank and Bank Coop, as well as private banks and merchant banks.	Founded following the take-over of Cornèr Banca SA's acquiring business.	Merger of Business Technology Center, business analysis, process and quality management, and application management.	Founded in the merger of Viseca Card Services SA and Aduno SA.	The Aduno Group becomes the sole shareholder of Commtrain Card Solutions SA.	Holding structure introduced with subsidiaries Commtrain Card Solutions SA, Aduno SA and Viseca Card Services SA.	The Aduno Group's acquisition of cashgate AG as well as the private credit and leasing business of the Raiffeisen Group and the BCV creates Swiss One Finance AG.	Merger of Swiss One Finance AG and cashgate AG under the name cashgate AG.

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