

## Paying in Restaurants with your Mobile Phone

**Budapest, November 22, 2007 – Now you can pay for your restaurant meals using your mobile phone, using Hedz Ltd. and Inter-Europa Bank's joint mobile payment service, iziSHOP.**

It is increasingly popular to avoid the hassle of using cash and pay by bank card in restaurants. Nonetheless, many, who worry about handing their bank cards over to the servers or find the wait when paying by card too long, opt to use cash. iziSHOP's mobile payment service now offers a new application whereby the client can now pay their restaurant bill in seconds using their mobile telephone.

When ready to pay, the client simply clicks on the iziSHOP application in their telephone's menu, chooses the restaurant from the list (or enters the identification code, if known) and types in the amount of the bill. If the client first hears of this service in the restaurant and has never used iziSHOP, they can download the application to their telephone in a matter of minutes by simply sending a basic rate text-message and then they are ready to pay. iziSHOP doesn't charge the user's telephone bill or pre-paid telephone card, instead all charges are made to the client's Visa or Mastercard-type bank card. The client must enter the bank card's data upon first use, whereupon it is safely stored and used for all future purchases when the client enters their iziSHOP PIN code. The restaurant is notified of the payment through an internet or mobile telephone message which they receive from iziSHOP. "iziSHOP payments are not only faster and simpler than the traditional card payment procedure, but they also provide the client with greater security," observed Csongor Pataki, owner of Port Royal, a well-known restaurant in Szeged, which has joined iziSHOP. The new iziSHOP isn't just practical and safe. "By using this new service, we hope to attract the young customers," commented Dragan Gyorgyevity, owner of one of Szeged's most popular pubs, Mojo.

Since April 2007, iziSHOP has been offering restaurant payment services, in addition to payment services for medical visit fees, highway vignettes, theatre and other event ticket purchases and parking fees. The continually broadening spectrum of services automatically appears in the iziSHOP menu, so users are always aware of new products and services. This service, which is unique in Europe and may be used by foreign mobile telephone users as well, (for more information: [www.izishop.hu](http://www.izishop.hu), wap.izishop.hu) is presently available in Hungarian, English and German. Hedz Ltd., which created iziSHOP, works in co-operation with Inter-Europa Bank, which, as of January 1, 2008, is an affiliate of CIB Bank.

### **Hedz Hungary Ltd. – [www.hedz.hu](http://www.hedz.hu)**

Hedz Ltd. is a software technology company that has specialized in the development of mobile payment and mobile banking applications. Hedz offers public utilities, banks and other services the opportunity to increase their effectiveness through the creation of mobile telephone-based electronic channels. The company's primary products for banks include the HMB mobile banking system and the strengthened authentication program iziSEC. Public utilities can make use of moBill, a system for paying bills via mobile telephone and iziSHOP offers a unique service in Europe, whereby shoppers can purchase travel and entertainment services over their mobile phones, while paying by bank card.

### **Inter-Europa Bank – [www.ieb.hu](http://www.ieb.hu)**

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. As of January 1, 2008, Inter-Europa Bank is an affiliate of the country's fourth largest bank, CIB Bank, and will continue to function using the CIB Bank name.

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