



Interoperability Pilot Project Spain and Portugal

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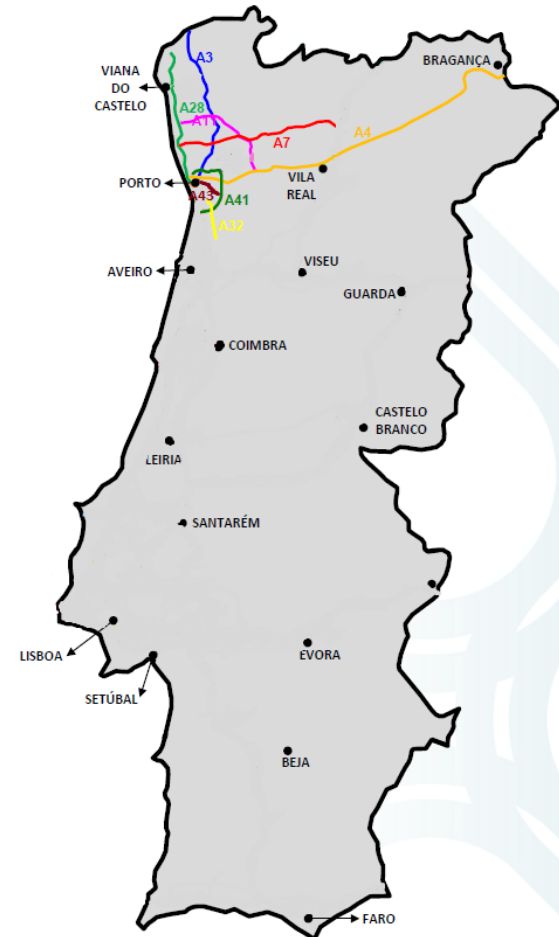
2. Background and Timeline

> Milestones

> October 2012 (Portugal)

- Available in 8 Motorways in the North of Portugal
- Acceptance of Via T OBEs issued by:
 - Novagalicia Banco (financial issuer)
 - Ressa (non-financial issuer)

PORTUGUESE MOTORWAY NETWORK (Pilot Phase)



2. Background and Timeline

> Milestones

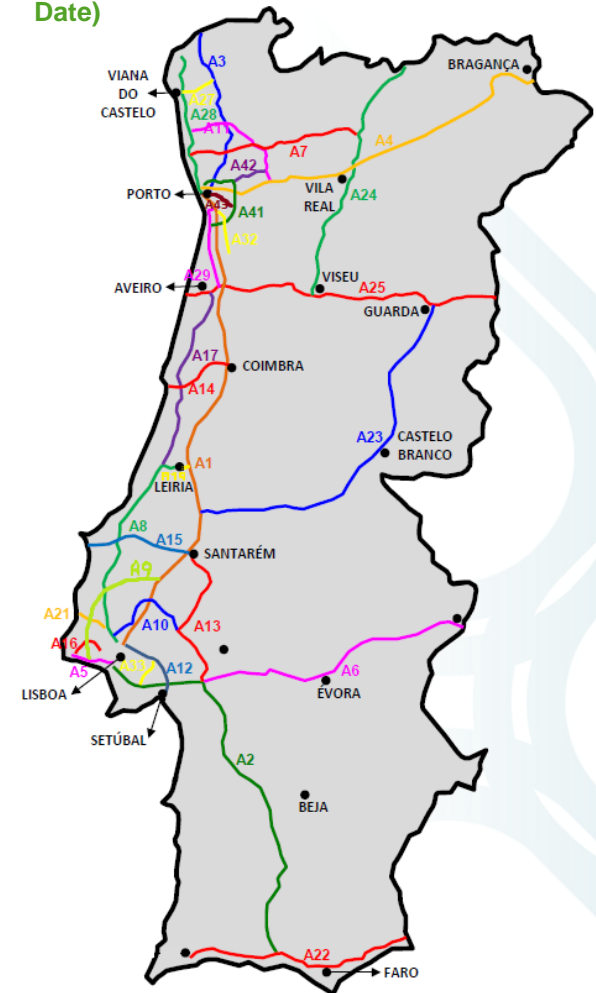
> May 2013

- Interoperability covers the whole Portuguese network of tolled motorways and bridges;
- Extension of acceptance of Via T OBEs to all financial issuers represented by Novagalicia Banco

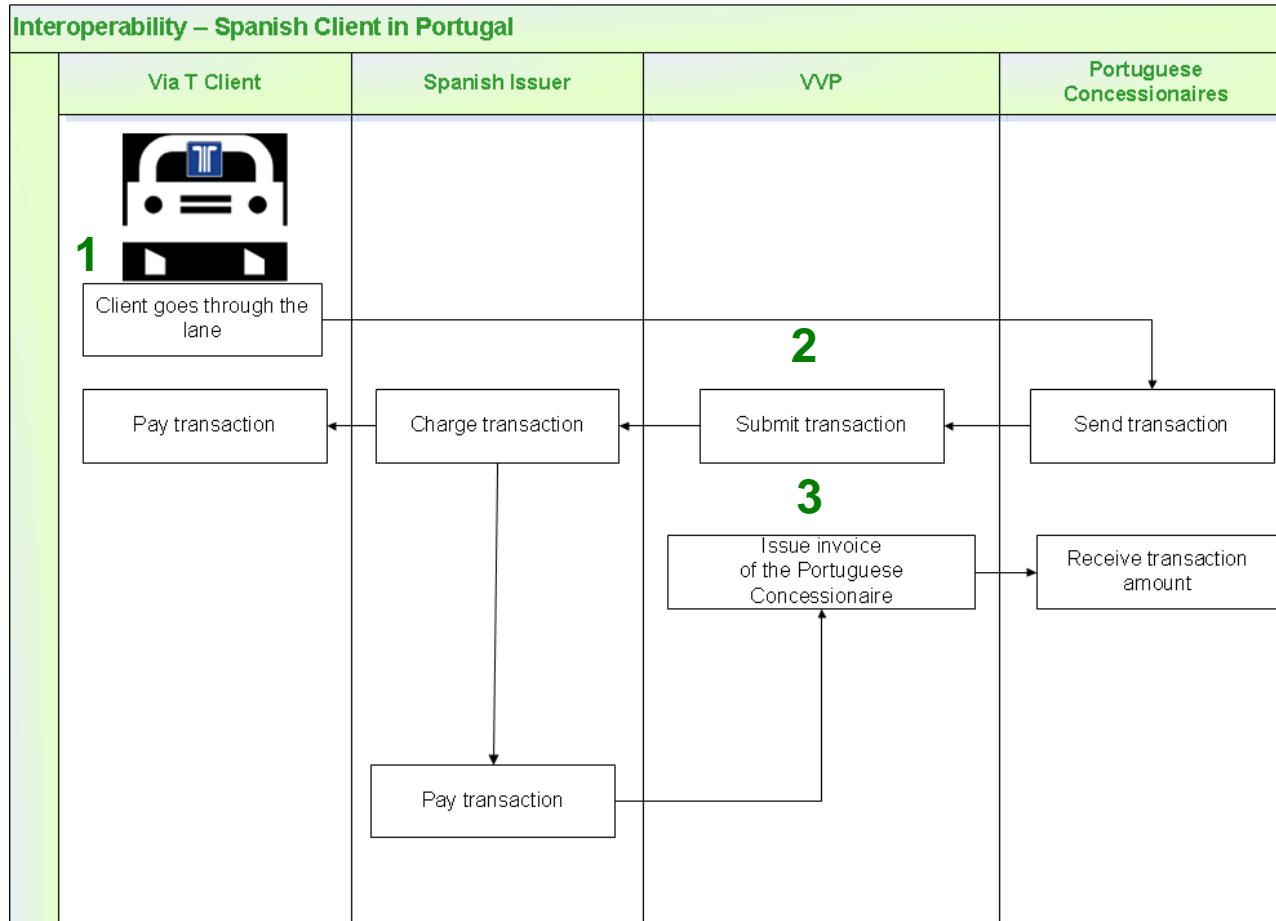
> July 2013

- Extension of acceptance of Via T OBEs to all non-financial issuers

PORTUGUESE MOTORWAY NETWORK (Present Date)



3. Process Flow



1
 Spanish client drives in the Portuguese Motorway and generates transaction.

2
 VVP receives transaction from all Portuguese Concessionaires and submit it to the Spanish Issuer.

3
 Spanish issuer pays transaction to VVP which distributes the revenues among the Portuguese Concessionaires

4. Main Challenges

- > VVP acts as a single point of contact for the Spanish issuers acting on behalf of all Portuguese Concessionaires/Operators

- > Need for VVP to adjust the new Spanish model:
 - Resale of transactions
 - Spanish tariff structure (“variable commission” vs. “fixed commission”)
 - Billing on a monthly basis
 - Timing and size of the Black Lists
 - SLAs for transaction processing (5 days)

5. Current status

Financial Issuers* (Total: 25)

Novagalicia
Banco Mare Nostrum
Banco Cooperativo Español S.A.
Banco Santander
BBVA
Caixabank
Caja Duero
Cajas Rurales Unidas, S.C.C.
CatalunyaCaixa
Echeverria
Ibercaja
Liberbank
Banco Pastor
Banco Espirito Santo
Banco Popular
Banesto
Bankia
Caixa Ontinyent
Caja de Arquitectos
Caja España
Caja3
Cecabank
EVO Banco
Laboral Kutxa

Unicaja
* Represented by Novagalicia

Non-Financial Issuers (Total: 7)

Ressa
Servisa*
Cepsa*
DKV*
Pagatelia
Ingenico
SolRed

* Represented by Ressa



**Transactions
> 115.000 / month**

**Turnover
> 950.000 € / month**

6. Next Steps

- > Extension of the Interoperability Project to the whole Spanish tolled highway network (for Portuguese clients with Via Verde tags).
- > Main concerns: The diversity of commercial, operational and technical terms and conditions in use in Spain:
 - Fees / commissions;
 - Black List Sizes;
 - Billing and data interchange procedures.
- > Main Challenge: Agreeing on reciprocal and homogeneous terms and conditions with all the Spanish toll road concessionaires and operators.



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