



Money in Motion

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EML Payments Limited
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Media Release

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Mastercard Partners with EML and CleverCards to Issue Mobile Gift Cards Across Europe

EML Payments has signed a partnership agreement with Mastercard and CleverCards to issue and process a new mobile gift card across Europe. The partnership will allow businesses to send the new digital Mastercard directly to the mobile wallet of a customer or employee by SMS via white labelled applications on the CleverCards platform.

EML Payments, a principal member of Mastercard Europe, will be the issuer and processor for CleverCards. EML's proprietary processing system also provides the link to Mastercard for the tokenization of the cards.

Appreciate Group Plc partnered with CleverCards to launch Europe's first ever fully digital gift card.

The CleverCards platform allows shoppers to send their gift card immediately by email, text or message app to their friends and relatives, who can then simply add the fully digital Mastercard to their mobile wallet to instantly "tap-n-pay" in-store or buy online.

Revolutionising the prepaid gifting industry the gift card functions as a secure prepaid Mastercard once activated by the recipient.

Nikki Evans, Chief Operating Officer of EML Payments Europe, said "Digital platforms are redefining almost every industry category, as digital has overtaken physical payments. "We are delighted to partner with both Mastercard and CleverCards and see the CleverCards digital platform delivering innovative new customer and employee rewards, expenses and other consumer payment experiences".

Scott Abrahams, Senior Vice President, Business Development and Fintech at Mastercard, said "This is money reimagined for businesses and consumers. We are delighted to have partnered with CleverCards and EML in enabling the CleverCards platform offer businesses the option to pay anyone, anywhere, anytime instantly, while delivering the highest standards of payment safety, security and regulatory compliance."

Kealan Lennon, founder and CEO of CleverCards, comments: "We look forward to continuing to innovate with Mastercard and EML over the next few years as the pace of change in payments, favours those who can be the most agile."



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About EML Payments Limited

With EML, you will be empowered with more control, transparency and flexibility over your payment processes. Whether you serve businesses or consumers, EML makes your payment processing more efficient and secure from start to finish, while helping you improve customer service and increase brand loyalty.

Our portfolio offers innovative financial technology that provide solutions for payouts, gifts, incentives and rewards, and supplier payments. We issue mobile, virtual and physical card solutions to some of the largest corporate brands around the world, processing billions of dollars in payments each year, and manage more than 1,500 programs in 23 countries throughout Europe, the Middle East, North America and Australia.

For more information on EML Payments Limited, visit: [EMLpayments.com](https://emlpayments.com)

About CleverCards

CleverCards, headquartered in Dublin, Ireland, is a fast-moving start-up focused on simplifying instant payment experiences for everyone, whether it be gift cards, employee or customer incentives, expenses, travel foreign exchange, or any other way Mastercard cards can be used for payouts. CleverCards does this by delivering a technology platform-as-a-service that enables world leading businesses to rapidly deploy payment applications focused on improving instant customer payment experiences.

For more information on CleverCards, visit: CleverCards.com

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