

## Guidelines for the Admission of new Members

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The EPSM is an interest representation for “European Payment Service providers for Merchants.”

In order to keep the focus, the EPSM Board has decided that following criteria shall be applied by the EPSM Board (that is the EPSM Executive Committee, or “Vorstand”; in the following: the EPSM Board) for the acceptance of new members:

1. Potential new members shall have an essential direct or indirect business interest in providing commercially successfully payment services to merchants in Europe.
2. For voting members, the fulfilment of point 1 shall regularly be assumed if the published annual report shows for more than 50% of sales revenues with payment and supporting services for merchants in the area of the European Union (EU) or other markets taking part in the Single Euro Payment Area (SEPA).

If the annual report is not published in this detail, the EPSM Board may decide to accept a written certification that more than 50% of sales revenues in the last financial year have been generated with payment and supporting services to merchants.

3. For non-voting members, the fulfilment of point 1 shall regularly be assumed for:
  - terminal manufacturers for current voting EPSM members,
  - payment processors for current voting EPSM members, and
  - payment schemes for current voting EPSM members,if the at least one current voting EPSM member endorses the application by E-Mail, Fax or Mail.
4. For non-voting members, the fulfilment of point 1 shall regularly be not assumed for applicants, whose main business activities are:
  - issuing for cards or
  - merchant business.
5. In any doubtful cases, the board shall decide. Any negative decision by the Board may be appealed by the applicant at the yearly Annual General Meeting to all voting EPSM members, which can decide ultimately by majority voting upon the application.