



Sainsbury's and InComm Europe Renew Gift Card Mall Partnership Agreement

ATLANTA, February 3, 2010 — InComm, the leader in sales and marketing of prepaid products and innovator of transaction processing, today announced that it has renewed its Gift Card Mall Partnership Agreement with Sainsbury's Supermarkets Limited (SSL). Under the terms of the agreement, InComm Europe will continue to exclusively manage and provide product for SSL's market-leading Gift Card Mall for four more years.

InComm and SSL partnered to develop and launch the UK's first Gift Card Mall, featuring ten card partners, in November 2006. Since then, InComm and SSL have continuously debuted innovations in product brands, categories and packaging. Today the product range features over 70 brands and the extensive range includes Retail, Digital Music, Digital Content and Gaming, Financial Services, Lifestyle, Experiential and Mobile cards.

Phil Evason, Managing Director of InComm Europe, states, "We are proud to renew our partnership with Sainsbury's. Our joint focus on innovation, category management and analysis has created the UK's market leading Gift Card Mall, and we look forward to working hard to maintain that position as we move forward under the new agreement."

Max Vialou-Clark, Head of Business Development at Sainsbury's says, "The gift card category at Sainsbury's has grown significantly over the last three years. Now, with our own range of gift cards along with over 70 brands on offer, we are looking forward to growing the category even further with InComm's assistance and expertise."

About InComm Europe

InComm Europe is the industry-leading marketer, distributor and technology innovator of stored-value gift and prepaid products throughout the UK and Europe. Developer of the UK's first Gift Card Mall in 2006, InComm Europe now offers Europe's largest premium retail footprint, operating in over 4,000 locations across eight European countries. At 70 prepaid brands, InComm Europe offers by far the most extensive product portfolio in Europe, featuring gift cards, mobile wireless, music download, online gaming and more. To learn more about InComm Europe, visit www.incomm-europe.com

About InComm:

InComm is the industry leading marketer, distributor and technology innovator of stored-value gift and prepaid products using its state-of-the-art point-of-sale transaction technology and payment solutions to revolutionize retail product sales and customer experiences. With nearly \$8 billion in retail sales transactions processed in 2008, InComm is the nation's largest provider of gift cards, prepaid wireless products, reloadable debit cards, digital music downloads, content, games, software and bill payment solutions. InComm partners with consumer brand leaders around the world to provide more than 150,000 retail locations the products and services their customers demand. Since 1992, InComm's patented technologies have made the buying process easier for consumers while streamlining the selling process for product and retail partners. To learn more about InComm, visit www.incomm.com or call 1.800.352.3084. InComm is headquartered in Atlanta, GA with offices in Japan, Canada, the United Kingdom, Puerto Rico, Colorado, Texas, Florida, New Jersey, Oregon, Arkansas, Alabama and Minnesota.

About Sainsbury's:

J Sainsbury plc consists of Sainsbury's - a chain of 525 supermarkets and 303 convenience stores - and Sainsbury's Bank. Sainsbury's Supermarkets is the UK's longest standing major food retailing chain, having opened its first store in 1869. The Sainsbury's brand is built upon a heritage of providing customers with healthy, safe, fresh and tasty food. Quality and fair prices

go hand-in-hand with a responsible approach to business. Sainsbury's stores have a particular emphasis on fresh food and Sainsbury's strive to innovate continuously and improve products in line with customer needs.

Sainsbury's now serve over 18.5 million customers a week and have a market share of around 16 per cent. Its large stores offer around 30,000 products and Sainsbury's offers complementary non-food products and services in many of its stores. Sainsbury's TU clothing range is in its fifth year and has one million transactions per week. An internet-based home delivery shopping service is also available to nearly 90 per cent of UK households.

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