



Payment services overview

Unlocking Payment PossibilitiesSM in Europe



| PSD2. Digital. APIs. Machine Learning. Data. CX. Growth. |

Issuer and Acquirer needs are rapidly evolving. TSYS clients are ready.

As fintech and regulations continue to pose opportunities and challenges, increased agility and better integration of third-party tools allow our clients to stay at the vanguard of payments and payment acceptance. Leveraging TSYS' deep expertise and industry partnerships, including an API-driven connected ecosystem, to maximize their return on investment.

Better decisions through enhanced data for fraud and risk policies, customer experience and operations not only protect both our issuing and acquiring clients, merchants and cardholders but also enable their growth, cross sell and retention aspirations. TSYS has invested in the latest technologies to provide our clients with meaningful and timely data insights to enable quick and incisive decisioning.

Evolving customer needs demand simple communications, products and intuitive self-servicing. To better compete, issuers and acquirers must enable new services faster to cardholders and merchants, while rationalising product offerings to an optimal, concise set of choices. Our clients can now rely on TSYS APIs, together with our digital platform support to provide flexible, fully integrated customer engagement solutions that can be deployed across any channel for a consistent and superior CX.

The power of a global provider. *The insight of a local company.*

Our expertise was founded on changing markets. In the 1970s, we helped shape the emerging credit card market in the United States, creating opportunities for buyers and sellers alike.

We took that expertise, along with our scalable TS2® processing platform, to Europe in 1999. Sure, it started with just one determined team member knocking on open doors of major banks. The banks answered. And over the next few years, we carried out conversions for some of Europe's largest financial institutions, and helped set the standard for EMV®. And in 2006, we acquired Card Tech Limited and its flagship PRIMESM card and merchant management software with its European and global footprint dating back to 1989.

So today, we're a team of 1,600, headquartered in London, UK, with 10 offices in five countries across Europe. We've built a £30 million data centre to offer TSYS clients in Europe unmatched resilience and now flex to offer processing, licensing, hosting and application management with our agile, payment solution platforms.

TSYS is active in all sides of the industry – card issuer processing, merchant acquiring and bespoke payment solutions – which means we can deliver expertise to each and every client.







10 offices in
5 European
countries



International HQ
in London, UK



62 European
clients in 25
countries

Trusted performance

We are the global leaders for highly secure, high-performance systems that you can depend on for seamless payments and robust data protection. We are known for operational excellence and integrity, both in our people and in our technology.

Proactive partnership

We invest time to understand your needs and bring more than 30 years of payment expertise to make a positive impact. We recruit, train and invest in high-performing talent to deliver the highest level of service.

People-centered innovation

We anticipate the future of commerce and develop transformational technologies to give your customers more satisfying experiences. We accelerate speed-to-market, enabling ease of integration with innovative partners worldwide.

Investment in technology

We invest millions of Euros, every year, in technologies that allow clients – of all sizes – to benefit from new payment innovations, such as an open API architecture, data analytics, fintech partnerships, digital engagement, and more. This means our clients are not just ready for the future – they will lead it.

Different buyers, currencies, cards and schemes.

These days, issuing is far from simple.

That's why we offer a single processing platform for managing several card services through one simple interface.

Whether it is credit, debit, charge, prepaid, loyalty, Islamic, commercial, contactless and instalment payments, we can support it – all in one place.

Our solutions empower you. Our flexible business models are cost-effective and extend to you the control that you require – with even more resource efficiencies.

We provide compliant platforms and environments for processing and hosting within your own card centre or even in the cloud. We can also complement this with award-winning front and back-office support, providing contact centre specialists in fraud, strategy, chargebacks, collections, telesales – whatever you need. These managed services are underpinned by PCI-compliant technologies and an FCA®-approved system – IVR, dialler, robotic automation, biometrics and data analytics to drive the customer experience and efficiencies you need.

FEATURES INCLUDE

- Integrated solutions for all aspects of the card life cycle:
 - › Cardholder servicing
 - › Collections and recovery
 - › Disputes and chargebacks
 - › Marketing and product management
 - › Portfolio and account management
 - › Multi-card issuance and fulfilment
 - › Credit decisioning
 - › Advanced 3D secure
 - › Mobile payments and tokenisation
- Real-time, automated fraud detection and prevention
- Card blocking and cardholder alerts via SMS, with adaptable rules
- Comprehensive reporting and data analysis tools
- Leading compliance and risk-management systems



TSYS FACTS

740 million
accounts

32.3 billion
transactions
processed a year

~\$10.2 billion
settled a day

Relationships
with the
world's top
card issuers





FOR MERCHANTS AND ACQUIRERS:

**Today, customers
expect you to take
payments anywhere.
*In store, in the cloud,
on the go.***

We process millions of transactions, every day – in different languages, currencies and countries – with our proven payment processing platform.

Our agile platform supports multi-channel and cross-border acquiring, all while managing credit, debit, charge, prepaid, Islamic, contactless, instalment, commercial card and mobile payments. We can also offer flexible operational models from in-house licensing to a full-service processing solution – and managed services in between.

Our systems don't just boost your efficiency in existing markets. They allow you to aggressively enter new markets – even in territories where you have no physical presence.



TSYS FACTS

147 billion annual
transaction volume

821,000
TSYS merchant
solutions accounts

~7.9 billion
merchant acquiring
POS transactions

FEATURES INCLUDE

- Multi-channel acquiring
- Built-in fraud detection with merchant aggregates and adaptable rules
- Easily customizable templates for boarding new merchants quickly
- Automated dispute and chargeback management
- Dynamic currency conversion (DCC) qualification and advanced 3D secure support
- Optimal interchange pricing
- A simple, easy-to-use web interface option for merchant portal
- Full compliance with PCI standards and multi-payment scheme regulations

ABOUT TSYS

TSYS® (NYSE: TSS) is a leading global payments provider, offering seamless, secure and innovative solutions across the payments spectrum – for issuers, merchants and consumers. We succeed because we put people and their needs at the heart of every decision to help them unlock payment opportunities. It's an approach we call People-Centered Payments®.

Our headquarters are located in Columbus, Ga., U.S.A., with approximately 13,000 team members and local offices across 13 countries. TSYS generated revenue of \$4.0 billion in 2018, while processing more than 32.3 billion transactions. We are a member of The Civic 50 and were named one of the 2018 World's Most Ethical Companies by Ethisphere magazine. TSYS is a member of the S&P 500 and routinely posts all important information on its website.

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We can't wait to meet you.

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