TSYS® People-Centered Payments

Product Overview

PRIME℠

Reduce Cost of Ownership | Speed-to-Market | Risk Management | Flexible Deployment Model

A Next-Generation Solution for the World of Global Payments

www.tsysprime.com

PRIME

The current economic climate presents many challenges for issuers and acquirers seeking to maintain growth in a new era of mounting regulatory restrictions. Regulatory directives to increase consumer protection and harmonise cross-border payment services will have the dual impact of limiting opportunities to improve margins, whilst simultaneously increasing transaction processing overheads. Faced with unprecedented pressure to maintain revenue growth, banks are turning their focus to reducing operational and financial risk, reducing total cost of ownership, and shortening time to market for new products and services — both domestically and abroad.

TSYS' PRIME solution can help issuers and acquirers reduce operational costs by offering combined management of a wide range of payment cards through a single platform with a range of value-added features such as integrated, real-time fraud detection. PRIME is also ideally suited for fast market penetration and new product launches — with support for multiple languages, multiple currencies and multiple products.

PRIME seamlessly integrates card issuing and merchant acquiring with online authorisation and switching; ATM driving and network management; fraud and risk management; dispute and chargeback handling and support for e-Commerce and m-Commerce. It also offers integrated case management, rewards, application scoring, collections, personalisation, dynamic currency conversion, commercial cards and instalments, as well as PIN and key management functionality, whilst enabling clients to selectively license individual components as their business requires.

Technology

Multi-dimensional in every way, PRIME is designed to accommodate the unique needs that have emerged with globalisation. Our single platform solution offers financial institutions increased agility and efficiency, whilst allowing for cost-effective growth, higher levels of security, better risk management and access to premium added-value services.

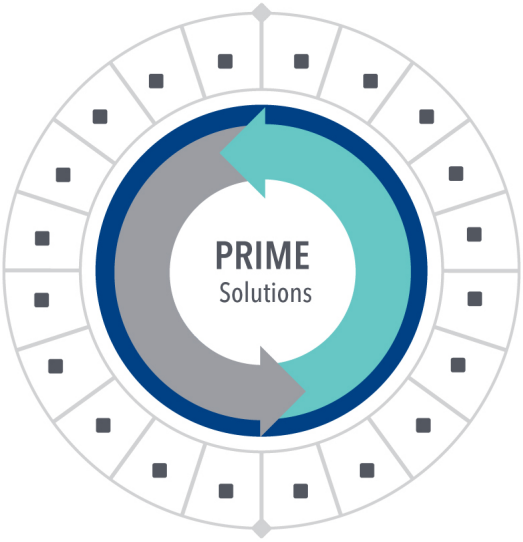
With the introduction of our TSYS InterActiv^{SM} technology, based on open platform services, we have firmly established a framework vision to extend the PRIME value proposition. This includes faster-to-market new products and solutions created through the simple orchestration of re-useable bite-sized subservices, designed to adapt and integrate with payment-related services. It also interacts with messages, data and decisions within the payment pipe and eliminates evolving technology and application dependencies.

Integration

PRIME's unique Integration Layer (IL) helps to differentiate PRIME as a next-generation payment solution on multiple levels. Surrounding and constantly protecting the core, PRIME IL is a catalyst for innovation, enabling all PRIME Academy-certified client and strategic partners to create interfaces with new third-party systems and next-generation services. By developing within the IL, clients can play a part in strategically strengthening and continuously evolving the PRIME platform for innovation — for all global users.

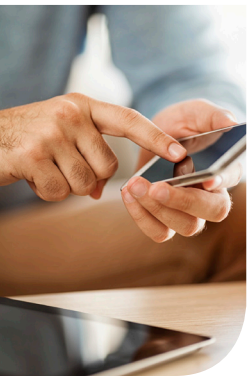
ISSUING

- Multi-Products Issuing
- Application Processing & Scoring
- Authorisation & Switching
- Dispute Handling
- Fraud Monitoring & Risk Management
- Portfolio Management & Behaviour Analysis
- Collections
- Tokenisation
- Rewards
- Instalments
- E-Commerce ACS Authentication
- Mobile



ACQUIRING

- Multi-Channel Acquiring
- Application Processing
- Switching & Routing
- Chargeback Management
- Fraud Management
- Dynamic Currency Conversion
- ATM Driving & Management
- Interchange Pricing
- Merchant Portal
- Instalments
- Payment Gateway
- Mobile



PRIME Technology

PRIME's architecture is a fully scalable N-Tier server-based system that consists of a Web interface to a central Oracle relational database. The system is Service Oriented Architecture (SOA) enabled, running under Microsoft.NET framework with real-time Web service interfaces using SOAP/XML web calls. Front-and back-office applications servers connect to the Oracle database running on the platform of your choice.

With customisations developed through the PRIME IL, clients can also benefit immensely from lower cost of ownership as they move to new releases effortlessly and with complete compatibility through our PRIME Core Drop approach.

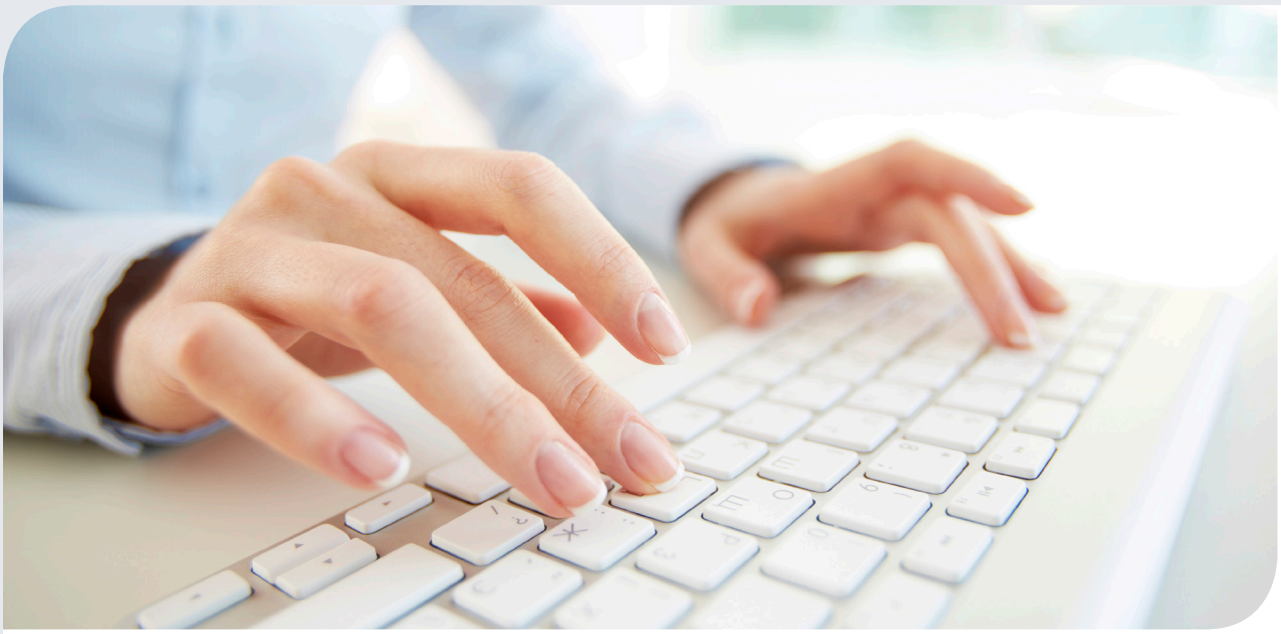
PRIME's core development principles are focused on providing the benefits of cost-effectiveness, usability, ease of deployment, and market readiness with full payment scheme and regulatory compliance. The platform's technology benefits from 25 years of proven experience of supporting more than 100 clients in more than 70 countries, and is ideally suited to addressing the needs of globalisation and consolidation.

PRIME is built to deliver services from various sources through a single interface with an emphasis on cost efficiency and end-to-end servicing, catering for unique local needs. Our goal is to ensure that local requirements are included in the system core and controlled through parameters, so best practices and features can be ported across all markets if required.

Achieving this goal is made possible with PRIME's support for operations in multiple countries, currencies and languages, catering for differences in business practices, regulatory requirements and operating environments through customised

PRIME offers issuing and acquiring capabilities and support for multi-card products (Charge, Credit, Debit, Prepaid, Contactless, Commercial, Instalment etc), tokenisation and QR codes with mobile payments through a single solution.

Both multi-lingual and multi-currency, the PRIME platform features multi-institution and multi-country support, offering a flexible, functional rich and comprehensive solution that can be seamlessly integrated with the most complex of banking environments.



parameters. This helps reduce the costs of interfacing to country-specific processing gateways, payment schemes, credit scoring and personalisation bureaux.

As well as providing increased business agility, PRIME also offers increased business efficiency. Workflows are used to map and automate business processes, and can be applied to any manual or system activity such as boarding new card or merchant applications, limiting change approvals, dispute and chargeback processing, card status/ blocking process flow control and changes to bank account payment/settlement details. Operator training costs can be further reduced by a common Web-based user interface — with a consistent look and feel — for all functions related to the maintenance of card and merchant accounts.

Compliant Solutions

The development of PRIME over the last decade has been driven by the need to deliver a clear business advantage, enhanced customer experience, added value and growth opportunities to our clients. To this end, we have sought to ensure our offering is cost effective, quickly deployable and localised for both issuing and acquiring.

Global players, specifically, need flexible payment solutions, a sharp focus on compliance and optimal speed-to-market when seeking opportunities to grow new, multi-country products. PRIME meets all these requirements. More than 100 financial institutions across the globe have placed their confidence in PRIME's extensive capabilities, drawing on its flexibility, system performance and unparalleled functionality to meet their business needs.

With this feature rich solution, you will benefit from the opportunity to gain flexible access to different market territories and segments with a variety of products. Our strategic, cross-border solution complies with payment scheme mandates.

Our global experience in successful implementation and migrations has resulted in a rich pool of knowledge and experience we can share to help you quickly target new markets with no local teams required. We will work with you to ensure your payments are fully compliant with local and regional mandates.

Service Excellence

Our advanced technology and customised solutions are delivered by trained professionals committed to world-class service and support 24 hours a day, 365 days a year. As one of the world's largest payment services companies, we have more than 50 years of experience in processing and 10,000 people dedicated to helping you achieve your strategic goals.

With standard documentation and training, along with a dedicated PRIME academy program, client webinars, roadshows, user advisory feedback groups and client briefings, we ensure our clients are truly engaged with the PRIME roadmap and empowered to achieve their business goals with the support of TSYS' partnership approach.

Flexible Deployments

We can provide a unique range of payment solutions to suit your individual business models, based on a single strategic platform. We offer the PRIME platform complete with value-added modules as a software licensing model, processing service or a hybrid model, including hosted licensing to manage the application services.

Following testing in 2016, PRIME was successfully deployed in the cloud environment at a client site in 2017. The client chose Amazon Web Services (AWS) cloud to bring efficiencies to its operating model and allow it to compete in its region through technology and superior value.

PRIME licensees are also able to right-source the delivery of best-of-breed, cost-effective and reliable services that leverage TSYS's relationship in the industry to the benefit of our clients; value-added options such as portfolio management and 3D-Secure services. Right-sourcing is just another example of TSYS' smarter solutions for today's market place.

Innovation

Our omnichannel mobile initiative with PRIME provides a comprehensive set of options, enabling new digital servicing channels for portfolios while maintaining the security, reliability and increased simplicity of traditional servicing models for our clients' customers. Whether integrating card services into a new or existing mobile banking application, enabling a bank's customers to check balances, reviewing transactions and statements, reporting lost or stolen cards, submitting new card applications, or making payments, PRIME's suite of APIs enables the required card services to be integrated with iOS, Android and Windows Phone applications.

For non-Web-based mobile services, PRIME Customer Alerts can be used to trigger SMS messages and emails to customers, confirming when transactions have been carried out, statements are ready, payments are due or when customers are nearing their spending limit.

PRIME's vision with partner solutions is to help connect customers to their information simply and efficiently via their preferred digital channel, empowering them with choice and control over their cards and accounts, and aligning with future-focused new form factors like Near-Field Communication (NFC) contactless transactions, mobile wallets and cloud-based payment solutions.

Speed to Market

As a highly flexible and parameterised system, PRIME enables a wide variety of new card products to be quickly created by varying interest, billing, fees and other card settings, allowing you to capitalise on seasonal market trends and focus on targeting specific customer segments.

Multiple card types including credit, debit, prepaid, private label, commercial, contactless and co-branded are supported. With the help of PRIME's modules these card types can be linked to rewards programmes and instalment payment plans. PRIME's user friendly card product set-up enables you to maintain parameters in the form of a template that can then be copied and modified to suit your specific needs.

With support for Visa®, MasterCard®, American Express®, JCB®, UnionPay® International (CUP), Diners® and private label brands, with multi-currency, multi-lingual and multi-institutions capabilities, our trusted PRIME Acquirer solution affords you the agility to acquire across borders into new international markets.

PRIME provides multi-channel acquiring capabilities from POS acquiring to e-Commerce payment gateways, digital wallets, IVRs, mobile commerce, dynamic currency conversion (DCC), ATM acquiring and supports a dedicated portal for merchants. PRIME is configured to empower you to make active decisions and leverage cross-sell opportunities through a single customer view.

Employing SOA, PRIME's fundamental design principle supports the requirements of business processes and users by enabling services from various sources to be delivered to clients seamlessly through a single interface. Service components can be re-used to quickly introduce new products and solutions to help improve speed-to-market and cost reduction.

The development costs are also reduced by focusing on re-use and re-packaging of services and components rather than customised development whenever needs change. New products can typically be added in days rather than months and then rolled out globally.

The speed and ease with which new products can be introduced to the market is best illustrated by a client with more than 11 million credit cards and more than 200,000 merchants in its portfolio. After migrating its cards business to the PRIME platform it was able to launch 11 new products within 2 months of go-live and 80 new products overall within 12 months.

Reduced Cost of Ownership

Whatever your long-term business plans, PRIME grows with your portfolio, protecting your initial systems investment and reducing the costs and pressures of system replacement. As your portfolio expands and market demand increases, PRIME components, such as PRIME Rewards, PRIME Instalments, PRIME Access Control Server (ACS), PRIME Payment Gateway, PRIME Dynamic Currency Conversion (DCC), PRIME Collector, PRIME Scorer and PRIME Perso, can be activated with minimal impact on existing operations to enhance core functionality.

In addition, the platform's functionality can be further enriched with PRIME Fraudguard to detect, alert and manage potential fraud cases, and PRIME Dispute Manager to benefit from automated chargeback management, or a range of value added services.

A key architectural feature is the support for hosting multiple institutions without the need for multiple instances of databases or servers. This allows institutions to segregate business by, for example, division or region and minimise the total cost of ownership.

KEY BENEFITS

- Service Excellence
- Reduce Cost of Ownership
- Open Platform Empowerment
- Speed-to-Market
- Payment Scheme Mandate Compliance
- Risk Management
- Flexible Deployment Models

TO LEARN MORE

contact us at **+ 44 (0) 1904 562 000 or primesales@tsys.com** to learn more about how we can serve as the trusted agent in your payment strategies. You can also visit us at **www.tsys.com**.

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ABOUT TSYS

TSYS® (NYSE: TSS) is a leading global payments provider, offering seamless, secure and innovative solutions across the payments spectrum – from issuer processing and merchant acquiring to prepaid program management. We succeed because we put people, and their needs, at the heart of every decision. It's an approach we call 'People-Centered Payments®'.

Our headquarters are located in Columbus, Ga., U.S.A., with approximately 11,500 team members and local offices spread across 13 countries. TSYS generated revenue of $4.2 billion in 2016, while processing more than 25.5 billion transactions. We are a member of The Civic 50 and were named one of the 2017 World's Most Ethical Companies by Ethisphere magazine.

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