



Payment Solutions Overview

Unlocking Payment OpportunitiesSM in Asia

TSYS[®]

Payments are changing in Asia.

This highly dynamic region is home to the largest population in the world. And that means the potential for growth in electronic payments, using cards and digital devices is just as large.

Markets are changing fast, as governments sponsor initiatives for financial inclusion for rural-based majority populations. Meanwhile, the growing middle class is spearheading a wave of consumer demand for more goods and broader digital payment opportunities.

That's where we can help. Our solutions provide a single payments platform for issuers and acquirers to manage and support introductory products and services for the mass unbanked, and cost-effectively support their transition to a wider, more sophisticated range of evolving payment products and services.



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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've been in Asia since 1992 with our PRIMESM licensed payments solution. We're a local team of 1,000, with our regional hubs in vibrant New Delhi and Kuala Lumpur, with additional offices in Mumbai, Pune and Shanghai.

Today, our PRIME offering has expanded to include licensed, processing, application management and hosted options. In 2005, we also added to our business capabilities by initiating our joint venture, CUP Data, with China UnionPay making us the no. 1 third party processor in China today.

In Asia alone, we have more than 20 PRIME licensed clients in ten countries across the region. These include major public and private financial institutions in the Philippines, Sri Lanka and Vietnam, among other countries. And two of India's top five banks. In fact, we carried out the largest credit card conversion outside the United States for India's second-largest bank, ICICI Bank.

These relationships span 25 years. And we're continuing to invest in our next relationships, and the future.



Decades of experience

Account and portfolio conversions. System development. Portfolio start-ups and new market entries. For more than 30 years, we've worked on millions of accounts.

Powerful size

We're one of the world's largest payments solutions providers – globally, a 12,000-strong team with a first-class track record of successful migrations.

Proactive approach

We bring clients more than just our expertise, technology, and products. We bring them a proactive, strategic approach. Actively finding them opportunities to improve time to market; scale quickly; cross borders; reduce expenses; minimize risk; add value to customer experience; and innovate for the future.

Innovator and investor in new technologies

We invest thousands of development hours, every year, in technologies that allow clients – of all sizes – to benefit from new payment innovations. So they're not just ready for the future, but lead it.

Islamic expertise

We're experts in Islamic finance. In the 1990s, we saw the need for management solutions for Islamic card products, and worked closely with leading Islamic banks to build the first models that helped form a blueprint for Islamic card solutions. Today, our solution is packaged for use in any market.

Thought leadership

We're a co-founding member of the Prepaid Information Forum (PIF), a global not-for-profit trade association. In 2009, we led the launch of PIF's India Chapter; today it brings together major banks, payment schemes and non-bank prepaid issuers.

In 2010, we worked with Visa® to target the un- and under-banked, using a bespoke payment solution built on the Unique Identification Authority of India platform, as well as our own biometric authentication technology.



25 years of local experience



Average client relationship is more than 14 years



12,000 specialists worldwide



Regional hubs in New Delhi and Kuala Lumpur

FOR ISSUERS:

**Different buyers,
currencies, cards, form
factors and schemes.**

***These days, issuing
is far from simple.***

That's why we created PRIME – our future-proof card and payments solution for managing multi-product portfolios and payments on a single platform.

It supports credit, debit, charge, prepaid, loyalty, Islamic, corporate, contactless, instalment, virtual, tokenized and mobile payments. All in one place.

PRIME is cost-effective. Consumer-centric. And comprehensive.

Alongside PRIME, we offer our clients innovative modules with TSYS InterActivSM technology, several value-added services with TSYS industry partners and a range of PRIME operational models to suit your business needs, including licensing, processing, hosting and application management.

INTEGRATED SOLUTIONS FOR ISSUERS INCLUDE

- Multi-product issuing
- Application processing & scoring
- Authorisation & switching
- Dispute handling
- Fraud monitoring & risk management
- Portfolio management & behaviour analysis
- Collections
- Tokenisation support
- Rewards
- Instalments
- E-commerce ACS authentication
- Mobile & portal API toolkit



TSYS ISSUER FACTS

571.9 million
traditional
accounts on file

27.8 billion
transactions
processed per year

Relationships
with the
world's top
card issuers



FOR ACQUIRERS:

Today, customers expect you to take payments anywhere.

In store, in the cloud, on the go.

Process millions of transactions, every day – in different currencies and locations – with PRIME.

PRIME is our trusted solution for multi-channel acquiring on a single platform.

Our solution doesn't just raise your efficiency in existing markets. It allows you to aggressively enter new markets – even in territories where you have no physical presence.

FEATURES INCLUDE

- Multi-channel acquiring
- Switching & routing
- Chargeback management
- Fraud management
- Dynamic currency conversion
- ATM driving & management
- Interchange pricing
- Merchant portal
- Instalments
- Payment gateway



TSYS ACQUIRER FACTS

787,000
merchant outlets

6.2 billion
transactions



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. It's an approach we call People-Centered Payments®.

Our headquarters are located in Columbus, Ga., U.S.A., with approximately 12,000 team members and local offices across 13 countries. TSYS generated revenue of \$4.9 billion in 2017, while processing more than 27.8 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. **For more, visit us at tsys.com.**

We can't wait to meet you.

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