

Unlocking Payment Opportunities[®]

TSYS[®]





We are unlocking payment opportunities.

Payments are changing, and fast. We put people at the forefront of that change.

In the future, we'll be paying in ways we can't even imagine today. At TSYS®, we help our customers anticipate that future, through our products, solutions, expertise and partnership.

Ours is a proactive approach. A constant search for new opportunities to unlock for **payment providers, businesses and consumers.**

THE FACTS:

TSYS *at a glance*

We unlock opportunities in payments for payment providers, businesses and consumers. Because we know that behind every payment is a real person, trusting us with their money.

And we never forget it.

We are leaders.

Shaping the world of payments since 1983.

We are performance-minded.

2017 in numbers

\$4.9 billion in
total revenue.

\$3.37 adjusted
earnings per share.

27.8 billion
transactions per year.

We are global.

Offices in
13 countries
worldwide.

Operating in more
than **80 countries**.

12,000+
team members.

We serve payment providers.

Issuer processing to financial institutions, major retailers and emerging payment players

No. 1
in U.S., U.K.
& Ireland
third-party credit

No. 1
in China
through our China
UnionPay venture

No. 2
in Europe
third-party credit

We serve businesses.

Merchants (from small businesses to national merchants), merchant acquirers and ISOs

6.2
billion
transactions

787,000
merchant outlets

Approximately
\$147
billion
in processing volume

We serve consumers.

Prepaid program management for consumers and corporations

No. 1
in U.S. prepaid
program
management
(by gross dollar volume)
as of 12/31/2017

130,000
reload locations

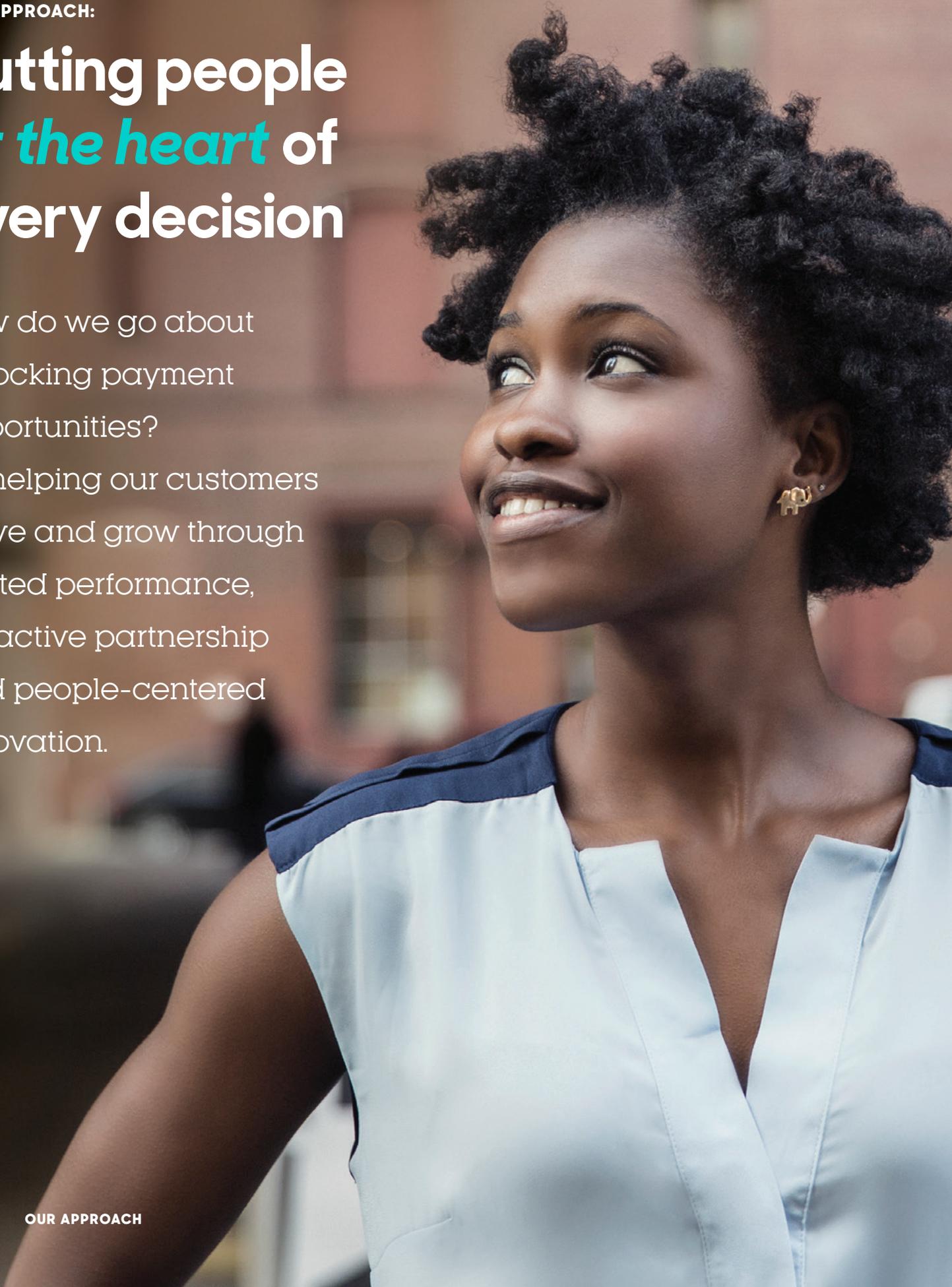
4.9
million
active cards

OUR APPROACH:

Putting people *at the heart* of every decision

How do we go about
unlocking payment
opportunities?

By helping our customers
thrive and grow through
trusted performance,
proactive partnership
and people-centered
innovation.





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.

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.



Proactive Partnership

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



People- Centered Innovation



OUR STORY:

Unlocking *payment opportunities* *for more than 35 years*

Back in 1888, the manager of a textile mill in Columbus, Georgia learned that one of his young workers had nowhere safe to store her money. What did he do? He built her a bank.

That bank became a trailblazer. In 1959, it introduced one of Georgia's first bank credit cards. In 1983, that bank department, Total System Services – later renamed TSYS – was launched as a new company to offer payment solutions that put people first.

And today, that company continues to renew itself with each passing year. Three decades later, we touch hundreds of thousands of businesses and millions of consumers. We now have a presence in more than 80 countries on five continents. And we've expanded far beyond the banking and issuing processing sectors.

- We're the number-one provider of general purpose reloadable prepaid cards by dollar spend through Netspend® in the U.S.

- We're a major player in the merchant acquiring sector, with a focus on integrated payments for the future.
- We offer end-to-end solutions to include loyalty and rewards; card and statement production; managed services and more.

That local hometown bank was catapulted into a global payments leader, but our focus – putting people at the center of everything we do – remains unchanged.

Why does all this matter?

Because our story makes us who we are – unrivaled experts across every part of the payments industry who've never forgotten what matters most: people.

WHAT WE DO:

Unlocking *new ways to pay*





We helped launch mobile payments across the U.S., Canada and the U.K.

FOR PAYMENT PROVIDERS

As the world moves beyond plastic, our issuer processing business serves an ever-growing range of customers – from traditional financial institutions to emerging payment players.

For example, we helped launch mobile payments across the U.S., Canada and the U.K. for some of the world's leading mobile wallet providers.

We processed more than 27.8 billion transactions in 2017, with more than 797 million accounts on file.

And the innovation continues: Today we focus on developing the industry's best products and bringing them to market faster – transforming the payment experience for customers around the world.



We innovate in payment security, reporting and e-commerce.

FOR BUSINESSES

We've been working with merchants and other businesses for decades, delivering a huge range of services from payment card acceptance to payroll solutions. From business and management solutions to improved payment security, we've streamlined e-commerce and created customized reporting for in-app and mobile payment solutions.

Whatever the specifics, we do more than offer technology. We deliver competitive advantage.

Our acquisition of Cayan® in 2018 has accelerated our position as a leading technology payment provider to small and medium businesses (SMBs) in the U.S., supporting more than 787,000 outlets across the country.



We've helped more than 10 million consumers take control of their money.

FOR CONSUMERS

Everyone wants to feel in charge of their money. But how can you have that sense of control if a traditional bank isn't the best fit for you? Your answer: Netspend.

Since 1999, Netspend's prepaid cards and financial management tools have helped more than 10 million consumers make purchases, pay bills and manage their money – without a checking account or credit history.

We're now the number one U.S. prepaid program manager (by gross dollar volume), with more than 4.9 million active cardholders throughout the U.S.

Anyone can pick up a Netspend card through one of more than 115,000 employers and distributing locations and reload it at more than 130,000 points nationwide.

OUR CULTURE:

Building *proactive partnerships*



We've never seen this as just a business.

Everyone at TSYS cares about doing right by people —
whether they're customers, colleagues or partners.

This is more than a nice extra. It's our philosophy, against which we test everything we do. It's the heart of our business: getting to know you, understanding what you need and delivering above and beyond.

It matters so much to us, we've taken a pledge, as individuals and a company, to honor our TSYS Customer Covenant.

OUR CUSTOMER COVENANT

**Through partnership and expertise,
we'll help you unlock the possibilities
of payments. You can trust us to be
honest and transparent, and depend
on us for stability and security.**

**We will hold ourselves to
uncompromising standards.
We will never settle, never make do.
We will earn your trust, and your
business, every day.**



Talk to TSYS *today.*

Whether you're a global banking group, a payments startup, a national retailer, a local store or an individual looking for more control over your money, we're developing new technologies and tools for you right now.

To see what we can deliver for you,
please get in touch, any time.

You're guaranteed a warm welcome.

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 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 tsys.com.](http://tsys.com)

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For the fourth time in a row, TSYS was named to The Civic 50 in 2017, an annual initiative that identifies and recognizes companies for their commitment to improve the quality of life in the communities where they do business. The survey was conducted by Points of Light, the nation's definitive experts on civic engagement.



For the sixth time in seven years, TSYS was named one of the 2018 World's Most Ethical Companies by Ethisphere, a global ethics think tank.



TSYS was named as a Top 100 Global Technology leader by Thomson Reuters for 2018. This recognition honors a select group of companies that have demonstrated a commitment to leadership across eight pillars of performance: Financial, Management and Investor Confidence, Risk and Resilience, Legal Compliance, Innovation, People and Social Sustainability, Environmental Impact, and Reputation.

To learn more:

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