



Payment Solutions Overview

Unlocking Payment Opportunities[®] in the Middle East

TSYS



| Payments in the Middle East are changing. Consumers now have more choice than ever over their finance. Competition is rising – and so is the cost of doing business. |

Banking markets are growing faster here than pretty much anywhere else.

A tech-savvy financial services sector is getting smarter and more diverse all the time.

And institutions across the region are investing in new products and networks to compete with local and international players.

But a challenge brings opportunity. Particularly for businesses who are ready to be bold.

That's where TSYS can help.

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 the Middle East since 1989, when we launched the first licensed non mainframe-based card management solution, and forged the path to allow more banks to participate in the card payments space. Since then, we've been leading the way for People-Centred Payments® in the region and internationally.

With our single platform solution for issuing and acquiring, PRIMESM, we've helped launch payment scheme cards in Bahrain, Qatar and Lebanon. The first e-government prepaid card in the UAE. The first regional m/chip acquirer and the first Mastercard® co-branded credit card in Qatar. Today, we're focused on helping our clients introduce and support digital payments in the region.

From our regional headquarters in Dubai, we are backed by additional TSYS specialists worldwide. We have partnered with more than 30 clients across the Middle East and Africa region, including the region's largest and highest-ranked banks.

In the last 29 years, we've helped people and businesses across the Middle East take control of their payments, and helped shape the payment card industry regionally. We're now committed to helping even more.







30 clients across
the region



Average client
relationship is
more than 14 years



12,000 specialists
worldwide



Regional
headquarters
in Dubai, UAE

***TSYS is a patron of the
Prepaid International
Forum (PIF) Middle
East, and has received
the VRL Middle East
Outstanding Prepaid
Industry Partner Award.***

Decades of experience

Account and portfolio conversions. System development. Portfolio start-ups and new market entries. For years, our solutions have supported millions of card and merchant 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 implementations and 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.

Culture of service

The spirit of partnership. That's our spirit. We measure our success by the success of our clients, and do everything we can to ensure their efficiency and profitability.

Investment in technology

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've got a great track record with Sharia-compliant solutions. In the 1990s, we saw the need for management solutions for Islamic card products, so we teamed up with the best minds in the market and we created them.

And today, we provide Sharia-compliant solutions to Islamic and non-Islamic banks, including the Middle East's largest Islamic private bank, Al Rajhi Bank.

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, commercial, contactless and instalment 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, 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.

FEATURES INCLUDE

- **Integrated solutions for Issuers**
 - › *Multi-product 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*



TSYS FACTS

571.9 million
traditional
accounts on file

27.8 billion
transactions
processed per year

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.***

Process millions of transactions, every day – in different languages, 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.



TSYS FACTS

787,000
TSYS merchant
outlets

6.2 billion
transactions

FEATURES INCLUDE

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

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 us at [tsys.com](https://www.tsys.com).**

We can't wait to meet you.
Talk to us on +971 4 550 3100
or at primesales@tsys.com,
or [tsysprime.com](https://www.tsysprime.com).

CALL US:

North America

+1.844.663.8797

International

+44.1904.562.051

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