

ASIA-PACIFIC



Acquiring | Issuing | Loyalty | Managed Services | Prepaid



People. Service. Technology.





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Throughout the Asia-Pacific region, governmental reforms and economic growth are creating vast opportunities for issuers and acquirers.



UNDERSTANDING THE MARKET

TSYS knows that the Asia-Pacific market is a kaleidoscope of opportunity. Incorporating many cultures and traditions, this is a vast region with a radiant history. We believe the future is equally bright.

This expansive region includes some of the world's fastest-growing markets. China's booming middle class is driving the world's fastest-growing economy. A combination of governmental reforms and market determination has helped ignite the Japanese economy, which currently ranks among the largest in the world. Likewise, India has made impressive economic progress, yet still has one of the most under-penetrated retail-lending markets in Asia-Pacific.

We are the only third-party processor in Japan that offers multi-currency, multi-function debit cards. This was a critical factor for one major consumer-finance company's decision to select TSYS as the processor for a new co-branded debit card — the first of its kind in Japan.

TSYS recognizes the opportunity this region represents and has made significant inroads into not only the major Asian markets but also developed a strong client base across many other markets including Singapore, Thailand, Malaysia, Philippines, Vietnam, Pakistan, Sri Lanka, Nepal, Cambodia, Seychelles, Maldives and Bangladesh.

On behalf of our clients, TSYS has deployed a broad spectrum of payment solutions to serve prestigious clients such as ICICI Bank, Maybank, Barclays, JCB, UFJ, Shanghai Pudong Development Bank, Huaxia Bank, China Industrial Bank, EXIM Bank Vietnam and Vietnam International Bank.

To better serve our clients in Asia-Pacific, we've established critical relationships with leaders in business and government. These relationships coupled with the knowledge TSYS has gained through providing a broad set of products and services to diverse markets and an even more diverse client base translates into a truly invaluable asset to financial institutions that seek to capitalize on the regions' momentum. So whether you're creating new business, expanding your business or launching new products in emerging markets, TSYS is your partner that can help seize the opportunities.

OPTIONS FOR YOU

Whether you're planning to enter the card business or seeking new market growth, TSYS offers systems that are proven in providing multi-country, multi-language and multi-currency support. TSYS gives you options that are tailored for your business model.

Our end-to-end solutions simplify your processing needs, making you more efficient and more profitable. Similarly, through our support and managed services solutions, you can continue





to focus on your business while we provide you and your customers with superior service.

For financial institutions that seek to capitalize on opportunities in Asia-Pacific, TSYS offers a variety of advantages, including established relationships, in-country presence, and knowledge and experience in the region. Here are some examples:

- > Through our acquisition of Card Tech Ltd, TSYS provides clients with flexible, cost-effective processing solutions through our Prime server-based platform. Our platform supports credit, debit and prepaid-card issuing and merchant-acquiring programs in multiple currencies, countries and languages. This agile and scalable solution enables clients in developing financial industries to expand services as their business grows.
- > Our equity investment in China UnionPay Data Services Co.Ltd., (CUP Data), a payment-services subsidiary of China UnionPay, means clients get the indispensable combination of TSYS' payments industry experience and a relationship with China's largest outsourced bankcard processor. TSYS' reputation for innovation has helped establish CUP Data as the clear leader for outsourced payment services in China. It now successfully serves more than 50 financial institutions including four of the top 12 banks in China and prominent global banks by offering world-class technologies and local market expertise.
- > In Japan, our equity investment in GP Network Corporation, a payments gateway for acquiring transactions, means instant acquiring leverage for institutions that are interested in building this portion of their business. As the trusted partner for thousands of merchants in Japan, GP Net manages the authorizations and data-capture network,

provides maintenance and administration of the data and operates a continual merchant help desk. Working closely with card companies and vendors, GP Net is fully committed to supporting migration to new payment technologies, becoming the first EMV-compliant acquiring processor.

The choice is yours. This is your future, and TSYS is your partner in securing it.

IMPROVING YOUR CUSTOMER SATISFACTION

TSYS is the preferred processing partner for some of the most recognized and respected financial and retail organizations around the world. We offer a broad range of services that have added quantifiable value to our clients' portfolios. Your unique combination of these services enables you to create the appropriate blended solution for your business strategies, therefore achieving incremental revenue gains and improving your customers' loyalty and satisfaction throughout their lifecycles.

> Improved Speed to Market

TSYS' platform architecture and innovative marketing tools simplify and streamline product delivery.

> Proven Risk Management

TSYS was a leader in the development of chip-and-PIN technologies for the European and Canadian markets. We offer a selection from the industry's leading fraud- and risk-control technologies, which may be integrated according to the unique needs of your business and market.

> Effective Loyalty Programs

Our loyalty consultants analyze your portfolios and help you design programs that reward and retain your best customers.





> Improved Data Analytics

TSYS' portfolio analytics provides for value optimization with software that monitors evolving cardholder patterns in a dynamic fashion.

> Compliance and Regulatory Issues

TSYS' shared platforms reduce the expense of regulatory compliance for all users.

> Improved Customer Care

Our contact center and back-office servicing focuses on improving the customer experience at every touchpoint.

COMMITMENT TO THE ASIA-PACIFIC MARKET

TSYS first established its presence in the Asia-Pacific in 2000 with its majority purchase of GP Net. TSYS Japan Co.,Ltd., based in Tokyo, was formed in 2003 and now offers an attractive alternative to in-house processing for acquirers and issuers. In 2005, we established our joint venture with China UnionPay, China UnionPay Data Services Co.Ltd., (CUP Data) and opened our first office in Shanghai. Today, we have facilities throughout the region, including Japan, China, India, Malaysia, Philippines and a regional data center in Japan.

WHY TSYS?

Because of our investment.

Our recent history demonstrates our long-term commitment to the Asia-Pacific marketplace. We have invested thousands of hours in our technology, ensuring its ability to fit the unique needs of this market. We also invest in innovative and regulatory enhancements to our shared platforms every year, enabling clients of all sizes to leverage advanced technology to realize their growth strategy.

Because we partner with you.

The TSYS culture emphasizes a true spirit of partnership. For that reason, we form partnerships with companies and organizations that share our philosophy. We are committed to your success because we see our success directly related to yours.

Because of our technology.

We adhere to the highest standards for security, response times and reliability in the industry. Additionally, TSYS offers a choice of processing platforms, with scalability and unmatched speed-to-market advantages depending on the solution that is best suited to your needs.

Because of our experience.

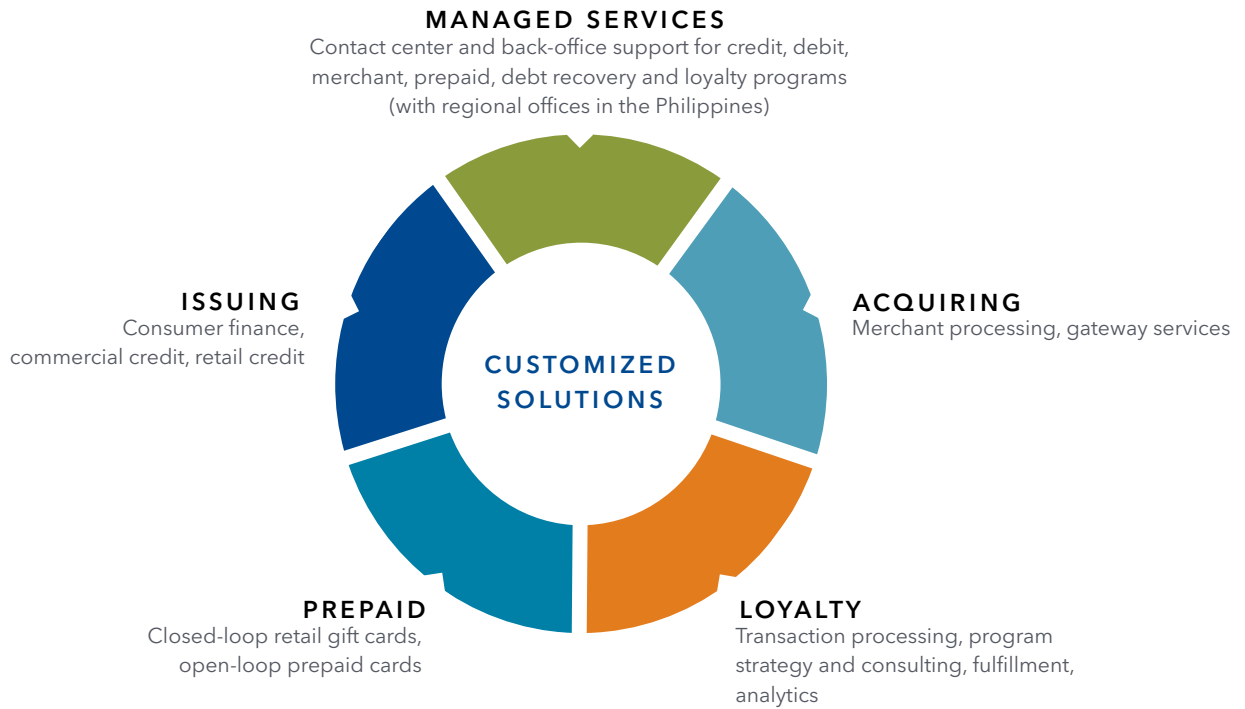
Our core competencies in portfolio conversions and implementations have allowed us to successfully convert hundreds of millions of accounts, and launch numerous portfolio start-ups and new market entries. As one of the world's largest companies for payment services, we have the experience to support and guide your strategic goals, delivering the benefits of our global experience with local-market emphasis.

We believe in the value we bring to the global marketplace. Through the relationships we have with hundreds of financial institutions and retailing companies around the world, we make it possible for millions and millions of people to navigate their lives with confidence and convenience every day.

Our people, service and technology make the difference.

TSYS is your partner in global payment strategies.

Solutions for the Payments Spectrum



WHAT WE DO

TSYS has a long-term commitment to the Asia-Pacific marketplace. We continue to expand and develop our capabilities to offer our clients the necessary components to build smart solutions for their entire business. Our technology and core competencies provide you with a partner that is equipped to deliver customized solutions to address your needs.



In addition to our core platforms, our solution set includes these components:

> **Internet and Graphical User Interface (GUI) Front Ends**

> **Value-Added Products and Services**

- application decisioning and processing
- data analytics
- portfolio management (TRIAD or ProbeSM)
- portfolio strategy and analysis

- fraud services
- enterprise-wide, workflow-management tools

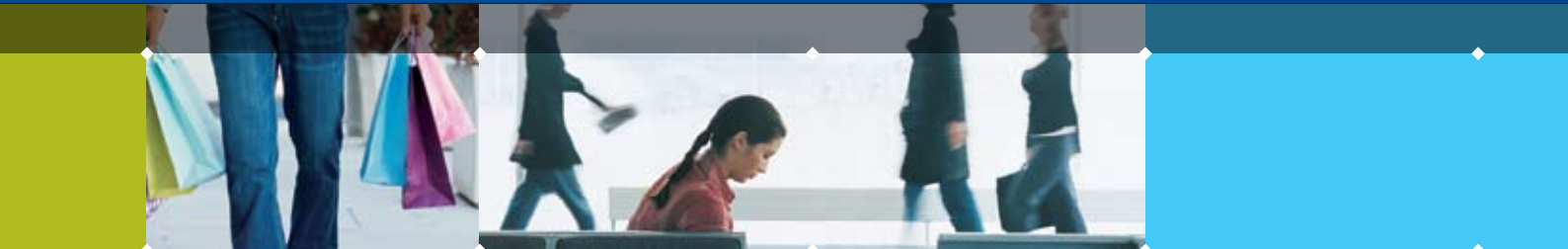
> **Fulfillment Through Best-of-Breed Partners**

- card production
- print and mail



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TO LEARN MORE

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About TSYS

As one of the world's largest payment-services companies, the people, service and technology of TSYS enable hundreds of millions of consumers globally to navigate their lives with confidence and convenience every day. TSYS (NYSE: TSS) offers unmatched flexibility, quality and control through a broad range of issuing and acquiring payment technologies, including consumer-finance, credit, debit, prepaid and other related services for financial institutions and retail corporations in any global region.

TSYS' global headquarters are located in Columbus, Georgia, with other local offices spread across the Americas, EMEA and Asia-Pacific. TSYS serves more than 300 clients worldwide, including relationships with more than half of the top 20 international banks.

The people of TSYS are respected around the world for the spirit of true partnership they invest in every relationship and business decision. By the passion they bring to the world of payments, the people of TSYS are known as good people to do business with. Get to know us at tsys.com, or contact us at +603 2173 6800 to learn more about how we can serve as the trusted agent in your payment strategies.

GET TO KNOW TSYS

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