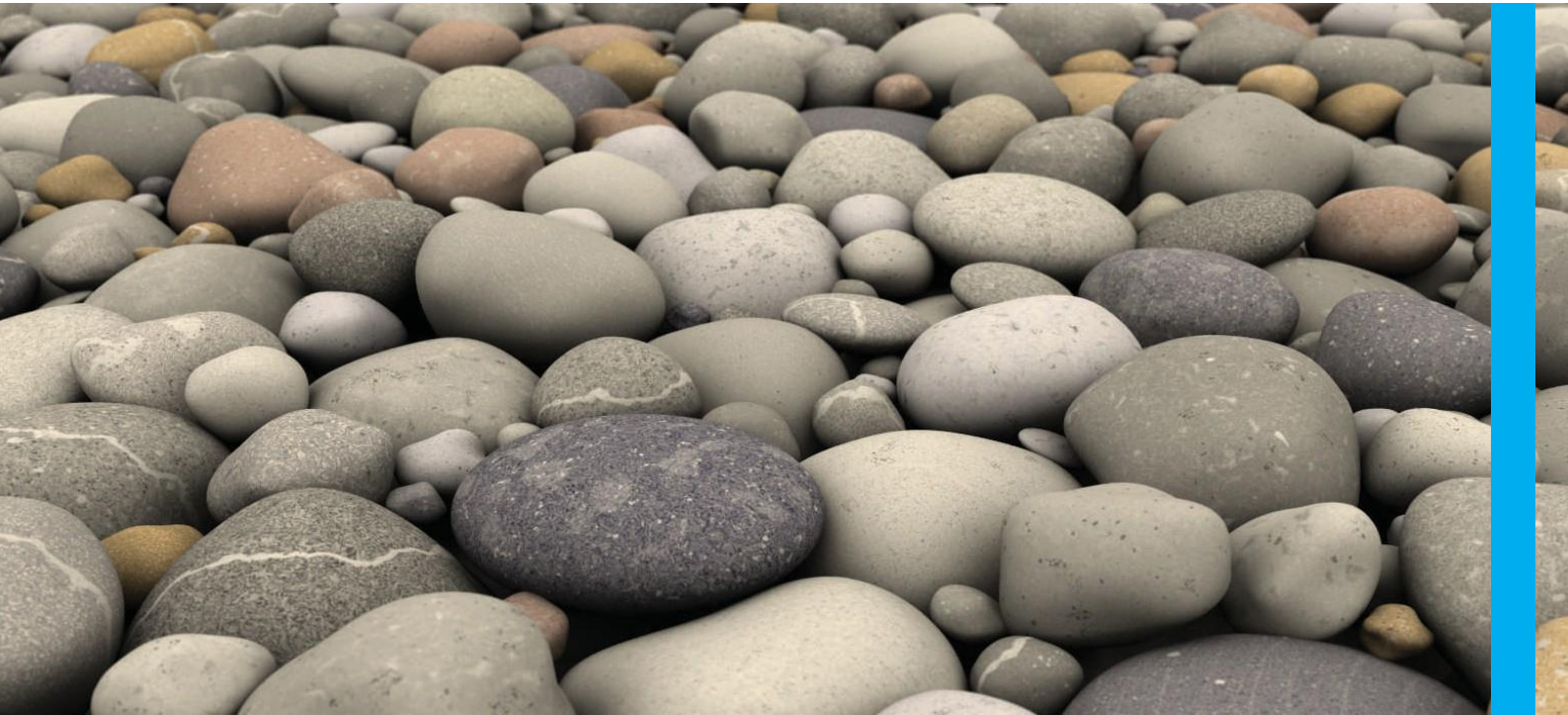


# Endless Possibilities



## Key Facts & Figures

- 11 customers
- Driving 2700 + ATMs
- Driving 50% of the POS in Pakistan
- Processed over 198M transactions in 2015
- Hosting 4.7+ million Debit & ATM cards
- PCI DSS Compliant Infrastructure
- PA DSS Compliant Applications
- PCI PTS Compliant Infrastructure
- EMV Ready
- NFC & Contactless Ready
- TPP for VISA, MasterCard & Union Pay
- Processing center in Karachi
- Disaster Recovery site in Islamabad
- SLA based services
- Rebate policy

### Euronet Pakistan

Euronet Pakistan, a subsidiary of Euronet Worldwide brings with it the experience of the world's largest global provider dedicated to banking and payments technologies. Euronet Pakistan is poised to offer the best blend of technology and outsourcing services to all Pakistani banks from its state of the art facility in Karachi, Pakistan. Backed by the very best talent in the local industry we provide an unmatched flexibility, scalability and SLA-based services.

### Euronet Worldwide

Euronet Worldwide is an industry leader in processing secure electronic financial transactions. The Company offers payment and transaction processing solutions to financial institutions, retailers, service providers and individual consumers. These services include comprehensive ATM, POS and card outsourcing services, card issuing and merchant acquiring services, software solutions, consumer money transfer and bill payment services, and electronic distribution for prepaid mobile phone time and other prepaid products.

Euronet's global payment network is extensive - including 24,761 ATMs, approximately 129,000 EFT POS terminals and a growing portfolio of outsourced debit and credit card services which

are under management in 50 countries; card software solutions; a prepaid processing network of approximately 658,000 POS terminals at approximately 301,000 retailer locations in 34 countries; and a global money transfer network of approximately 310,000 locations serving 150 countries. With corporate headquarters in Leawood, Kansas, USA, and 58 worldwide offices, Euronet serves clients in approximately 165 countries.

### Accomplishments

- Operating the largest independent nationwide shared ATM network in India
- Processing as the largest payment network in the world for prepaid mobile top-up
- Operating one of the largest global money transfer companies in the world.
- Euronet Expands its shared independent automated deposit terminal networks Europe
- Powers Walmart-2 Walmart's domestic money transfer product.

**Bringing currency to life in over one hundred & fifty countries across the globe**



## Our Values

### Excellence

We empower our people to deliver customer-focused solutions with the highest levels of professionalism and commitment to excellence

### Value creation

We enable our customers to become high performance businesses thru consistent delivery of value based services

### Innovation

We value, encourage, and enable our employees and partners to develop innovative and synergistic solutions

### Best people

We attract, develop and retain the best talent for our business who demonstrate a "can-do" attitude in a collaborative and mutually supportive environment

### Integrity

We demonstrate the highest degree of integrity in every aspect of what we do. We are committed to instilling professional and ethical behavior in all our employees

## Our Services



### Debit Card Hosting & Management

Euronet Debit Card Hosting & Management service helps our clients improve their debit card payment processes thereby significantly cutting costs and increasing profitability. By making use of our capital investments in infrastructure and skilled workforce, clients can furnish their high-volume transaction-driven card issuance, acquisition, compliance, processing and servicing needs, all within in a PCI-secure environment. Our robust & flexible architecture will yield new & tailored products for your market. Optimize your operations and transform costs from fixed to variable with our pay as your grow payment structure.

### ATM, CDM & Kiosk Driving and Monitoring

Euronet Pakistan provides end-to-end Self Service transaction processing, which includes terminal driving, network, ATM & transactions monitoring, authorization, and routing to all major payment schemes and host connections. Euronet Pakistan drives virtually all ATM makes and models, using a wide variety of telecommunications modes. Euronet Pakistan helps you improve the profitability of your ATM network by extending beyond their core capabilities with newer services like Dynamic Currency Conversion.

### POS Acquiring & Merchant Management

Euronet's POS Acquiring & Merchant Management service is a fully featured, integrated service enabling you to manage the terminals, route and authorize transactions, perform customer service functions, and manage the merchant portfolio. The end to end service provided by Euronet allows banks to focus and nurture client-bank relationships and grow business, while Euronet manages the terminal driving, merchant management, back office processing, settlements and dispute handling (chargebacks).

### Prepaid Card Hosting & Management

With Prepaid Card Hosting & Management service from Euronet, banks can acquire new accounts and generate year-round fee income. Our system can seamlessly integrate with all internal systems of a bank to offer a variety of services. Using our highly flexible systems you can introduce newer prepaid products to target segments such as remittance disbursements, payroll management, corporate payments, gift cards and co-branded cards.

### Gateway Services

Euronet's Gateway Services provides a bank all the advantages of directly connecting with payment schemes coupled with significant cost savings associated with using a Third Party Processor for transaction processing. Euronet's gateway service provides banks connectivity to all major international card organizations and local networks. Card issuers are provided with access to additional acquiring touch points (ATMs & POS) via international card networks and acquirers benefit from added revenue through the ability to accept branded cards.

### Dynamic Currency Conversion

Euronet's Dynamic Currency Conversion service gives you the leverage over your competition in providing unique and innovative services to your customers. It ensures to generate additional revenue and brand value for your organization by giving the convenience of converting all cash withdrawals & purchases made by foreign card holders in Pakistan to their home currency. Euronet has been launching Dynamic Currency Conversion for its customers for years now and our system works across all three channels (ATM, POS, E-commerce). Our teams expertise can also be used for consultancy on the revenue model to be used by the bank to determine the profit margin and elasticity of the solution.

For more information write to us at: [pakistan-info@eef.com](mailto:pakistan-info@eef.com)



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