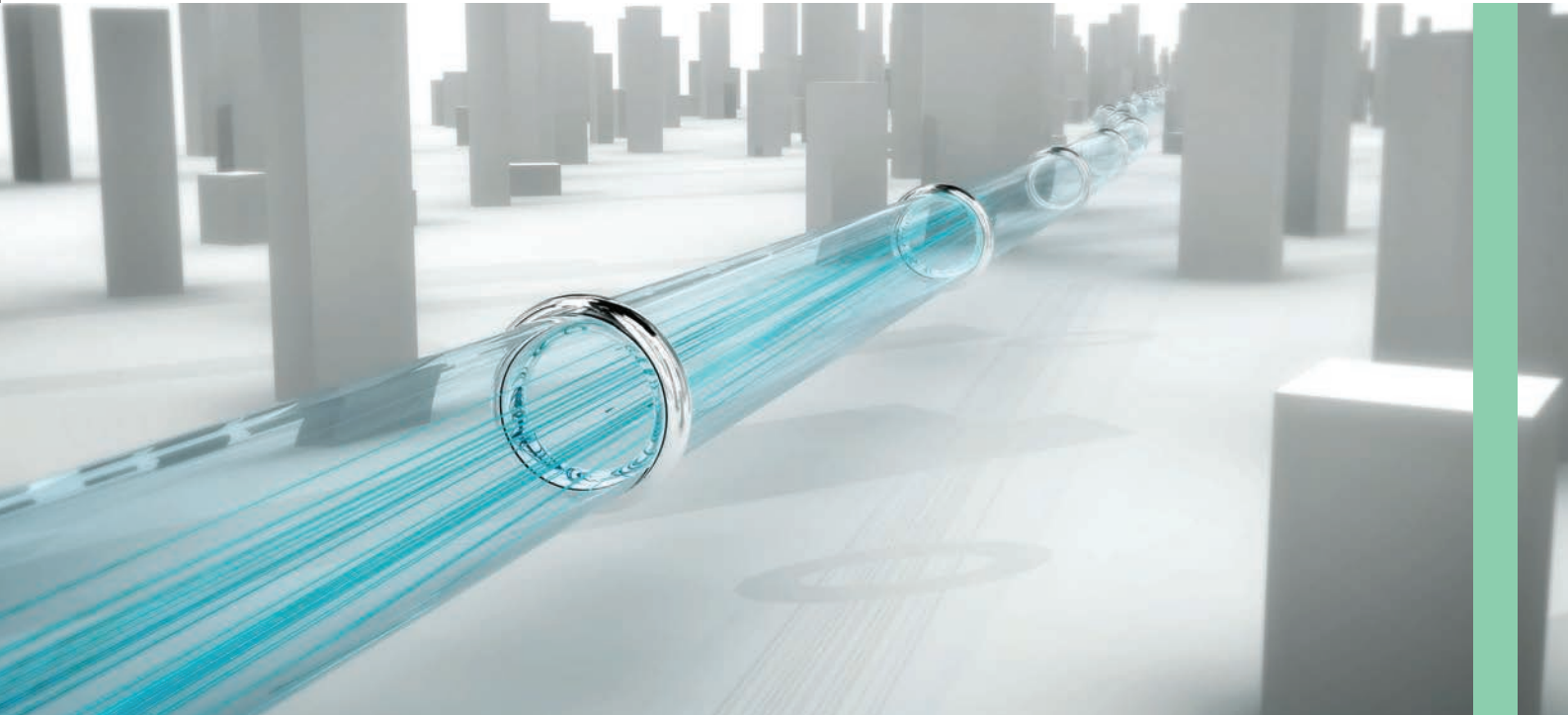


## Gateway Processing Services



### Service Flyer

*Take advantage of 3rd party gateway processing services by Euronet ensuring minimal capital and operating expenditure to connect to any payment scheme*

*Euronet Pakistan provides its customers with all the advantages of directly connecting with the payment schemes coupled with significant cost savings associated with using a Third Party Processor for transaction processing*

### *Cost Effective Connectivity To International Payment Schemes*

Debit and credit cards have increasingly become the preferred methods for consumers to pay for goods and services, making these forms of electronic payments an indispensable way for merchants both big and small to conduct business.

Using Gateway or Third Party Service Providers to drive these programs has proven to increase revenues and cut costs in months rather than years. Additionally without carrying the financial burden of directly connecting with a payment scheme, banks can shift their focus to other aspects of their electronic banking programs.

Euronet Pakistan provides its customers with all the advantages of directly connecting with the payment schemes coupled with significant cost savings associated with using a Third Party Processor for transaction processing.

Benefiting both card issuers and acquirers, Euronet's Gateway Services provide participating banks with connectivity to

International Card Organizations and local networks. It's a win-win situation.

Card issuers are provided with access to additional acquiring touch-points, while the acquirers benefit from added revenue via the ability to accept International Card Organization branded cards. It also provides cost benefits to the bank by saving their individual investments on the connectivity which is rather shared between all the clients.

Euronet's Gateway Services include:

- Establishment and maintenance of gateways to payment schemes
- Switching bank card transactions between payment schemes and bank host
- Processing network incoming/outgoing clearing and settlement files
- Preparation of files for electronic posting to the bank host
- Installation and maintenance of payment schemes back office software at the Euronet Operations Center



## Key Features

- Single connectivity for all payment schemes
- Available for VISA, MasterCard & UnionPay
- EMV Ready
- Contactless and NFC Ready
- Ready for Debit, Credit & Prepaid Services
- Support for all acquiring channels
- All compliance mandates covered
- PCI DSS Compliant Infrastructure
- PA DSS Compliant Application
- End to End Business Connectivity
- SLA Based Services



- Inputting and processing of exceptions transactions
- Compliance with International Card Organization mandates

By choosing Euronet Pakistan as your gateway service provider, you will enjoy a multitude of benefits, some of which are listed below:

**Quick time to market** | Systems already in place, software installed and live with 9 institutions

**Fully compliant** | Infrastructure and systems are compliant and certified with all regulatory frameworks. Euronet is the only PCI DSS 2.0 certified entity in Pakistan. Euronet Pakistan has deployed a PA-DSS compliant software which is not the case with any other provider of gateway services in Pakistan

**Predictable costs** | No hidden costs for any mandates, upgrades for all mandates already in place

**Future Safe** | System will always be in line with the latest trends in the developed markets, Euronet Pakistan is supported by its sister entity Euronet Software USA (the software development wing of Euronet Worldwide). Euronet Pakistan also has a local development center to cater to the ever changing and demanding needs of the local market

**Increased Customer Satisfaction** | With SLA based services, Euronet will ensure superior service and uptime

**24 x 7 Monitoring** | 24 x 7 monitoring and proactive escalation of Gateway related issues to your team by Euronet monitoring team

**Proven reliability and scalability** | Capable of processing in excess of 12,000 transactions per second (based on the latest benchmarking exercise performed in collaboration with IBM)

**Reduced processing costs** | Your financial institution's single-point connection to all payment schemes via Euronet enables you to consolidate all of your card-based authorization for Debit/Credit/Prepaid Cards on an integrated platform—reducing telecommunications costs, eliminating redundant functionality, and streamlining back-office procedures



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