

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 with predictable cost.

Our core 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

At a glance

- 11 local customers in Pakistan
- Driving 2,700+ ATMs
- Driving 50% of POS terminals countrywide.
- Hosting 4.7+ million Debit & ATM cards
- Processed over 198million transactions in 2015
- PCI DSS certified with PA DSS certified application entity in Pakistan.
- PCI PTS certified entity in Pakistan
- Third Party Processor for VISA, MasterCard & UnionPay
- Processing Centre in Karachi with Real Time Disaster Recovery Site in Islamabad

A Trendsetter

- First VISA EMV Debit Card Launched in 2011
- First MasterCard Third Party Processor in the country
- First PCI DSS 1.2 Certified Centre in Pakistan in 2011
- First entity to launch VISA Money Transfer Service in 2012
- First entity to go live with UnionPay (CUP) POS/Merchant Acquiring Services in the country
- First entity launching MasterCard EMV Debit Card in 2013
- First Ecommerce Acquirer facilitator for Visa and MasterCard in 2013-2014.
- First Ecommerce Acquirer facilitator for UPI in 2016

Core Services

Debit Card Hosting & Management
 Prepaid Card Hosting & Management
 ATM, CDM & Kiosk Driving and Monitoring
 POS Driving & Merchant Management
 Gateway Services
 Ecommerce Acquiring
 Dynamic Currency Conversion
 Contactless Payments

Customers

MCB Bank Limited
 National Bank of Pakistan
 Habib Bank Limited
 NIB Bank Limited
 JS Bank Limited
 Burj Bank Limited
 Al Baraka Bank Limited
 Samba Bank Limited
 SME Bank
 WEMSOL
 MNET

Differential Advantages

- 1. Pay as you grow** | Bank can pay for the card & ATM volumes as they grow
- 2. No hidden charges** | Predictable monthly recurring costs. Fixed costs with 10, 7 & 5 year contract options
- 3. Lower Future Growth Costs** | Euronet has already invested into the infrastructure and will continue investing for further growth for all of its customers. No hardware, software procurement will be required at any point in time for services being rendered thru Euronet
- 4. Minimal Risk & Time/Cost Advantage** | Euronet is already connected with VISA, MasterCard, UnionPay, 1LINK, MNET. This ensures that Euronet Pakistan can quickly deliver the entire project
- 5. Guaranteed Uptime** | Euronet ensures that guaranteed service levels are maintained and Euronet backs this guarantee with a rebate policy, this means we pay back if we don't meet the service levels
- 6. Fully Compliant & Secure Infrastructure** | The application in use by Euronet Pakistan is developed in house by its software development wing in the US (Euronet Software Solutions) and was the first PA DSS compliant application to be deployed in Pakistan. Euronet Pakistan also continuously strives to be PCI DSS compliant, it was the first entity to achieve PCI DSS compliance in 2011 in Pakistan. Currently Euronet Pakistan certified on PCI DSS version 3.1 and PCI PTS certified entity in Pakistan.
- 7. Proven reliability and scalability** | Our systems are in use by top banks worldwide to drive their diversified electronic banking channels. Euronet's Core ITM processing system is capable of processing in excess of 12,000 transactions per second
- 8. Business Continuity** | Euronet Infrastructure is hosted at IBM BCRS Karachi and its DR site is hosted at IBM BCRS Islamabad with real time replication ensuring complete business continuity
- 9. Blend of local and global expertise** | Euronet Pakistan comprises of experienced individuals from the local industry and is backed by the expertise of its affiliates across the globe and its development centres and EFT processing centres in the USA, Greece, Budapest, China, Serbia and India.
- 10. Trendsetters** | Euronet Pakistan has the distinction of being the trendsetter in the local market when it comes to PCI DSS, PA DSS, EMV Issuance, VMT Issuance, Dynamic Currency Conversion and many more