International Processing for the Financial Industry

State-of-the-art transaction processing and an unparalleled bandwidth of operational services to support banks and payment service providers worldwide.
Processing for the Financial Industry

Covering the entire value chain

Benefit from our tailor-made processing services that support all aspects of your card business. Join the 200+ financial institutions whose issuing and acquiring operations we support all over Europe.

<table>
<thead>
<tr>
<th>Merchant</th>
<th>Acquiring Bank</th>
<th>ATM Acquiring Bank</th>
<th>Issuing Bank</th>
</tr>
</thead>
</table>

### Acquiring Processing

- Acquiring Processing
- Clearing and Settlement
- Retail-, E-Commerce-, Hospitality solutions
- Petrol solutions

### ATM Processing

- ATM Management, terminal and host-to-host based
- Transaction Processing
- Clearing and Settlement
- Mobile Top-up and DCC
- Reporting (Web access)

### Business Process Outsourcing and Value Added Services

- Fraud Detection and Prevention, Chargeback Services, Merchant Services, OCC, Mobile Top-up, services for multinational acquirers and merchants, 7x24h ATM Servicing, Balance Enquiry, PIN Change

### Network Service Provider (NSP)

- NSP Routing for Card Scheme cards (Visa, Mastercard, American Express, etc.) and private label cards. 7x24 availability. Retail, E-Commerce, Hospitality, ATM Routing. Terminal and host-to-host protocol.

### Acquiring License Sponsoring

- SIX offers Acquiring Partner Models of international schemes to enable smaller banks to process their own merchant acquiring or ATM processing.

### POS terminals for customer identification at bank branches

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### Debit Card Processing

- Card Management
- Authorization
- Online-to-issuer
- Clearing and Settlement

Serviced or managed debit card processing according to bank’s infrastructure set-up.

### Credit/Prepaid Card Processing

- Card Management
- Usage
- Clearing and Settlement
- Customer Loyalty Programs

In addition: co-branded prepaid and dual cards in all possible characteristics. Other brands on request.

### Business Process Outsourcing and Consulting Services

- Fraud Detection and Prevention, Chargeback Services, Customer Services and Call Center Services, EMV-Chip competence center, contactless and mobile payments, IT engineering consulting.

### Issuing License Sponsoring

- SIX sponsors issuing licenses of international schemes to enable smaller banks or retailers to issue their own (co-branded) prepaid or debit cards.

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PCI DSS approved by Acertigo
Your Processing Partner of Choice

for turning challenges into business opportunities

With a trustworthy and stable partner at hand, you can sit back and watch today’s rapid changes in technology and regulation. A strong, reliable and future-oriented processing platform certainly is a main success factor in transaction processing. But it is also the know-how and the proactiveness of your technology partner that gives you peace of mind. Let us follow PCI regulations, fulfill scheme requirements and address all the issues that SEPA may bring about – while you can concentrate on the needs of your own customers.

Whether you are seeking a partner to outsource your entire card operations to – or rather want to put certain critical or high-volume processing elements into expert hands – we offer modular services and are able to meet your specific requirements with a package of individual solutions.

Size matters indeed

Today, our proven pan-European processing platform is home to over 200 financial institutions with a combined volume of over 1 billion transactions per annum. Our platform is capable of handling three times this volume. Hence, each and every one of our customers, no matter in which country, will benefit from the economies of scale we achieve through our continuous expansion. This applies to cost efficiencies and to new features and products alike.

The benefit beyond

Through our broad range of processing services and our integrated payment solution we are able to offer you cost efficiencies and synergies that only a provider of both issuing and acquiring processing services can offer.

Acquiring Partner Models

The customer portfolio of a retail bank typically consists of a large number of merchants operating in a variety of industries. If you are not in the commercial acquiring business, you may want to consider improving your relationship with your customers by having them process their card business transactions through your channels. To that end, SIX Payment Services can offer you several Acquiring Partner Models designed to perfectly suit your needs: from lead agent to preferred value added merchant service provider – you choose the model that suits your set-up and strategy. In any case, our offerings are of low cost, low investment and low risk for you.

Leveraging the acquiring and issuing ecosystem can bring you substantial commercial advantages.

Services covered by:

WINNER 2011
European Card Acquiring Forum

Processing Award

WINNER
European Card Acquiring Forum

Processing Award

WINNER
European Card Acquiring Forum
Issuing Processing

Best-in-class services for best-in-class products

SIX processes over 25 million cards in Europe and is market leader in Austria, Luxembourg and Switzerland. In Belgium, we will be switching transactions for the national debit brand Bancontact/MisterCash as of 2013, which is another proof of our position amongst the leading processors in Europe. Our reputation is built on a unique combination of reliability, innovation and dedication to our customers – contemporary Swissness, if you will.

Bank Cards
Have your bank cards processed at SIX: from card management to PIN verification. For maximum security we recommend and process bank cards fitted with EMV chips.

Debit Cards
SIX offers all elements necessary to make a debit card program successful: from card management to transaction processing based on online-to-issuer authorization, to clearing and settlement. Our flexible approach allows our customers to define the band-width of services outsourced to us in-line with their own set-up: the scope may range from a very lean and cost-efficient pure processing scenario to a full-service offering, where the entire card management is handled by SIX.

Credit Cards
Card issuers benefit from our state-of-the-art platform which enables modular, diversified and straight-forward set-up and changes of products and services for your credit card portfolio. New card types like contactless cards included!

Prepaid Cards
A growing business that card issuers should not underestimate. Let your creativity rule in designing the prepaid program – and let SIX support your success with proven processing expertise.

Closed-loop Cards
Be it large retailers who issue their own cards, or communities for public services and transportation, SIX has the expertise of running programs for closed-loop cards or cards co-branded with international schemes.

SIX is investing a considerable amount of resources into innovation and technology, be it for contactless or mobile payments, or anti-fraud solutions, for the benefit of all our customers.

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<tr>
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<th>Bank Cards</th>
<th>Debit Cards</th>
<th>Credit Cards</th>
<th>Prepaid Cards</th>
<th>Closed Loop</th>
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<tbody>
<tr>
<td>Brands</td>
<td>Your Account/ Bankcard</td>
<td>Mastercard</td>
<td>American Express</td>
<td>American Express</td>
<td>Co-branded Department Store Card</td>
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Acquiring Processing

For your merchant portfolio and ATM acquiring

With an experienced processing partner, you stay on top of the industry. EMV, PCI, SEPA, to name just a few industry standards, will lose their impact on your operations when working with SIX. We cover all services along the acquiring processing value chain and are ready to take on operational elements like fraud detection, chargeback handling and call center services.

As your acquiring processor we provide you with an integrated debit, credit and prepaid acquiring processing platform. This allows for maximum adaptiveness for multi-currency, multi-country and multi-brand services. With our modular single platform architecture, we support large international merchant structures. This enables you to provide outstanding services to your cross-border customers through harmonized processes.

Sophisticated settlement methods and configurable merchant commission components allow you to best meet your customers’ individual needs. This also covers highly sophisticated loyalty and reward programs, that play an increasing role as merchants compete for their share of their customers’ wallets.

We provide you with added value and additional revenue potential from services like DCC (Dynamic Currency Conversion) in more than 45 currencies or Mobile Top-up.

As our principle, latest trends in payments, such as contactless payments or mobile payments, are incorporated into our services as soon as they become commercially interesting for our acquiring clients.

Take advantage of the option of outsourcing business processes. Depending on your specific needs, SIX can provide you with state-of-the-art fraud detection and prevention, merchant services, call centers, chargeback services, services for multinational merchants and much more.

12,000 testimonials worldwide: ATM Acquiring Processing

We are proud to say that this number makes us a leading ATM processor in Europe. From ATM management, transaction processing to clearing and settlement – many banks rely on the proven technology and the professionals behind it, when it comes to operating an ATM network. In addition to straight-forward cash-out processing, we can enhance ATMs with services like:

- DCC: your customers from abroad have the choice of being debited in local currency or in their home currency. Your benefit is a share of the foreign exchange revenue.
- Mobile Top-up: let an ever growing number of customers top-up their mobile phone at your ATM and benefit from every single transaction.
- PIN Change: give your customers more comfort and provide them with the opportunity to carry out PIN changes at your ATMs.

ATM License Sponsoring

Our Acquiring Partner Model is available for the ATM business, too. In this case we provide you with both the acquiring license and the processing support for your ATM population.

We are a truly pan-European partner with a modular portfolio, so you can choose best-fit solutions and have a quick return on investment.
With a dedicated team of payments experts, SIX is well positioned to support you throughout the process of identifying your requirements, selecting the right way forward, managing the migration and operating your card business on a daily basis.

Managing huge migration projects
Between 2008 and 2011, SIX managed the migration of the largest merchant and card portfolio that has been undertaken in Europe to date. This project for PayLife Bank, the leading card organisation in Austria, has been awarded with the FSTech award “Outsourcing Project of the Year”. Before the acquisition PayLife Bank was our customer until 2013. The migration went unnoticed by all card holders and merchants in the country.

In March 2011, the banking community officially announced that by the end of 2011 bancomat would no longer exist and that V PAY had been selected as their preferred debit system for the future. Of the twelve banks that had previously been part of the bancomat scheme, eleven banks accounting for a total of 600,000 cards supported this decision to migrate to V PAY. The remaining bank decided to discontinue its very small debit card operations at this point.

There was only nine months to complete the entire project. SIX Payment Services was well positioned to take the lead in managing this project, having been integrated into the country’s payment landscape for 25 years, and at the same time being the leading acquirer in Luxembourg. With the flawless execution of the project, SIX Payment Services has a huge share in making this success a showcase for future V PAY countries.

Between 2013 and 2015, SIX migrated the portfolio of all banks in Luxembourg to our new state-of-the-art issuing processing platform. Over three million cards – and over 100 million transactions p.a. – have been migrated to the new issuing platform. All Luxembourg banks as well as a number of banks from Germany, Belgium and Austria now use the platform. This involved a complex process, which required the existing functions and interfaces to be exactly replicated. Over numerous weekends, the banks were migrated from the old system to the new one, without any impact on cardholders.

Card business consulting
Our specialists help you to shape the optimal card and/or acquiring portfolio for your market and support you along the entire process of implementation, optimization and operational outsourcing. We help you to strike the balance between economic factors and aspects of quality, efficiency and future-orientation.

Brands
- VISA
- MasterCard
- American Express
- JCB
- Diners Club
- Beltex

Products
- Credit Cards
- Debit Cards
- Prepaid Cards
- Multi-account Cards
- Corporate Cards
- Closed-loop Cards

Features
- Contactless
- Mobile
- EMV
- 3-D Secure
- Loyalty
- SMS
SIX Payment Services, a SIX company, has been a leading provider of payment processing services since 1977. Today, SIX Payment Services provides financial institutions and merchants throughout Europe with secure and innovative solutions along the entire value chain of cashless payments. Our modular offering includes credit and debit issuing processing, acquiring processing and network services as well as POS terminals and a broad range of value added services. With over 1,200 employees and a local presence at 10 office locations, SIX Payment Services partners with customers in 33 countries.

**Our pan-European Footprint**

Supporting your cross-border business

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**Luxembourg**
- Processing Center Issuing, market leader Issuing and Acquiring

**Switzerland**
- Processing Center for Acquiring and Issuing, market leader POS and ATM business

**Austria**
- Market leader Issuing and Acquiring Processing, POS and ATM business

**Hungary**
- Leading acquirer for Retail- and Hospitality Solutions

**Belgium**
- Market leader in prepaid issuing
- Key player in acquiring and credit issuing

**Germany**
- Key player in Merchant Acquiring and Acquiring Processing

**Other office locations**
- Italy, Poland, United Kingdom, USA, Sweden
We’ll be happy to advise you about the cashless payment solution that’s made to fit your needs.

Your local point of contact can be found at: www.six-payment-services.com/contact

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