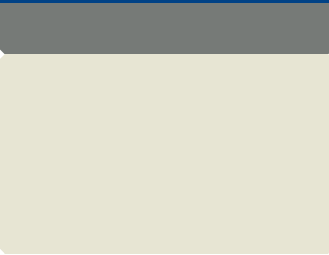


COMMONWEALTH OF INDEPENDENT STATES

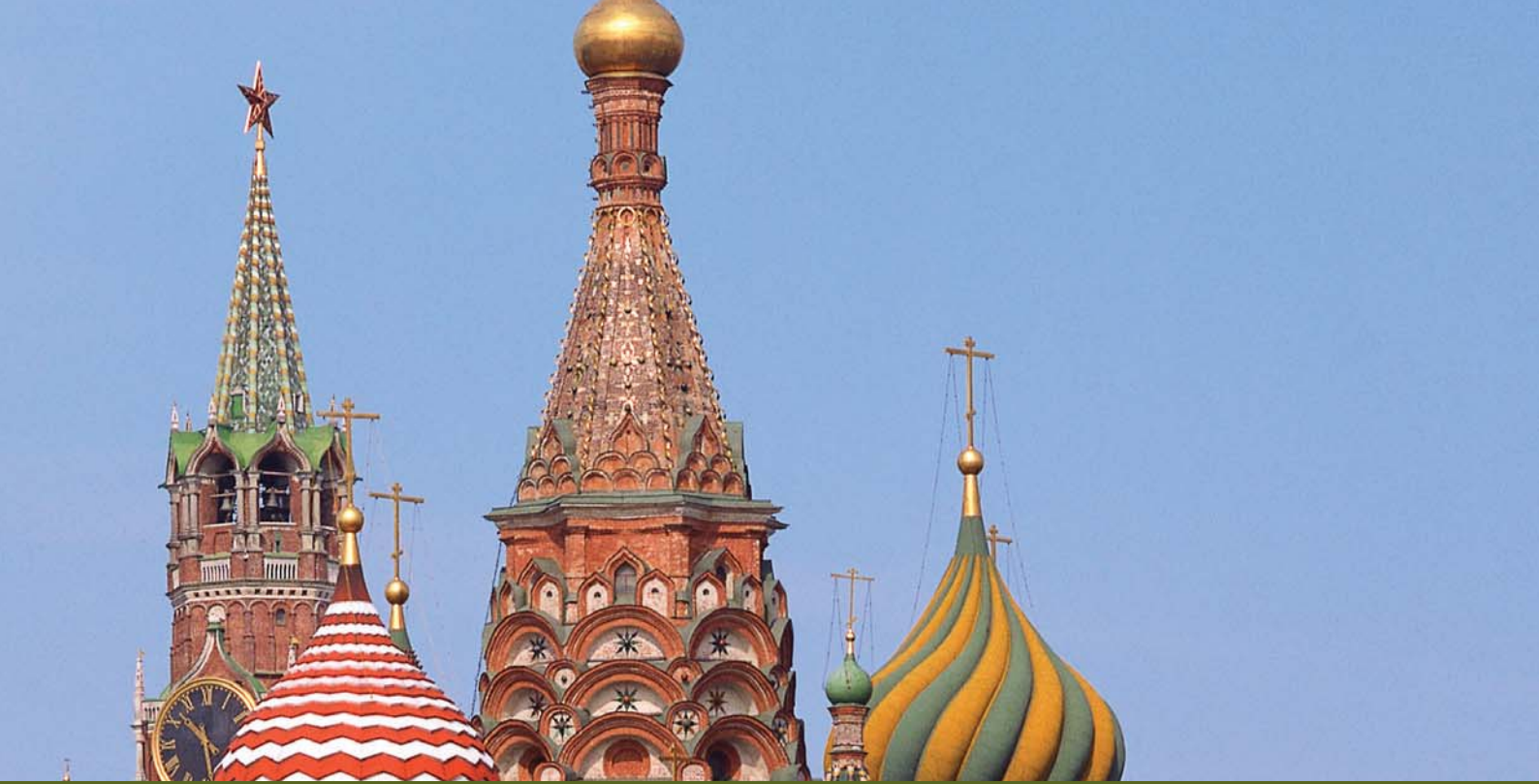


Acquiring | Issuing | Loyalty | Managed Services | Prepaid

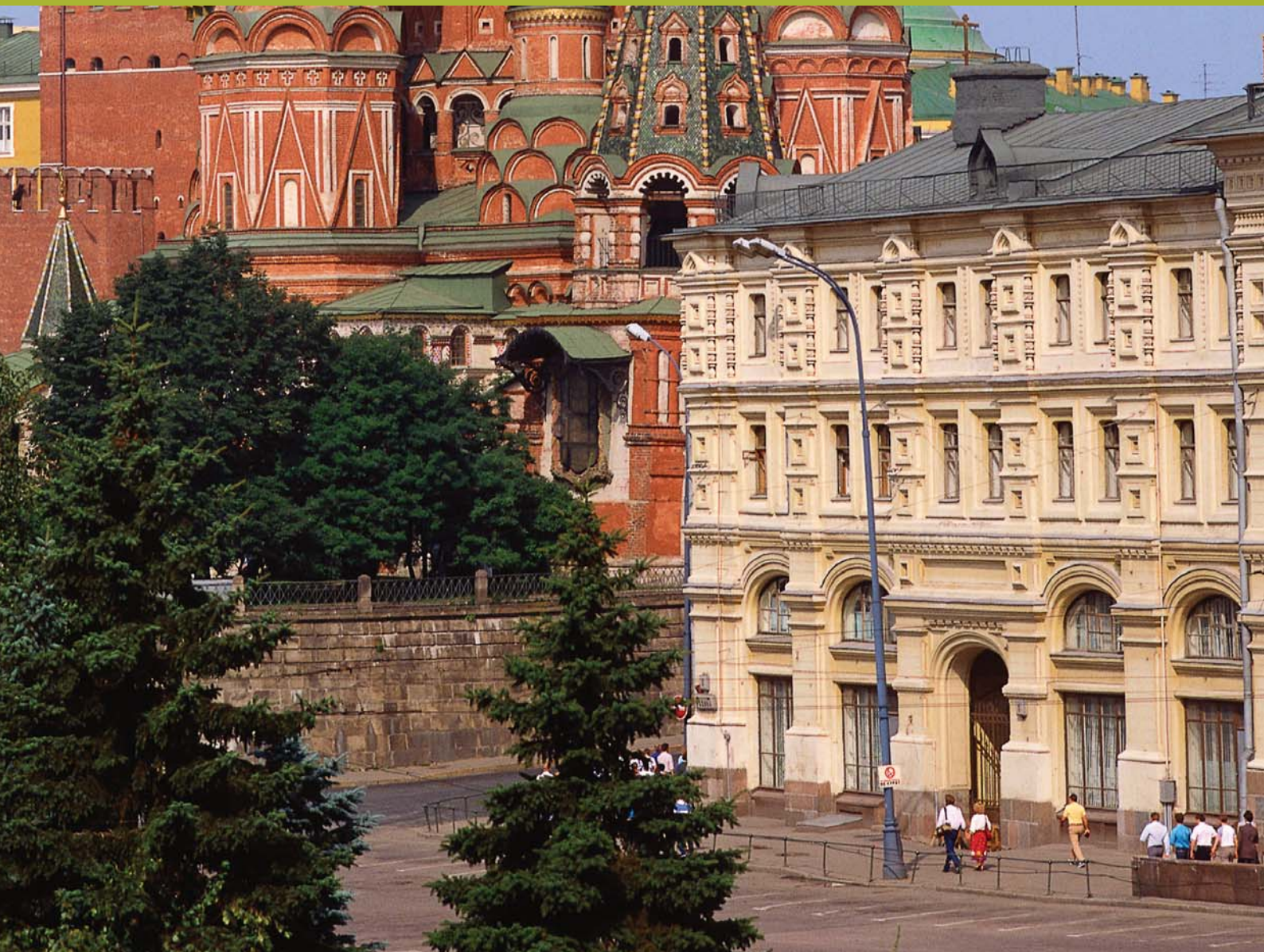


People. Service. Technology.





The maturing consumer finance market in the Commonwealth of Independent States presents significant opportunities for financial institutions with the agility to innovate.



UNDERSTANDING THE MARKET

The Commonwealth of Independent States (CIS) payments landscape has consolidated and is rapidly maturing. As the consumer finance market becomes more sophisticated, credit cards have become one of the strongest-performing consumer credit sectors, with an enormous projected growth rate and the potential for rich rewards. This shift presents both opportunities and challenges for financial institutions.

Most Commonwealth of Independent States countries have achieved significant progress since the early 1990s in their transition to market economies with the growing presence of foreign-owned financial institutions being one of the most vivid structural changes. Restructuring measures, as well as increases in minimum bank capital requirements and capital adequacy ratios, combined with bank failures, mergers and license withdrawals, have led to consolidation of the smaller banks.

This sizable region, which spans 11 time zones and is more than 5 times larger with half of the population of the European Union, has vast potential for growth in its banking systems and services. But all banks face differing challenges — the development of financial intermediation, the expansion of product ranges, revenue diversification, efficiency improvements and the introduction of more sophisticated tools for operations and risk management. Despite the impact of the global economic crisis on the CIS market, improving macroeconomic environments and rising customer confidence in the region continue to drive demand for a full range of retail banking offerings.

The CIS card market continues to grow with card volumes increasing rapidly, especially in the Russian market, where credit cards are being issued in significant numbers by consumer finance providers and are beginning to replace traditional debit or salary cards. However, the market still poses challenges: Credit history data is patchy despite the emergence of credit bureaux; payment card acceptance is still undergoing expansion and default rates have been high due to fraud. In addition, it is predicted that regulatory pressure will force issuers to lower APRs and raise annual fees, with the overall effect being a reduction in profit margins.

In spite of these difficulties, pre-tax profits in the cards industry remain high and are predicted to continue growing at a considerable rate. The dynamic nature of the sector means that players are likely to make strong gains if they can introduce new, differentiated card products and forge extensive distribution networks. The technologically-advanced market also offers new revenue streams from innovations in the contactless and mobile payment sectors. CIS banks now have access to new partners, and international financial institutions can more easily expand into new markets and streamline efficiencies to generate revenue growth.

TSYS understands these dynamics, and we have the solutions and industry expertise to help. We provide best-of-breed technology and global innovation delivered with unparalleled local service. We are ready to help you best position your business for growth.





OPTIONS FOR YOUR MARKET

Our payment solutions are designed to meet the unique needs of the CIS marketplace. We offer end-to-end servicing that streamlines and simplifies your payment-processing needs, making your business more efficient and more profitable.

TSYS provides a broad range of EMV-compliant technology solutions, both mainframe- and server-based, giving you options that are tailored for your business model.

This is the type of flexibility that characterizes TSYS throughout the world. In addition to highly configurable software and technology for cost-efficient scalability, our professionals' expertise delivers tailored solutions to fit your needs.

From the needs of larger institutions to the requirements of smaller institutions, TSYS can deliver.

IMPROVING CUSTOMERS SATISFACTION

TSYS is the preferred partner for some of the most recognised and respected financial institutions and retail organisations throughout the world. We offer a full array of services that add quantifiable value to our clients' portfolios. The combination of these services allows you to create the appropriate blended solution for your business, achieving incremental revenue gains and improving your customers' loyalty and satisfaction.

> Proven Service Excellence

TSYS is dedicated to providing the highest level of support available in the industry. Our advanced technology, customised solutions and trained professionals deliver world-class service and support, 24 hours a day, 365 days a year. With more than 100 experienced technical staff in our Moscow office, we offer unparalleled support backed by a track record of service in the CIS dating back to 1989.

> Improved Speed to Market

TSYS' platform architecture enables you to deliver new products to your customers more quickly, with a wide range of payment products residing on a single platform. You will benefit from cost-efficient consolidation of your card portfolios without having to resort to several platforms, hosting any number of organisations. Our innovative solutions simplify and streamline product launches in a span of weeks instead of months.

> Proven Risk Management

TSYS is a pioneering leader in the development of chip-and-PIN technologies and offers industry leading fraud- and risk-control technologies. These may be integrated according to the unique needs of your business and market requirements.

> Flexible Processing Solutions

TSYS offers both licensed and outsourced payment processing models using a single TSYS solution. Depending on your business requirements, your card portfolio can be managed in-house or externally — or a combination of the two. By outsourcing your transaction processing requirements, you reduce costs of system deployment, servicing, support and, as your portfolio expands, can take advantage of up-scaling costs without significant infrastructure investment.

> Compliance and Regulatory Issues

TSYS' solutions reduce the expense of regulatory compliance for all users. We ensure that local regulatory requirements (including those for accounting in Russia), business practices and competition mandate requirements are integrated into the system core and controlled through parameters.





> **Commitment to the CIS market**

Our commitment to the market is second to none. In 2006 when TSYS acquired Card Tech Limited (CTL), a global provider of licensed PRIME card management software, it gained a company with a track record in the CIS dating back to 1989. CTL provided the platforms for a number of significant launches in the region, including the introduction of the first locally issued card and the first and only acquiring service in the former Soviet Union. It also provided the solutions for the first point-of-sale (POS) terminals and first ATM networks. CTL later became the solutions provider for the first issuers in Ukraine, Uzbekistan and Turkmenistan. TSYS' commitment to the CIS continues with the formation of TSYS Russia and the purchase of new offices in central Moscow to service its client base in the region. In a bank-driven environment, the people of TSYS understand that our success is determined by our clients' success. This spirit of partnership is a part of everything we do every day.

WHY TSYS?

Because of our Culture of Service.

The TSYS culture emphasises a true spirit of partnership, and we are committed to your success. We see our success directly related to yours. And our goal is to provide you increased profitability and efficiency.

Because of our Investment.

Our methodical and deliberate approach to global expansion is centered on meeting the needs of our clients. We see the CIS as a long-term market opportunity — a commitment evidenced by our purchase of new offices in

central Moscow. We invest thousands of hours every year in our shared platforms to allow clients of all sizes to leverage this innovative and advanced technology. We also spend time building relationships, both with our clients and industry-leading partners. As a result, we understand this market.

Because of our Technology.

We adhere to the highest standards for security, response times and reliability in the industry. Additionally, TSYS gives you a choice of processing platforms to suit your needs, all offering scalability and unmatched speed-to-market advantages.

Because of our Experience.

Our core competencies in portfolio conversions and system development have allowed us to flawlessly convert millions of CIS accounts, consult and enable numerous portfolio start-ups and new market entries. As one of the world's largest companies for licensed and outsourced payment services, we have the experience related to your strategic goals and deliver global experience with local-market emphasis.

Solutions for the Payments Spectrum



WHAT WE DO

TSYS have a long-term commitment to the CIS marketplace. We continue to expand and develop our capabilities to offer our clients the necessary components to build smart solutions for their businesses and across their value chains. The combination of our technology components and core competencies provides you with a partner that is equipped to deliver customised 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
- campaign management
- portfolio management
- portfolio strategy and analysis
- fraud services

- 3D Secure
- enterprise-wide, workflow-management tools

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

- card production
- print and mail



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TO LEARN MORE

visit www.tsys.com or call +7 495 287 3800



TSYS Russia • 18/20-1 Zvenigorodskoe Shosse • 123022 Moscow • +7 495 2873800

www.tsys.com

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, debt management, healthcare, loyalty, prepaid and other related services for financial institutions and retail corporations in any global region.

TSYS' global headquarters are located in Columbus, Georgia, U.S.A. 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 + 971 4 391 2823 to learn more about how we can serve as the trusted agent in your payment strategies.

GET TO KNOW TSYS

AFRICA +27 21 5566392	ASIA-PACIFIC +603 2173 6800	COMMONWEALTH OF INDEPENDENT STATES +7 495 287 3800	EUROPE +44 (0) 1904 562000	INDIA & SOUTH ASIA +91 120 4191000	JAPAN +81 3 6418 3420	MIDDLE EAST +971 (4) 391 2823	NORTH & CENTRAL AMERICA, MEXICO & THE CARIBBEAN +1.706.649.2307	SOUTH AMERICA +55.11.5501.2081
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