CORPORATE PRESENTATION

2023

Who we are..

Global fintech and payments services company operating across the full payment services cycle with a growing portfolio of solutions and services empowering banks, neobanks, PFs, and retailers technology.

We enable real-time,secure, any-to-any payment transactions.

22
Years experience
to build

30 +
Countries

245 +
Clients

500 +
Projects

Customer Locations

Why PayCore?

- Customer centric
- Innovative
- Robust and scalable
- Sustainable infrastructure
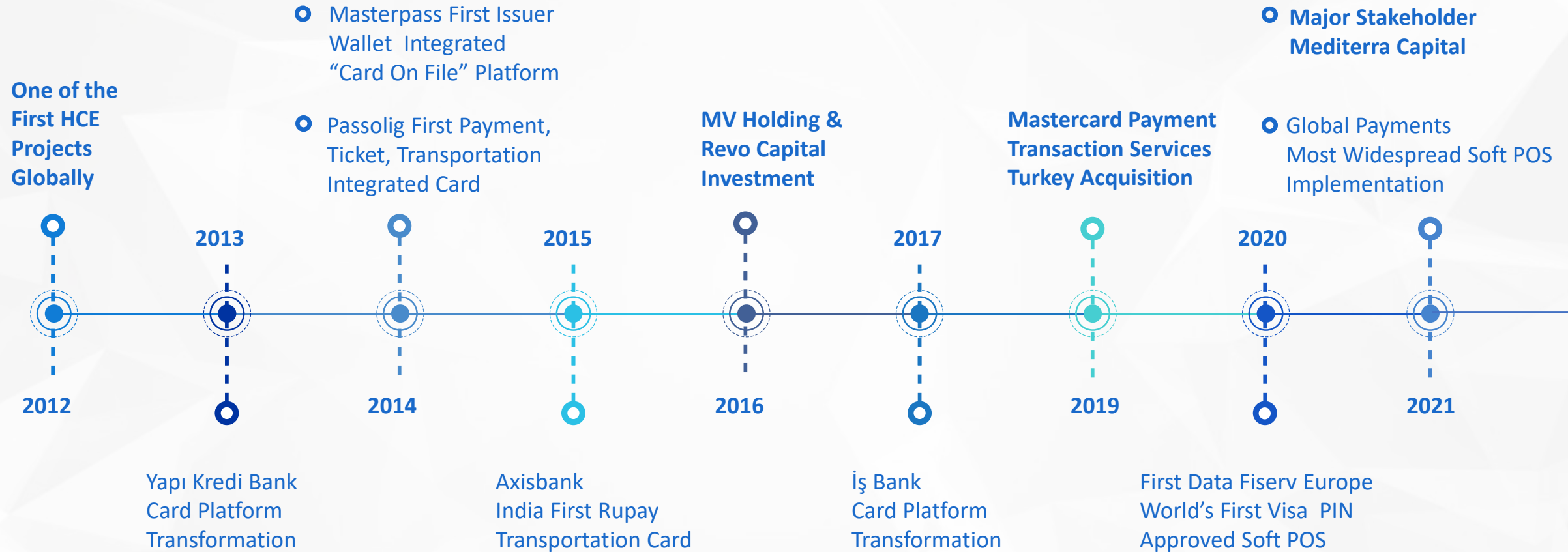- Comprehensive range of services
- Be-spoke software
- Rich industry expertise
- Experienced team

PayCore Initial Trend Setter

One of the First HCE Projects Globally

Masterpass First Issuer Wallet Integrated "Card On File" Platform

Passolig First Payment, Ticket, Transportation Integrated Card

MV Holding & Revo Capital Investment

Mastercard Payment Transaction Services Turkey Acquisition

Major Stakeholder Mediterra Capital

Global Payments Most Widespread Soft POS Implementation

2012

2013

2014

2015

2016

2017

2019

2020

2021

Yapı Kredi Bank Card Platform Transformation

Axisbank India First Rupay Transportation Card

İş Bank Card Platform Transformation

First Data Fiserv Europe World's First Visa PIN Approved Soft POS

Range of Solutions for a Variety of Sectors

▶ **Banks**

Any to any payment components to meet the needs of omni-channel payments for both traditional and challenger banks

▶ **E-money Institutions & Payment Facilitators**

Flexible payment components for early time to market, competitive pricing with low capex

▶ **Retailers**

On-line and in-store payment enablement solutions fully integrated to the merchants back office

▶ **Public Institutions**

Any electronic payment needs of government such as social benefit cards, national switches, digital wallets, transit payments and payment terminals

Providing Complete Payment Infrastructure

PayCore Data Center

Provides end-to-end services with infrastructure and processes which have PCI-DSS, ISO, Visa, Mastercard and BKM's data security, business continuity and service provider certificates.

Customer Data Center

Provides end-to-end services with its business continuity competencies and data security, which have the service provider certificates of Visa, Mastercard and BKM and meet the standards of PCI-DSS and ISO.

Cloud

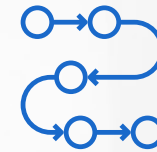Ability to serve on private cloud platforms approved by PCI-DSS Hosting.

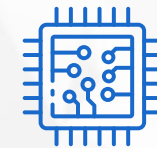# Specialised solutions delivered through dedicated global business lines

Core Payment Solutions
Energising commerce with advanced payment services

Processing Services
Engineering the most trusted and advanced payment processing solutions

Hardware Products
Enabling the global payment ecosystem through world-class terminals, HSM, and remote management devices.

PayCore Business Lines

Core Payment Solutions

- Issuing
- Acquiring
- E-commerce Solutions
- EMV Enablement
- Digital Card
- Digital Payment Acceptance

Processing Services

- Issuing
- Acquiring
- Payment Gateway & Virtual POS
- EMV Transit Management
- Digital Card
- Digital Payment Acceptance

Payment Hardware Products

- HSM
- Card Personalization
- Remote Monitoring
- Payment Terminals
- Biometric Security
- POS Network Devices

Core Payment Solutions

Issuing

Unique card management platform to build flexible, scalable and secure payment offerings

Acquiring

Next-generation merchant management platform offerings, variety of services

Digital Card

State of the art mobile payment technologies for your cardholders

Digital Payment Acceptance

The latest secure mobile payment acceptance technologies for different needs

E-commerce Solutions

Your e-commerce partner

All in One Platform for Card Management (Issuing)

- All-in-one Software Platform for Management of Card & Non-card Forms

- Multi-institution / Currency / Language Platform

- Supporting any type of card and accounts; credit, debit, prepaid, gift, virtual, corporate

- Tokenization and m-commerce (QR, NFC)

- Loyalty Programs

- Certified by Mastercard, Visa, Amex, Diners, some of the local schemes and PCI-DSS

- Instant & mass issuing of plastic and digital cards

Cardholder

Cards & Tokens

Mobile

Virtual

Plastic

E-wallet

Wearables

Issuing

Product

Onboarding

Digital

Limits & Rules

Security

Tariffs

Parameters

Disputes & Chargeback

Personalization

Loyalty & Campaign

Fraud

Accounting

Online

APIs

Payment Ecosystem

International / Local Payment Schemes

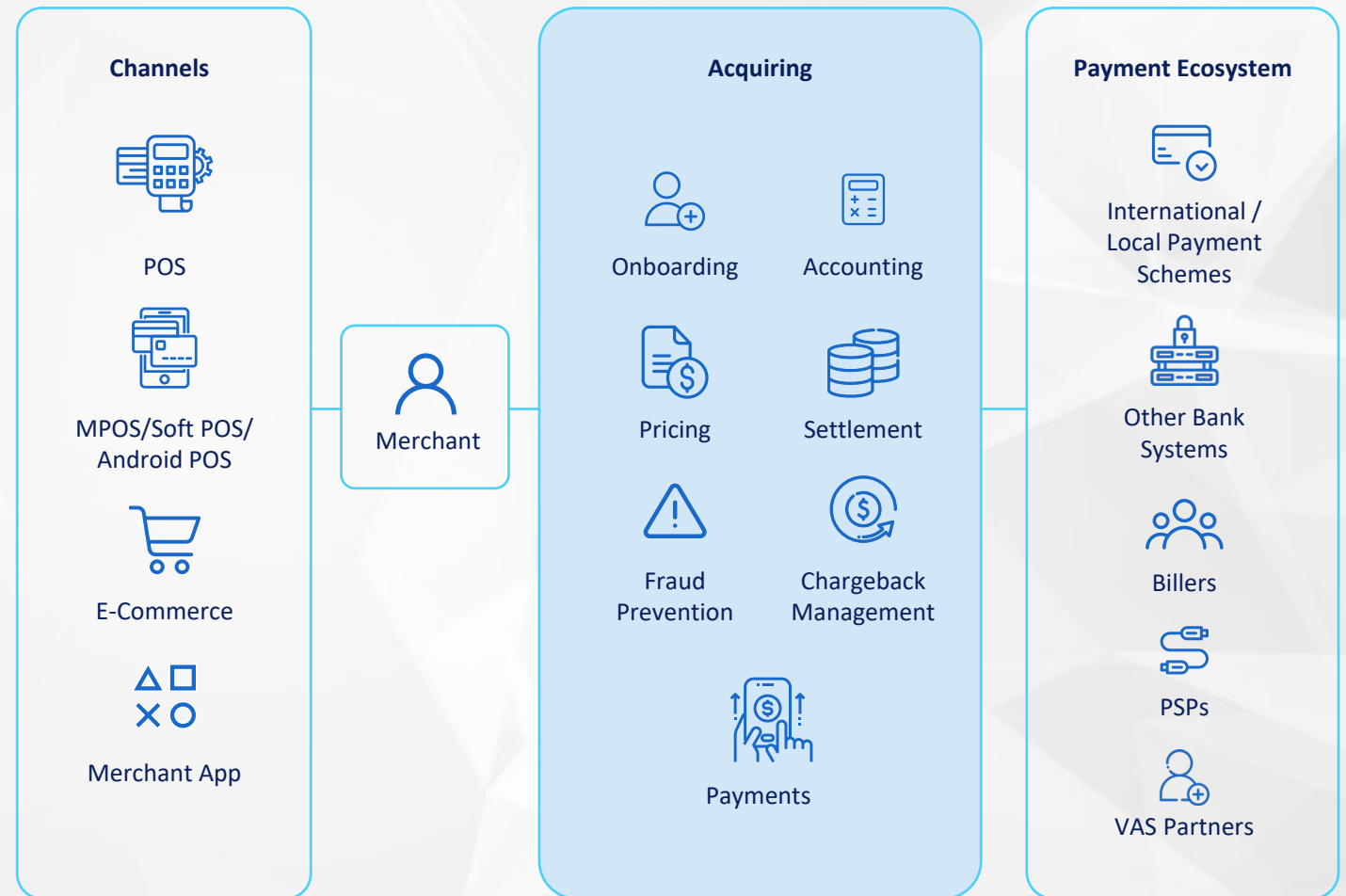Core System

Call Center

IVR

VAS Partners

All in One Platform for Merchant Management (Acquiring)

- All-in-one Software for Acquiring

- Merchant Services (SME, HoReCa, E-commerce, Marketplaces)

- Acceptance of Financial Instruments (Wallets, e-money, cards)

- High availability and Processing for Large Volumes

- Omni-Channel (AndroidPOS, SoftPOS, Contactless, E-commerce, API, Mobile Payments)

- M-commerce (QR, NFC,HCE, 3D Secure, NFC, Masterpass, API, VISA Checkout)

- Certified by VSA, Mastercard, Amex, Diners, some local schemes and PCI-DSS

Channels

POS

MPOS/Soft POS/ Android POS

E-Commerce

Merchant App

Merchant

Acquiring

Onboarding

Accounting

Pricing

Settlement

Fraud Prevention

Chargeback Management

Payments

Payment Ecosystem

International / Local Payment Schemes

Other Bank Systems

Billers

PSPs

VAS Partners

Processing Services

Issuing Processing

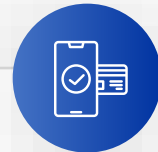Reliable, long-term solutions partner for your outsourcing needs

Acquiring Processing

Innovative, cutting - edge acquiring solutions

Payment Gateway & Virtual Pos Processing

Smooth transactions by securing your e-commerce infrastructure.

Digital Payment Acceptance Processing

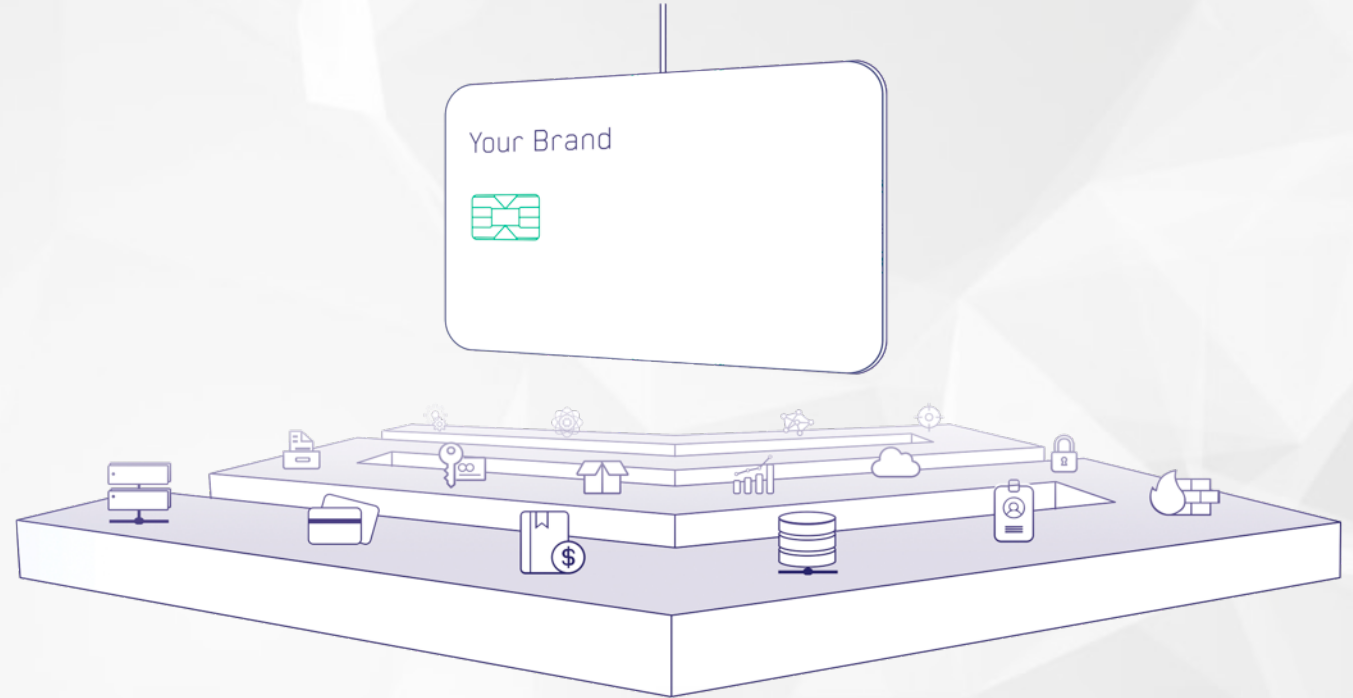The latest mobile payment acceptance technologies

Digital Card Processing

Digital wallets , cards and mobile banking services for smooth and easy digital transformation

Processing Services

- Global Platform
- Configurable
- Multi-Product
- Customer Centric
- End to End Service
- Modular Structure
- Continuous Innovation
- Full Compliance

Your Brand

Customize

Design a card program for your unique business goals using hundreds of market-tested APIs, and real customer insights

Launch & Scale

Develop, launch and scale new payment solutions fast with a modern card platform built for innovative companies

Expand

Scale your payments program easily while ensuring the highest standards of availability, reliablility and security

Hardware Products

HSM

20+ years experience, products from world leading vendors with 7/24 engineering support

Remote Monitoring

Monitoring of any remote devices (ATM, branch, ext) for efficiency and low OPEX

Payment Terminals

Mobile acceptance devices managing multi applications

Card Personalization

Fast, easy and secure personalization of EMV contactless, magnetic and smart cards.

Biometric Security

Biometric solutions enabling faster and more secure access for all multi-user industries.

POS Network Devices

Give instant access to your payment solutions without waiting for card delivery

Strong Client Base with Major Customers across All Service Lines and Countries

Accreditation and Certificates

TÜRKİYE CUMHURİYET MERKEZ BANKASI — Payment and Securities Settlement Systems that Obtained Operating Permit from the Central Bank / PayCore Clearing System

BKM BANKALARARASI KART MERKEZİ — BKM Services Provider

GELİR İDARESİ BAŞKANLIĞI — ECR TSM

TÜBİTAK — ECR TSM

Mastercard — Member Service Provider Global Vendor Certification Program (GVCP)

VISA — Member Agent PCI Card Production & Provisioning, & VISA Cloud Based Payment System

PCI DSS Compliant — PCI DSS - PIN

ISAE 3402 CERTIFIED — ISAE 3402

KVKK KİŞİSEL VERİLERİ KORUMA KURUMU

GDPR — GDPR

ISO — ISO9001, ISO14001, ISO22301, ISO27001, ISO20000

THANK YOU

Warsaw Office   **Istanbul / PayCore R&D Center**   **Istanbul / PayCore Processing Center**

Paycoregroup   Paycoregroup   Paycoregroup

www.paycore.com