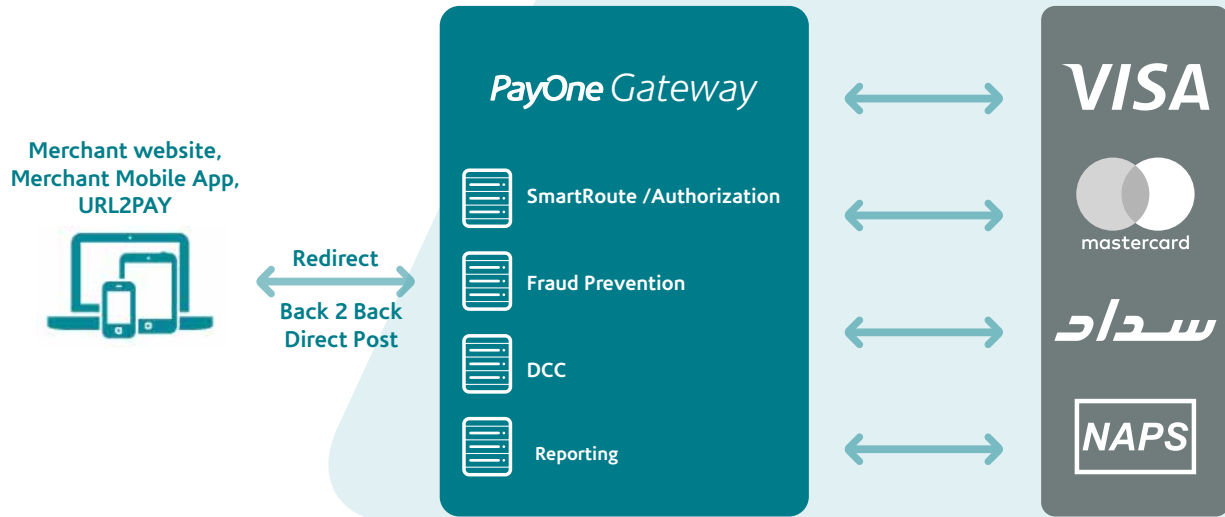


# The Region's Leading Payment Gateway



## Advantages

**Integration Convenience:** A simple, one-time integration to accept credit cards in addition to several domestic payment methods.

**Web-based admin console:** Enables merchants to perform transaction search (including filtering, sorting and extracting reports to PDF and excel files for reconciliation purposes), as well as triggering refund transactions and raising support tickets.

**Different Payment Channels:** Including web, mobile and IVR.

**Dynamic Currency Conversion (DCC):** Enables the credit cardholder to pay using his card currency while securing an additional source of revenue for the merchant by performing the currency exchange instead of the card issuer.

**Advanced Fraud Prevention:** Delivering customized, business focused fraud mitigation rules that prevent

fraud, minimize risk, and avoid unnecessary transaction rejections **in partnership with ACI ReD**, thus increasing online sales.

**Digital Wallet/ tokenization:** The platform can store customer card details on behalf of the merchant and utilized tokenization technology to enable a “one-click payment” user experience that is 100% controlled by the merchant without being liable for PCI compliance overhead.

**Small and Medium Business (or Call Center Sales):** Our platform enables merchants to create invoices and share them with customers as short URLs via email, SMS, or social media to facilitate accepting online payments.

**User Convenience:** The payment screen automatically detects the card type and routes the transaction to the most convenient and least expensive back end without requiring any intervention from the user

## About STS PayOne

STS PayOne is a leading processor and provider of electronic payment solutions within the Middle East and Africa region.

Utilizing in-house developed technology, STS PayOne delivers mission-critical PCI-DSS compliant solutions, and takes pride in its unparalleled ability to apply tailored customizations to effectively cater to the specific needs of merchants and acquirers.

STS PayOne offers its white-labeled payment gateway solution **PayOne™ Gateway** to merchants in GCC and Middle East countries, directly or through licensed acquirers. Our solution is adopted by many entities in the public and private sectors, and currently processes +100,000 transactions per day.