

# SERVICES OVERVIEW



The **PIONEER & LEADER**  
of the Middle East

## ABOUT AFS

Founded in 1984, AFS is the region's leading provider of electronic payments and consumer-finance outsourcing services. Created by the financial industry to service and support financial institutions in the region and beyond, AFS is owned by 40 of the region's leading banks and currently provides outsourcing services to over 60 banks and financial institutions.

AFS is in business to enable the financial institutions to focus on how to better serve their customers and be highly responsive to changing markets and customer demands. AFS helps grow the business of their partner institutions, with minimum risk, higher efficiency, lower operating cost and increasing profits. Through leveraging best-in-class technology with highly motivated and committed staff, the company provides clients with reliable, efficient and easy to-use systems, supported by processing services for their card issuing, merchant acquiring and consumer finance.

The comprehensive range of services offered by AFS include application and transaction processing, authorizations, customer service, card issuance, personalization, fraud monitoring, statement issuing and dispatching, dispute and charge-back processing, reporting, settlement, reconciliation and loyalty programs.

## CARD PROCESSING

Our card processing services are designed to meet the business strategy needs of each client. We offer the most cost effective and reliable card processing solutions to financial and non-financial institutions.

From launch to collection, from application entry to statement printing, we offer a complete range of services to assist in converting from in-house to outsourcing smoothly.

As a principal member of Visa and MasterCard, we can optionally sponsor banks to launch a profitable card issuance program through a participant or affiliate membership. This facility is ideal for banks new to the card business or for institutions that are planning to start their card issuing service quickly and at low cost.

AFS assists in designing the product, developing project implementation plans and setting up card business parameters for configurations that meet the organization's needs. AFS' rich experience can be viewed by the fact that we have assisted over partner banks to launch over 150 types of cards.

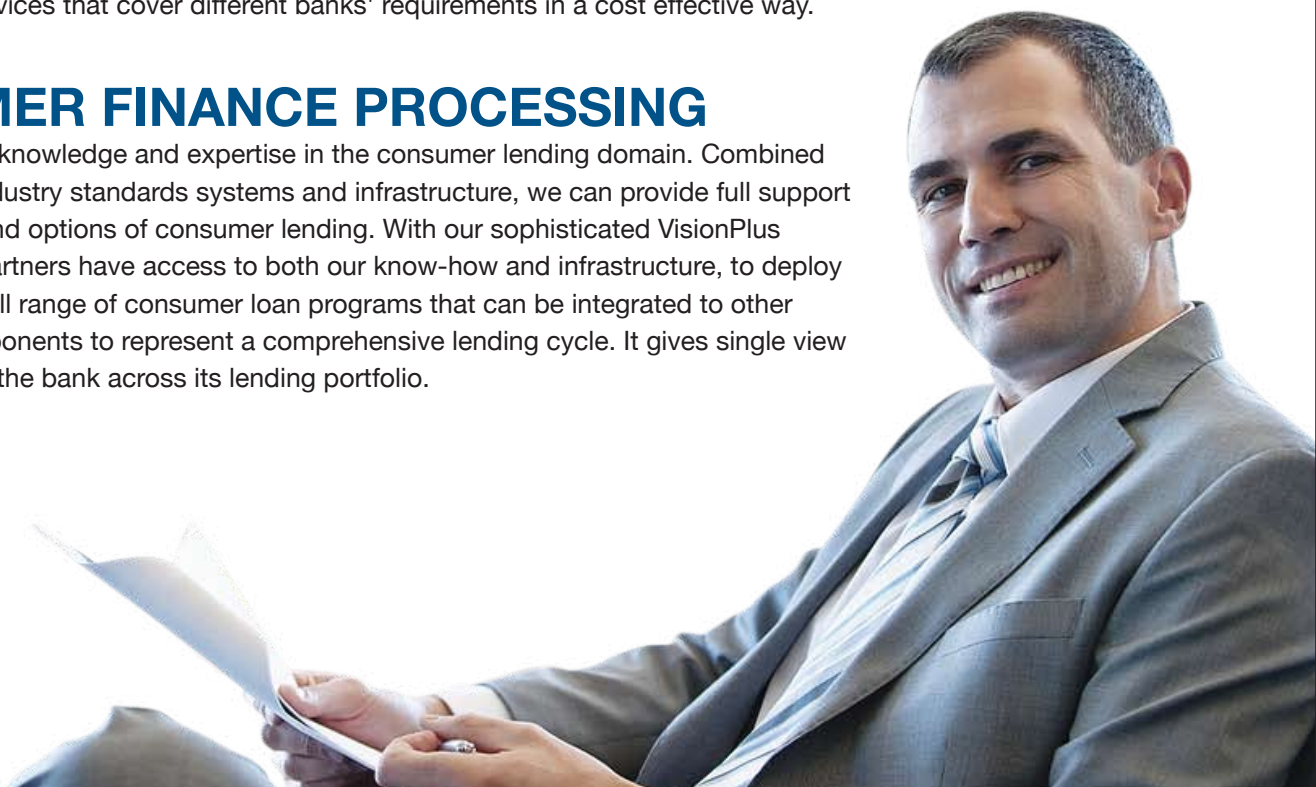
## EMV CARD PERSONALIZATION

AFS is an established personalization center and is certified to produce magnetic and chip cards by both Visa and MasterCard. We can help in personalizing the EMV chip card you issue for your customers. Outsourcing the production of EMV compliant chip cards enables you to take advantage of AFS' personalization expertise, which is a cost effective solution compared to setting up the process in-house. AFS can enable you with the most competitive price and quickest to market solution.

A bankcard is a powerful banking tool and an effective marketing medium. Recognizing this, AFS offers a wide range of card personalization services that cover different banks' requirements in a cost effective way.

## CONSUMER FINANCE PROCESSING

AFS has extensive knowledge and expertise in the consumer lending domain. Combined with our leading industry standards systems and infrastructure, we can provide full support for various types and options of consumer lending. With our sophisticated VisionPlus technology, AFS partners have access to both our know-how and infrastructure, to deploy and implement a full range of consumer loan programs that can be integrated to other management components to represent a comprehensive lending cycle. It gives single view of the customer to the bank across its lending portfolio.



## VALUE ADDED SERVICES

AFS also provides a range of optional value added services, some examples are given below:

- Back Office Operations: Dispute Management, Reconciliation Services etc
- Data Analytics
- Fraud Monitoring
- SMS Services
- Loyalty Management
- 24/7 Contact Centre
- Merchant Acquiring
- Printing & Fulfillment
- Logistics & Courier Support
- Sponsorship — Visa & MasterCard
- Technical Consultancy

## KEY TECHNOLOGY

- IBM Mainframe (z9)
- VisionPlus Credit Card Management System
- Triad - Advanced Behavior Scoring Software
- RiskNet - Online Fraud Monitoring
- Smart Alert - SMS Service
- High capacity card production centre
- High speed laser printers
- Business Continuity Centre

## QUICK FACTS

Leading regional Third Party Processor  
Most advanced payment systems  
technology in the region

PCI DSS Certified

Accredited by Visa and MasterCard

Reliable, secure and cost-effective payment processing  
services

People expertise, tools and state-of-art  
technology

Best-in-class practices to  
ensure flawless project execution

## CORE SERVICES

- Card Processing
- EMV Card Personalization
- Consumer Finance Processing



## REASONS TO OUTSOURCE

- Reduce and/or control operational expenses
- Focus on core business competencies
- Accelerate migration to new technology
- Access to additional resources
- Realize re-engineering opportunities
- Share risks
- Enable quicker response to business drivers
- Transform your costs into variable monthly operational expenses
- Improved efficiency and service quality

## AFS OUTSOURCING SUMMARY BENEFITS

- Allows you to focus on core business
- Pick and choose what suits your needs
- Optimal management of human and capital assets
- Time to market – fast product launch
- Takes IT off the critical path
- Cost effective solution
- We process, you control
- Best in class technology
- Technology “Refresh” program



## CARD SOLUTIONS

- Credit
- Debit
- Charge
- Corporate
- Islamic
- Private label
- Prepaid
- Co-branded
- Payroll
- Chip/smart (EMV)
- Internet

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