



The **GOLD** choice.

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GOLD represents something extremely precious.

GOLD is the spirit of the winner's medal.

GOLD is the colour of a generous heart.

SiNSYS offer is GOLD for your company because with our offer, you can enhance your card business, achieve your market goals and increase your revenues. There's no better alternative in the payment card processing market.

GOLD is our choice. GOLD will be your choice too.

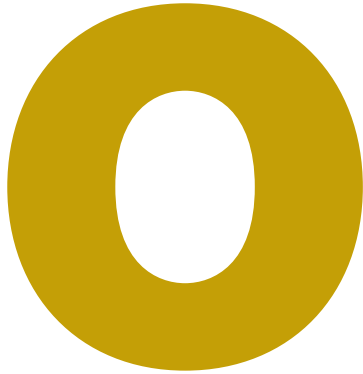
G Growth

Established in 2003 as the first pan-European company serving the card payments industry, SiNSYS is empowered by two prominent shareholders in Europe: SIA-SSB and ATOS Worldline, two pioneers in the payment industry, both bringing to SiNSYS their expertise and capabilities.

SiNSYS currently manages 28 million cards, 700.000 merchants, 1,2 billion transactions and is still growing and adding new volumes, building on its single integrated IT platform, delivering advantages also for the customers operating in multiple countries.

After only 5 years, SiNSYS has already important customers in 10 different countries: Belgium, Czech Republic, Germany, Hungary, Italy, the Netherlands, Poland, Russia, Slovakia and Ukraine. SiNSYS has offices in 3 countries, providing a unique combination of European knowledge and local expertise.



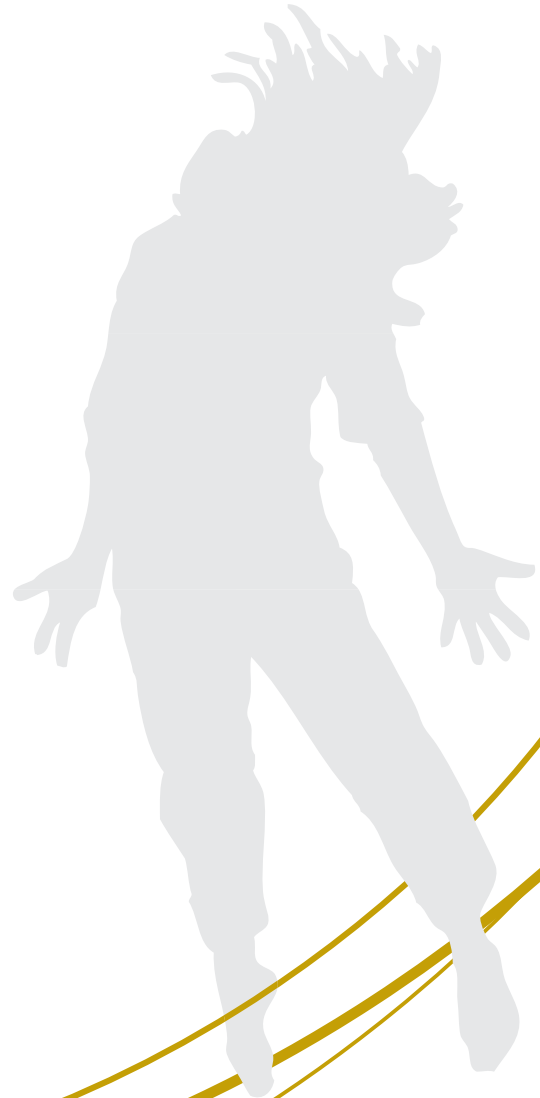


Offer

SiNSYS delivers a complete range of Pan-European issuing and acquiring processing solutions covering the full value chain for all the products: debit, charge, revolving, co-branded, commercial and prepaid cards with domestic and international brands, directly or in cooperation with partners. The solution can be completed with value added services.

The extensive use of parameters allows advanced flexibility in defining products and launching them in the market. The customer can efficiently implement products in a very short time to market.

The modularity of the offer allows the composition of a personalized service. The customer can get the right balance for its business needs between in-house operations and outsourced activities. SiNSYS supports customers, either in case of a start up from scratch or in case of a migration of an existing complex business: in both cases SiNSYS has a proven and unique success track record.





Leading

SiNSYS has a state-of-the-art platform, for issuing and for acquiring services, running on a unique data centre and capable to provide the customers with operational excellence and economies of scale. The solution fits also with the exigencies of big European Banking groups that need to find a global and centralised solution for the affiliate banks operating in different European countries. SiNSYS' experience in migration and in managing this type of business is sustained by the current customer base made of small, medium and large financial institutions but also of major European banking groups, serviced in several countries.

Innovation and quality are key priorities for SiNSYS. The platform is constantly updated with a high variety of functionalities based on the customer needs. The solution is EMV-compliant and ready to support the customer in the SEPA environment.



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Dedication

During the entire life cycle of the relationship (from the start up discussion on the best solution, via implementation, to the actual service delivery) the customer is strongly supported by the SiNSYS' experts. SiNSYS customers have access to more than 200 highly skilled specialists and to a network of more than 1.000 experts in card processing.

The support starts with the consultancy during the definition of the service. Customers can create unique and differentiated products with precisely the right features for their market.

For the implementation, customers can use SiNSYS' extensive experience in project management, going from migrations of minor portfolios to cross country portfolios, combining issuing and acquiring services. After the implementation, the support is based on a service delivery which meets the highest standards of quality, security, and continuity and with a dedicated team for each customer.

SiNSYS is committed to strong values: quality, innovation, integrity; customer dedication remains however value number one.





Leading European Payment Card Services

