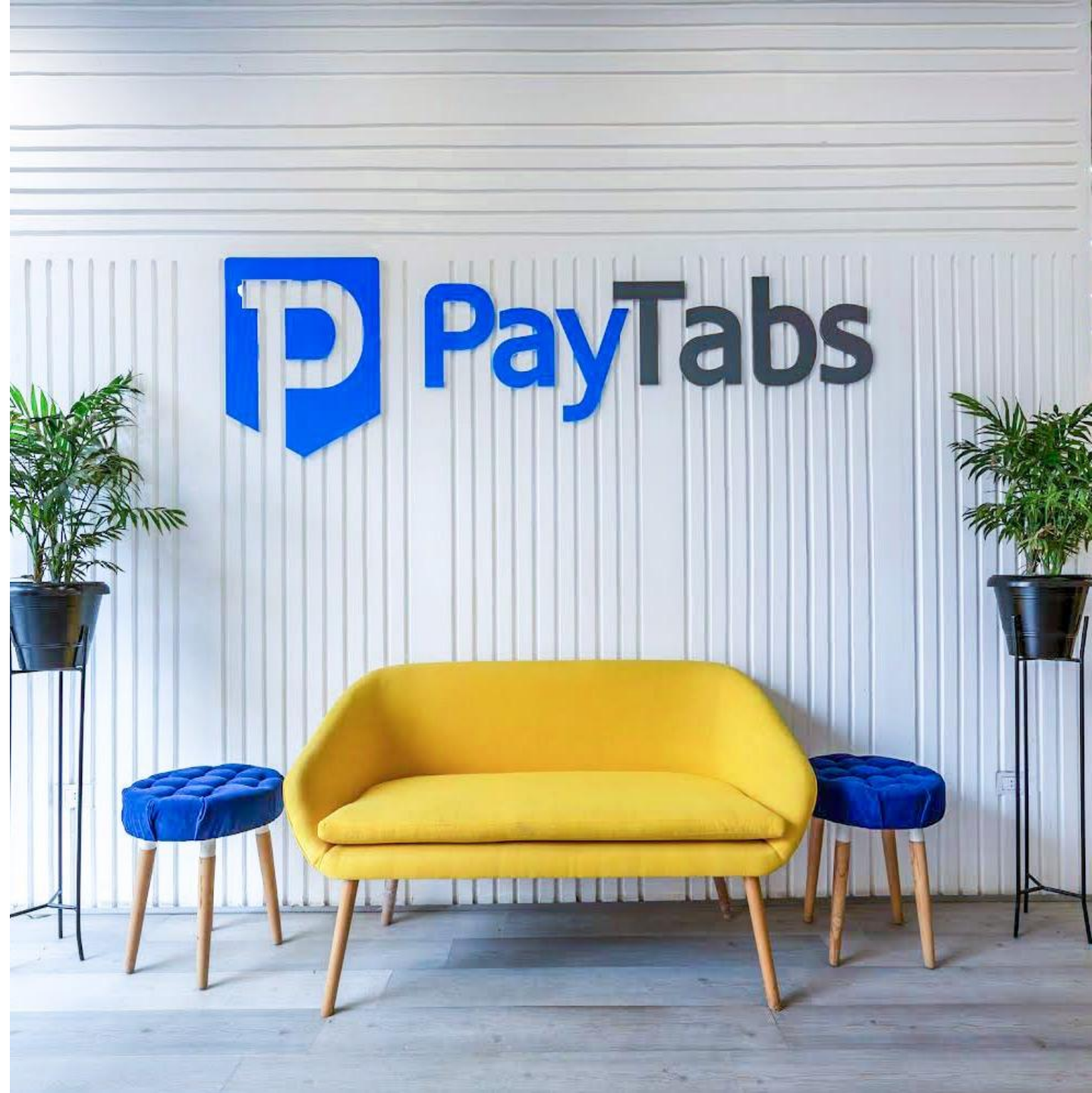




Payment Processing Playbook

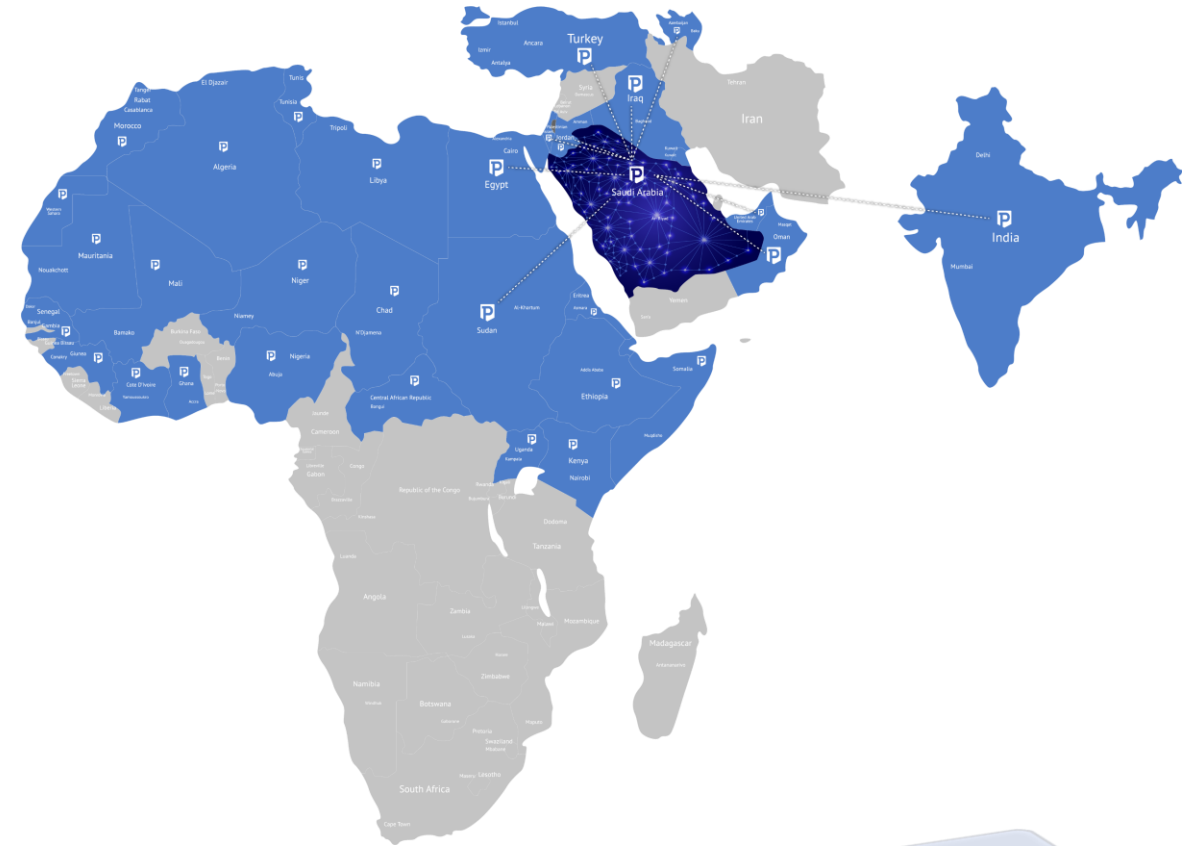
ABOUT US

- PayTabs is a payments infrastructure company providing exceptional solutions that are simple, secure, and scalable to drive local commerce and power financial inclusion across the MENA region
- It was founded by Abdulaziz Al Jouf in 2014 with a vision to power every digital transaction in the region



KEY INSIGHTS

- **FINTECH HUB LEADERSHIP:** Frontrunner of the fintech hub in the region
- **MARKET EXPANSION:** Facilitating the regional reach of sophisticated Saudi built payment products
- **GLOBAL SECURITY STANDARDS:** Implementing top-tier 3D secure and PCI compliant technology
- **CREATING OPPORTUNITIES:** Generating indirect employment opportunities across multiple industries
- **STRATEGIC LOCALIZATION:** Developing and localizing the technology infrastructure to grow digital economies



PERFORMANCE HIGHLIGHTS

10+
MARKETS



200
EMPLOYEES



1.2M
MERCHANTS



600M
TRANSACTIONS
PROCESSED



\$35B
PROCESSING
VOLUME



THE PAYTABS ADVANTAGE

Adds value to MENA's digital economies with digital payments processing, social commerce solutions and payment orchestration

**ECONOMIC
SPILLOVER**

**DATA
LOCALIZING**

With the changing geopolitical environment PayTabs can data localize in country giving an edge to fintech communities to protect data and monetize

PayTabs solutions can be delivered on cloud, on premise and hybrid models anywhere in the region at highly affordable pricing.

**CLOUD
PREMISE
HYBRID**

**PROPERTY
STACK**

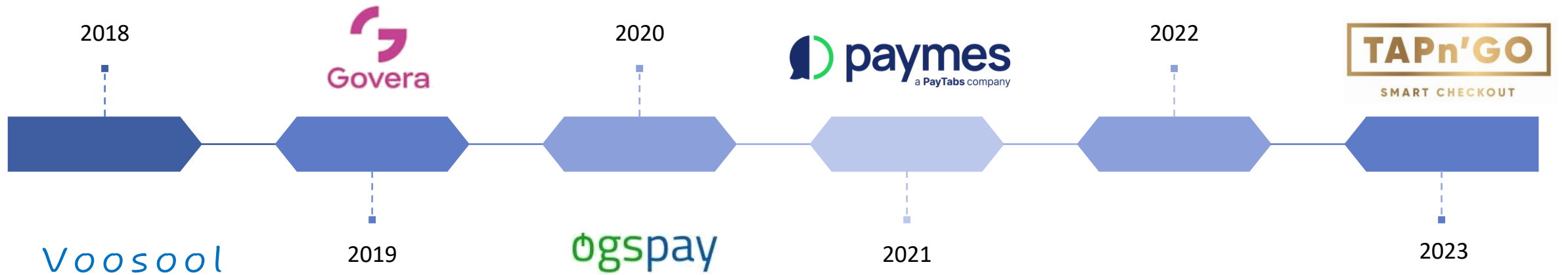
PayTabs has leveraged the talent and knowledge capital of each market to augment its product and intellectual property stack.



M & A PORTFOLIO

PayTabs M&A strategy was founded to transform into a “*product led growth company*”, driven out of Saudi soil.

Pursuing strategic acquisitions to bolster our portfolio of last-mile products and services, enhancing our capability to deliver unparalleled solutions and experience



PRODUCT SUITE

Products customized to suit every stage of our merchant's growth



SOCIAL
COMMERCE
PLATFORM



PAYMENT
GATEWAY
PLATFORM



MERCHANT
SUPER APP



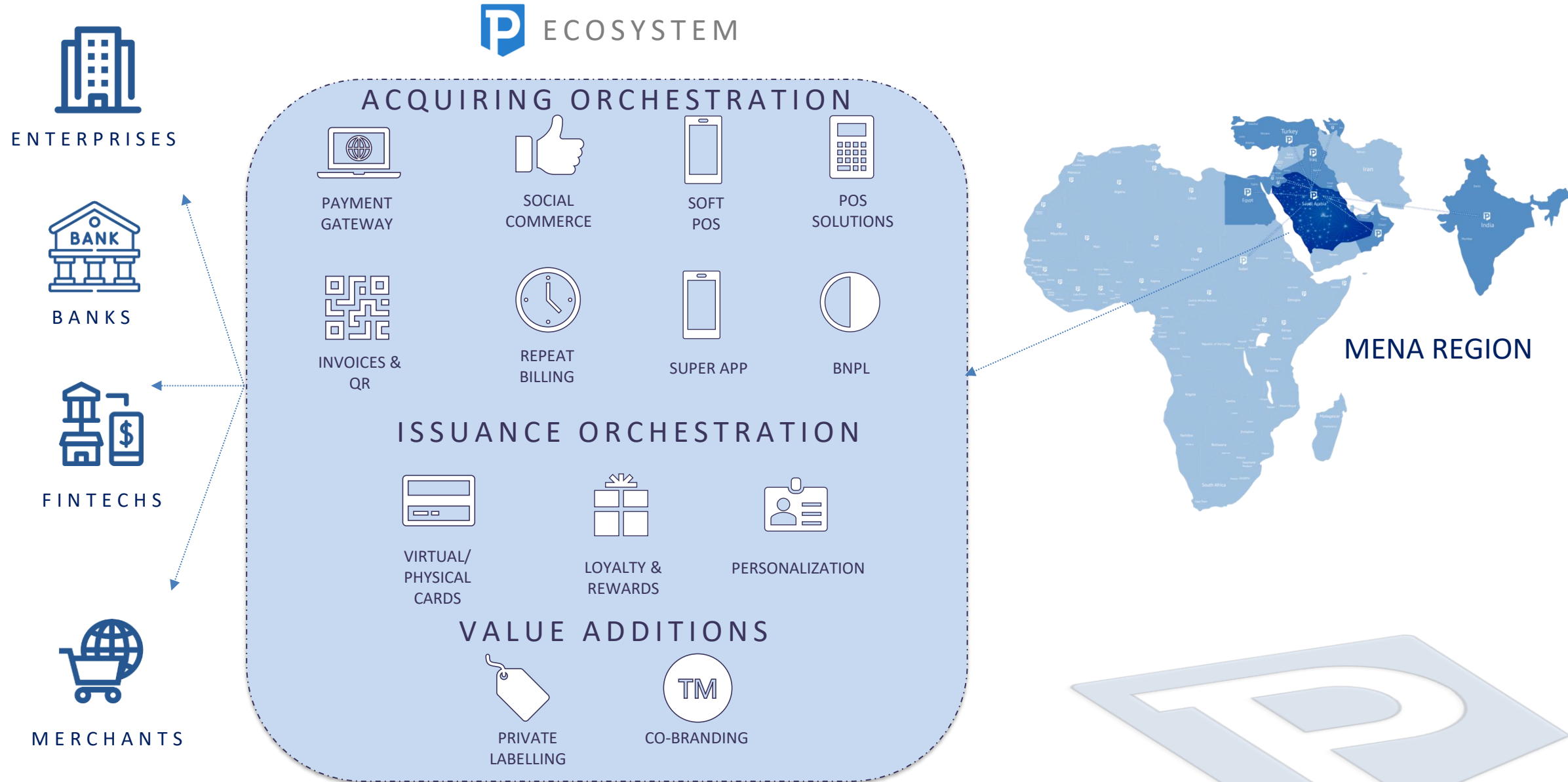
PAYTABS
ISSUANCE
PLATFORM



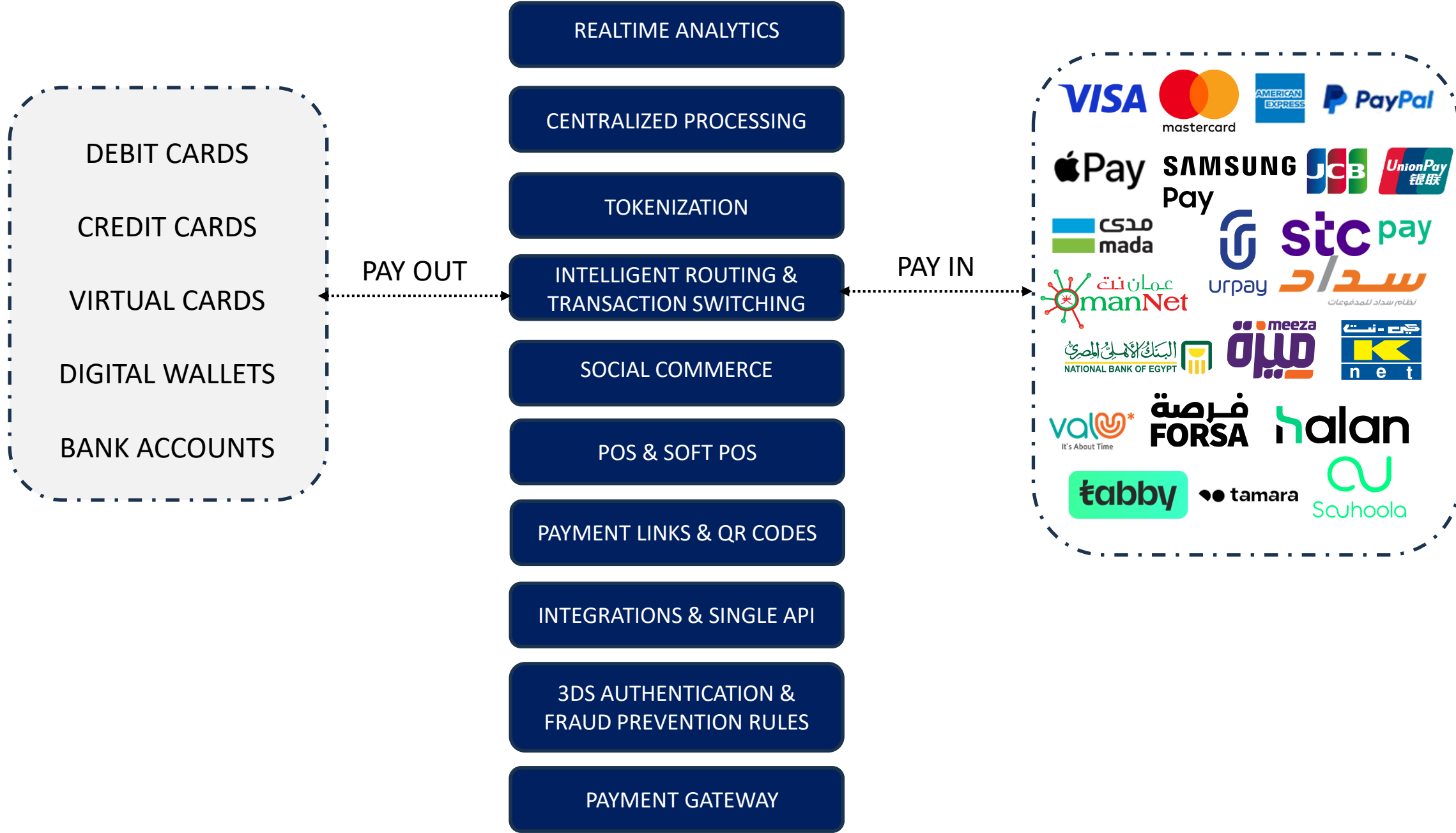
ACQUIRING
ORCHESTRATION
PLATFORM



VERTICAL & HORIZONTAL ISSUANCE & ACQUIRING FINTECH ORCHESTRATION PLATFORM

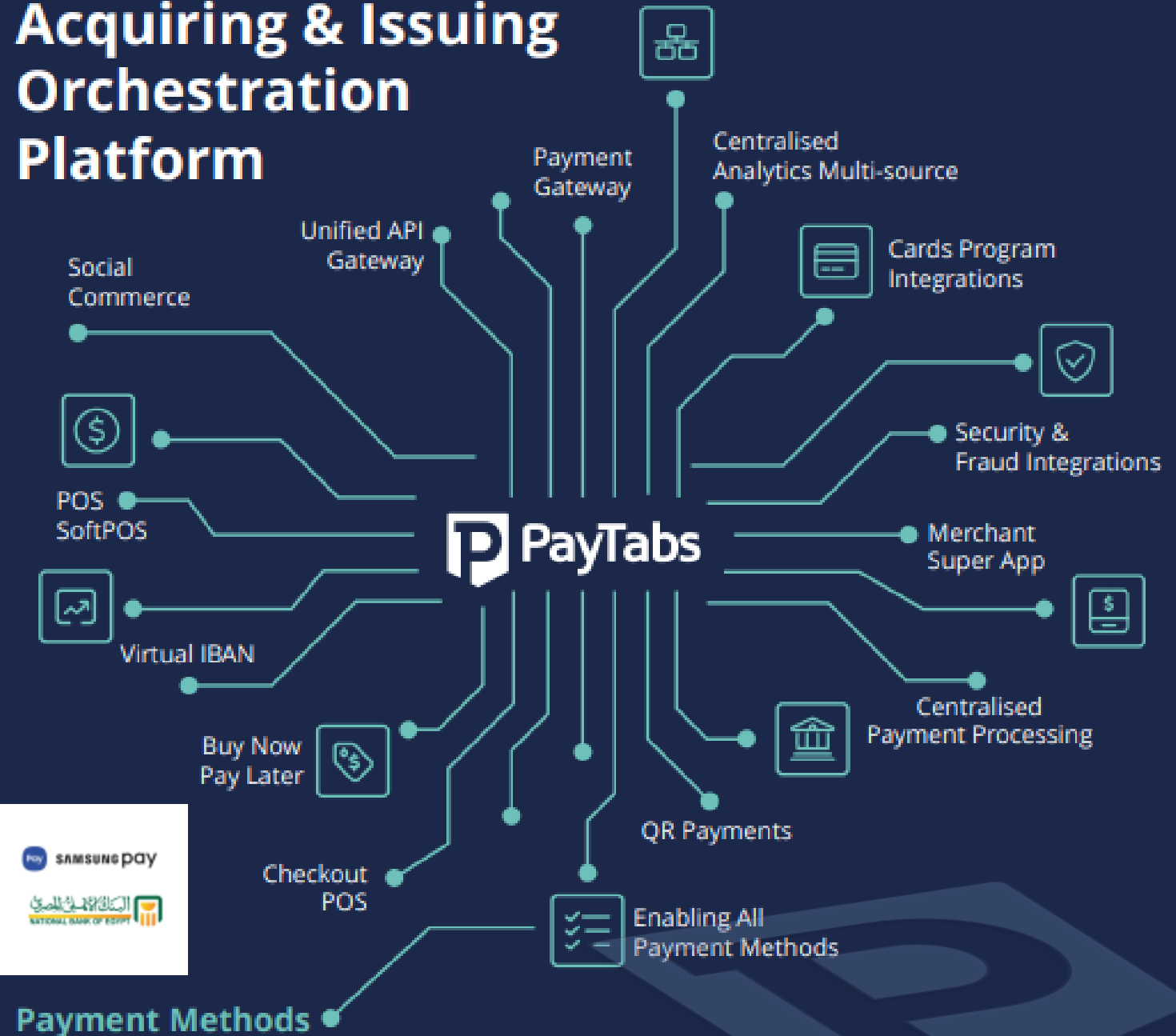


PayTabs ORCHESTRATION PLATFORM



FOCUS ON SCALABILITY,
SECURITY & STABILITY

Acquiring & Issuing Orchestration Platform



MENA SWITCH



Payment Gateway

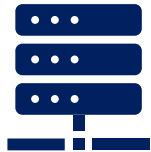


Network Interface

Fast Track to Growth



Merchant Terminal



Network Interface

Payment Switch Architecture



PROCESSING SERVICES



ATM MANAGEMENT SOLUTIONS



POS & TERMINAL MANAGEMENT SOLUTIONS



WHITE LABELLING & MANAGED SERVICES



SWITCHING & ROUTING



Next-gen
Payments

Payment
Routing &
Authorization



INDUSTRY SOLUTIONS

Payment Solutions designed for over 50 industries, notably:



EDUCATION



ECOMMERCE



AVIATION



DINING



TELCO & BILLER



HOSPITALITY



LUXE



MEDICAL



FINANCE



PUBLIC SECTOR



LOGISTICS



#PayTabsPayments



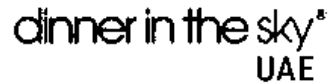
CERTIFICATIONS & HONOUR



SHOWCASING CLIENT TRUST



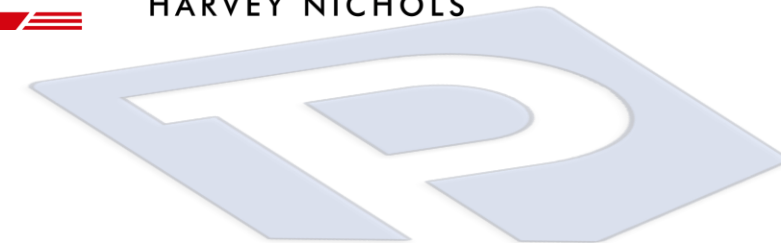
UNITED ARAB EMIRATES
MINISTRY OF DEFENCE



Sultanate of Oman
Ministry of Labour



HARVEY NICHOLS



OUR VISION
TO POWER EVERY DIGITAL
TRANSACTION IN THE REGION



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Or please get in touch:
<Sales@PayTabs.com>