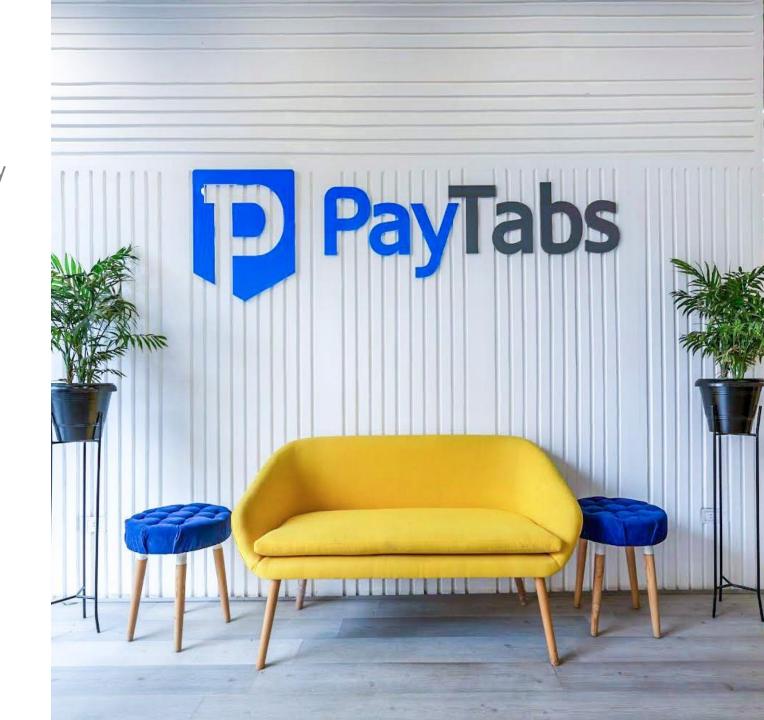


PayTabs.com

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



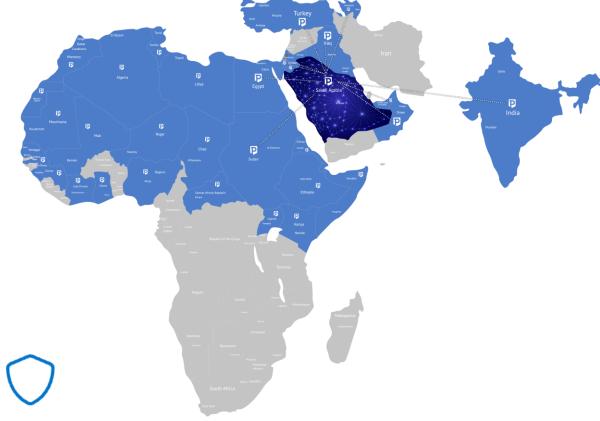
Fintech Hub Leadership

Frontrunner of the fintech hub in the region



Market Expansion

Facilitating the regional reach of sophisticated Saudi built payment products



Creating Opportunities

Generating indirect employment opportunities across multiple industries



Strategic Localization

Developing and localizing the technology infrastructure to grow digital economies



Implementing top-tier 3D secure and PCI compliant technology

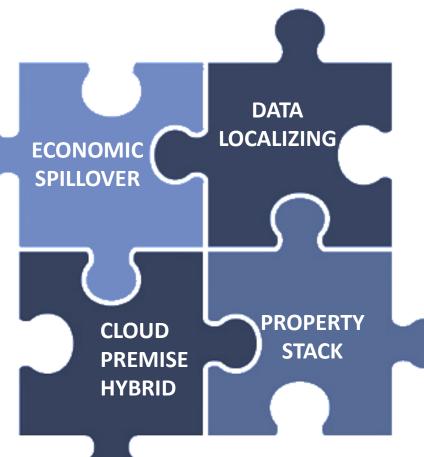
PERFORMANCE HIGHLIGHTS



THE PAYTABS ADVANTAGE

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

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



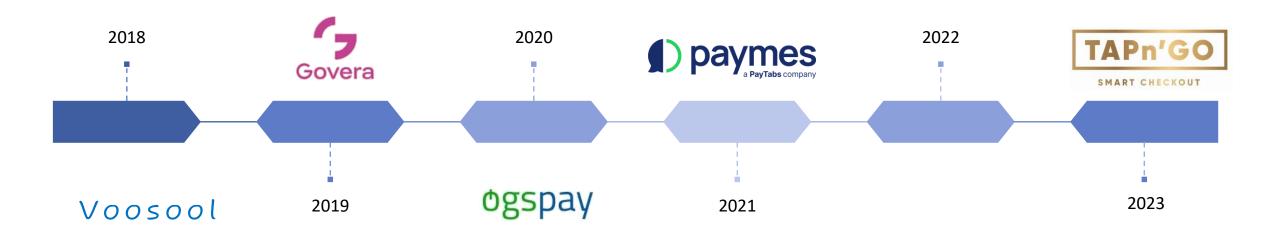
With the changing geopolitical environment PayTabs can data localize in country giving an edge to fintech communities to protect data and monetize

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





PAYMENT GATEWAY PLATFORM



MERCHANT SUPER APP



PAYTABS ISSUANCE PLATFORM



ACQUIRING ORCHESTRATION PLATFORM



REGION'S LARGEST AI-POWERED PAYMENT ORCHESTRATION PLATFORM





BANKS





MERCHANTS



ACQUIRING ORCHESTRATION





INVOICES &

QR



SOCIAL COMMERCE



SOFT POS



POS







BILLING







BNPL

ISSUANCE ORCHESTRATION



VIRTUAL/ PHYSICAL CARDS







PERSONALIZATION

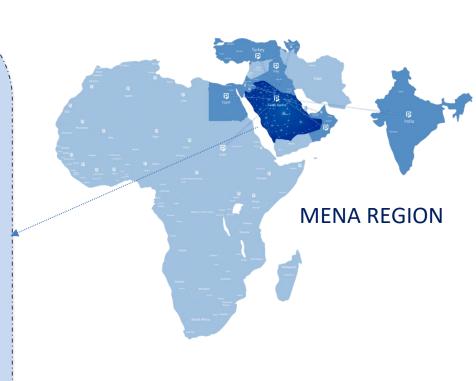
VALUE ADDITIONS

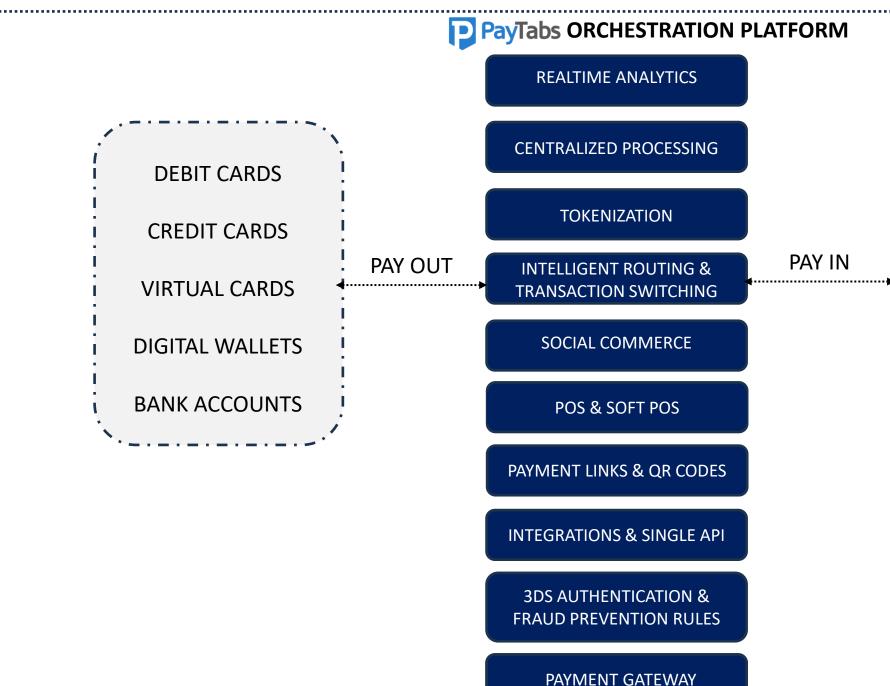














FOCUS ON SCALABILITY, **SECURITY & STABILITY**







































MENA SWITCH



Fast Track to Growth

Payment Switch

Architecture

Payment Gateway

Network Interface



Merchant **Terminal**

Network Interface





fمـوال

Urpay

PROCESSING SERVICES



ATM MANAGEMENT SOLUTIONS



POS & TERMINAL MANAGEMENT SOLUTIONS



WHITE LABELLING & MANAGED SERVICES



SWITCHING & ROUTING



INDUSTRY SOLUTIONS

Payment Solutions designed for over 50 industries, notably:









EDUCATION

ECOMMERCE

AVIATION









TELCO & BILLER HOSPITALITY

LUXE

MEDICAL







FINANCE

PUBLIC SECTOR

LOGISTICS



CERTIFICATIONS & HONOUR

















SHOWCASING CLIENT TRUST











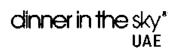






































HARVEY NICHOLS

OUR VISION
OUR VISION
TO POWER EVERY DIGITAL
TO POWER EVERY DIGITAL
REGION
TO POWER EVERY DIGITAL
REGION















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