Corporate Profile

What started as a mission in 1997 to bring real time account setup and secure payment solutions to small businesses, grew into **ProPay®**, **powered** by TSYS®, the only platform that enables global payment processing and disbursements through a single partner.

Companies look to ProPay for innovative payment processing solutions that fit the way they do business. As a leader in data security, ProPay's ProtectPay® environment helps reduce risk and ProPay's Global Commission and Disbursement. ProPay's Global Commission and Disbursement platform provides the ability to pay distributors, merchants and sales reps in 180-plus countries and regions.



AGGREGATOR & PAYMENT PROCESSOR

Multiple processing options (card, ACH, mobile, Payment Network)



FLEXIBLE SETTLEMENT, DISBURSEMENTS & COMMISSIONS

Businesses and platforms pay on a global scale regardless of incoming channel



INSTANT ONBOARDING & UNDERWRITING

Simple online signup and approval in minutes



FLEXIBLE INTEGRATION TOOLS

Developer platform with open APIs and SDKs (ProFac ExpressSM payment facilitator program)



COMPLIANCE

In-house expertise and partner, ControlScan™, help customers achieve PCI compliance



RISK MANAGEMENT

In-house expertise, secure payment interfaces and ThreatMetrix $^{\!0}$ partner for e-commerce fraud prevention

CORE FOCUS AREAS

Corporate Processing

Payment Facilitator Services

Commissions & Disbursements

E-commerce

Platforms and SaaS providers

Mobile Payment Solutions

Micro Merchants

INDUSTRY SOLUTIONS

Direct Selling Companies

Payment Facilitators

Independent Software Vendors

Software Developers

Mobile Service Professionals

Financial Institutions

SaaS Platforms: Non-Profit, Government, Utilities, etc.

Property Mgmt./Rent Payments

Homeowner's Associations

Internet Service Providers



PRODUCTS

Enterprise

ProFac Express[™]

Start payment services within days with online application, instant boarding, underwriting and numerous processing options.

Payment Network

Facilitates immediate movement of funds between ProPay accounts and reduces interchange costs.

ProPay Payment Account

eWallet with linked reloadable, branded Mastercard® Prepaid Debit Card.

EnsureBill™

Automatic credit card updater service reduces declines and increases revenues.

ProtectPay® Point-to-Point Tokenization & Encryption

Secure storage of payment information in PCI DSS compliant environment. Encrypts and tokenizes ACH data.

Global Disbursements & Commissions

Single source to pay distributors, consultants and salespeople in the form of payment and currency they prefer. More than 180 countries/regions and over 150 currencies and 15 languages.

SpendBack®

Distributor and wholesaler ProPay-to-ProPay accounts simplifies transactions, accelerates order process and provides significant savings.

SplitPay® Integrated Disbursements & Commissions solution

Distributors instantly receive commissions from online sales directly in their account and sales proceeds are split between distributor and wholesaler.

Guardian Cybershield[™] powered by ThreatMetrix[®]

Fraud prevention and detection differentiates legitimate customers from fraudsters in real time.

Personal Website Integration

Sales representatives, micro merchants and retailers can sell your products 24/7 through an API integration.

Small Business

ProPay Merchant Account

Multiple ways to accept payment. Sign up in minutes.

Virtual Terminal

Process credit/debit cards securely in real-time anywhere with internet access.

Email Invoice

Process credit/debit cards via email that contains a secure payment link.

Stored Cards

Securely retain customer card information for future purchases.

Branded Card

Promote business with custombranded cards for independent sales representatives.

Multi-Level Login

Assign login credentials and payment processing rights to employees/coworkers on your account.

Buy/Donate Now Buttons

Add to any webpage, email or Facebook post to securely accept payments and donations.

Phone Processing

Process card payments, transfer funds and check balance using any touchtone phone.

Mobile

ProPay JAK™ mobile card reader

Securely process credit cards in real time on Apple® iOS or Android™ anytime, anywhere.

ProPay FLASH card reader

Accept real-time payment with/ without internet. Store up to 71 transactions and process later.

ProPay App

Accept credit and debit cards anytime, anywhere and manage your account.

Master mobile

Sales reps securely upload and process credit card transactions to your corporate merchant account. Save money by using the ProPay JAK for swiped transactions.

Wholly-owned subsidiary of TSYS (NYSE: TSS)

ProPay HQ: Utah Operates own merchant accounting and processing technology

TSYS HQ: New York Manages authorizations and settlement

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