Nonbanks in the Payments System: Innovation, Competition, and Risk

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TSYS Overview

History

• Began as an in-house data processor of Columbus Bank & Trust
• Global leader as outsourced service provider in the payments industry
• Core Competencies:
  – Our strength comes from People, Service, Technology

2006 Statistics

• 416 Million Cardholder Accounts
• 1 Million Merchant Locations
• 9 Billion Authorizations
• 13 Billion Transactions

2006 Financials

• Revenue*: $1.4 Billion; 16.8% 5 Year CAGR
• Net Income: $249 Million; 19.1% 5 Year CAGR

*before reimbursables
TSYS Focus

Managed Services

Issuing

Customized Solutions

Prepaid

Acquiring

Loyalty
Client’s View of a Service Provider

PARTNERSHIP STAGES

> Faster, better, cheaper - all three

> Freed resources to focus on maximizing core business

> Industry leading products and solutions
Approach to Vertical Integration

• Focus on well established centers of excellence for issuing and acquiring processing

• Enhance both the merchant and cardholder payments ecosystems by adding products and services that increase our clients’ value to their customers

• Serve as an independent provider to allow our Clients to remain competitive with each other
Thank You.

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