



Paynetics is an innovation-driven EU licensed e-money issuer and a founder of the Bulgarian Fintech Association. Principle member of VISA, Mastercard, a member of SEPA and SWIFT, Paynetics offers end-to-end payment solutions. Our extensive portfolio of payments solutions includes e-commerce and face-to-face acquiring, card issuance, e-wallet and account management. Our IT infrastructure is best-in-class and the senior management team has a very long track record and experience in the field. Our strong risk management allows us to work with higher risk merchants. Paynetics has built a solid infrastructure and a wide product range and is expecting significant and rapid growth.

#### **PAYNETICS' VISION: SIMPLIFY PAYMENTS**

- ✓ Be Europe's leading "regulated fintech" – combine the trust that comes from being an e-money institution with the digital DNA of a fintech
- ✓ Provide a digital banking platform with multiple entry-points and an industry-leading time to market
- ✓ Develop an alternative payment ecosystem - through interoperable eWallet platforms, QR payments and world's first Android-agnostic Software Point of Sale (POS)

#### **WE EMPOWER OUR CLIENTS WITH END-TO-END PAYMENTS SOLUTIONS FROM A SINGLE SOURCE:**

- Acquiring
- Issuing
- Digital Banking Platform
- IBAN Accounts
- BIN Sponsorship
- Transfers
- Software POS
- IBAN Sponsorship
- Tokenization

#### **OUR WIDE PRODUCT RANGE SERVE A LARGE UNIVERSE OF CLIENTS:**

- Fintechs

- Large corporations: telcos, retailers
- Payment providers
- Smaller banks, building societies
- Large merchants
- Program managers
- Platform players
- ePOS, ISVs, VARs
- PSPs, ISOs, payment facilitators

## SUCCESS STORIES



### ISSUING

Payment platform for quick and easy card issuance for fintechs and innovators

Off-the shelf card issuance



### ISSUING / ACQUIRING

Support roll out of a revolutionary solution - a mobile application allowing merchants to take payments on their mobile phones.



### DIGITAL BANKING

3 months to turn a telco into a fintech

A digital payment network of inter-operable wallets



### ISSUING

Corporate cards through API

3,000 cards issued in five months

> €500,000 monthly volume



### E WALLET / ISSUING

Full digital platform and Payment as a Service for a commercial bank



### ACQUIRING

Direct PSP integration

€5 million monthly volume



ISSUING

Corporate cards through API  
Simplified expense management across Europe - over 500 clients in 15 countries.



ISSUING /  
ACQUIRING

First in the UK :  
*dedicated utilities payment platform*  
10,000 users *in the first three months.*



DIGITAL  
BANKING

4 months to turn a telco into a fintech  
Full set of digital banking products



ACQUIRING

Online portal for loan repayment  
**20% reduction in collection expenses with vPOS**



ISSUING /  
ACQUIRING

**Digitize disbursement and collection**  
**15% reduction in collection expenses and 10% top line growth**



EWALLET /  
ISSUING

Tap-to-pay, P2P transfers, Loyalty  
Over 160,000 registered users  
300,000 digitalized loyalty cards