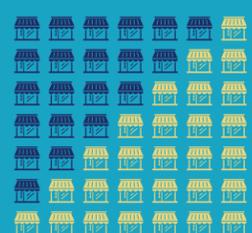


How TSYS Supports Apple Pay to Transform Mobile Payments

Apple Pay™ gives consumers a **simpler, more secure, more private way to pay**, and TSYS® works behind the scenes to ensure this breakthrough payment technology is **seamless and secure**.

Here's how we support the ecosystem that makes Apple Pay a reality, touching consumers, banks, retailers and Apple itself.



 CONSUMERS	 BANKS	 MERCHANTS	 APPLE
<p>Enabled Devices</p> <p>Consumers use Apple Pay to make payments at a point of sale using their iPhone 6, 6 Plus and Apple Watch, or within their favorite retail apps. Consumers wave or hold their phone near the payment terminal to make a payment, without opening an app or waking their display.</p> 	<p>83%</p>  <p>The percentage of the U.S. credit card volume represented by the card issuers who have committed to Apple Pay. This includes many of the largest bank card issuers in the U.S., as well as other banks of all sizes, with additional adoption to follow.</p>	<p>220,000 and growing</p> <p>The number of retail locations that accept Apple Pay in the U.S. These include retail giants such as McDonald's, Macy's, Toys R Us and Walgreens. TSYS offers our merchants NFC terminals so they can accept Apple Pay.</p> 	<p>200 Million</p> <p>The number of credit and debit card transactions processed by Apple's iTunes customers daily, totaling \$12 billion per day.</p> <p>CREDIT</p>  <p>OR DEBIT</p> 
<p>Biometrics-Capable</p>	<p>An Apple Partner</p> <p>TSYS is working with Apple, our clients and other app providers on a road map to enable digital payment solutions for financial institutions of all sizes. Our vision is to enable tokenization and other layers of security on all TSYS platforms, and we are positioned toward expansion into markets beyond the U.S. Our scale and experience make us best suited to get banks on board for tokenization, EMV, Apple Pay and more.</p> 	<p>Apps and More</p> <p>Retail doesn't just mean brick and mortar. Apple Pay is already integrated into many of consumers' favorite apps, such as Uber, Starbucks and OpenTable. Checking out with these apps is as easy as selecting "Apple Pay" and placing a fingerprint on Touch ID.</p> 	<p>800 Million</p> <p>The number of credit and debit cards on file for iTunes customers.</p> 
<p>Touch ID verifies users' fingerprints as an authentication tool for fraud protection, and is used during the checkout process. Consumers hold their iPhone near the contactless reader with their fingerprint placed on Touch ID.</p> 	<p>To·ken·i·za·tion</p> <p>Tokenization replaces cardholder info, such as account numbers and expiration dates, with a unique series of digits, meaning the cardholder's information is not stored on the phone or at the retailer's location, making the token virtually useless alone. TSYS makes this process possible through its TSYS Enterprise Tokenization solution, and involves enforcing standards outlined by Visa®, MasterCard® and American Express®.</p>	<p>5-10%</p> <p>The percentage of terminals in the U.S. enabled for NFC.</p> 	<p>>40%</p> <p>Apple's share of the U.S. smartphone market*, making the iPhone the number one device in the market today.</p>  <p>MARKET SHARE</p>

*Source: The Green Sheet, October 2014