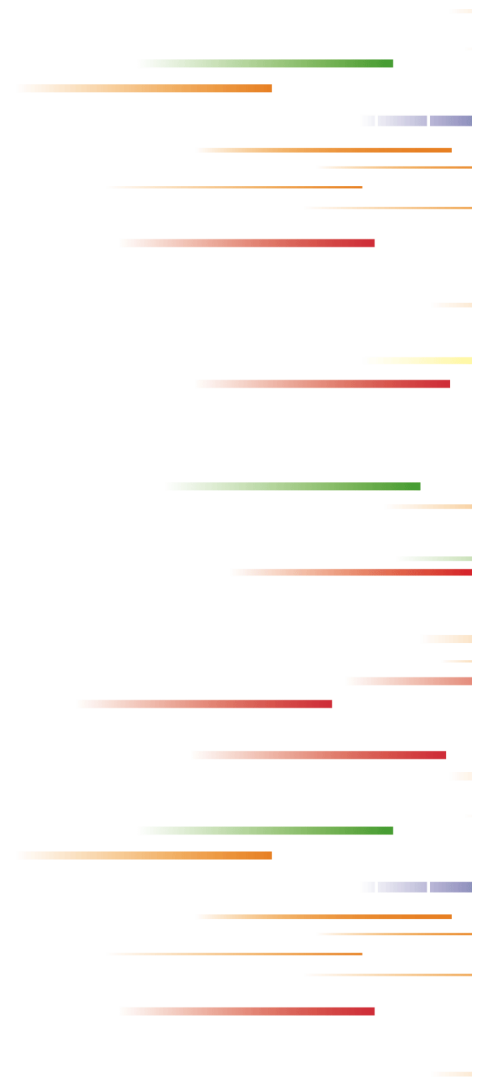


Enabling Financial Services for Postal Operators

TAS Group Value Proposition for Postal Operators in the Mediterranean Region

POSTAL EUROMED, 16 March 2011

Mario Mendia – *Head of International Business Development*



Agenda

- Company Profile
- Value Proposition
- Mobile Banking



Company Profile

- TAS Group operates globally and has a direct presence in Italy, Brazil, France, Spain and Switzerland
- Key Figures in 2009: 55 million Euros revenues with 600 employees
- Listed in the **Italian Stock Exchange**; majority shareholder is Audley Capital Management Limited (UK) since November 2007
- Our customers include **more than 100 financial institutions**, among which are many leading banks and global broker dealers
- TAS Group has worked with Poste Italiane since 1999 for its Card Issuing and acquiring and Payment System

TAS Leading solutions

Securities and Financial Markets



TAS Group provides its solutions for Securities and Financial Markets to more than 100 financial institutions, including global brokers, Banking Groups and Processors

Payment Systems



GARI GOLD is the solution adopted by Central Banks in Europe to build the TARGET2 SSP and implemented by leading commercial banks in Europe and Latin America

Cards management



Many banks in Italy, Europe & Mediterranean have adopted TAS Group technology to manage EMV (Chip) card issuing and acquiring. Poste Italiane pre-paid card success story is built on our Pre-paid Technology

SWIFT partnership and expertise

- SWIFT Ready Services and Certified Experts
- SWIFT Ready Applications
- SWIFT Regional Partner (TASAmericas) Latam South
- SWIFT Service Bureau providing services to Banks and Corporates



Value proposition to EUROMED Postal Operators

EUROMED Priorities

- ➔ Comprehensive financial products offering
- ➔ Migrants business development: alternative solutions to Money Transfer Operators
- ➔ New technologies: cards, mobile, Electronic Payment Terminals

TAS Proposition

- ➔ Proven technologies from the banking industry
- ➔ Over 10 years experience in working with Postal Operators
- ➔ End-to-end payment solutions

Technology to expand financial services into new markets: pre-paid, mobile, easy solutions for customers not willing to go to banks

Focus on new Payment Services



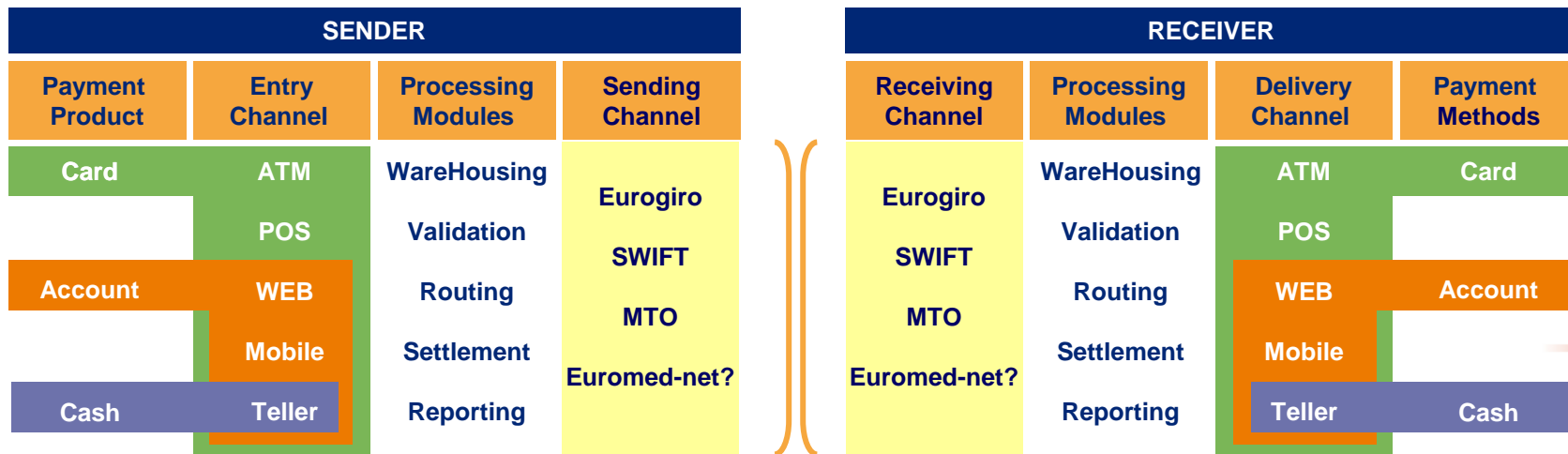
- Merchants Management
- E-Commerce and Mobile Payments
- Supply Chain/Electronic Invoicing
- Payment Services for Third Parties
- Treasury Services
- Transaction Fees



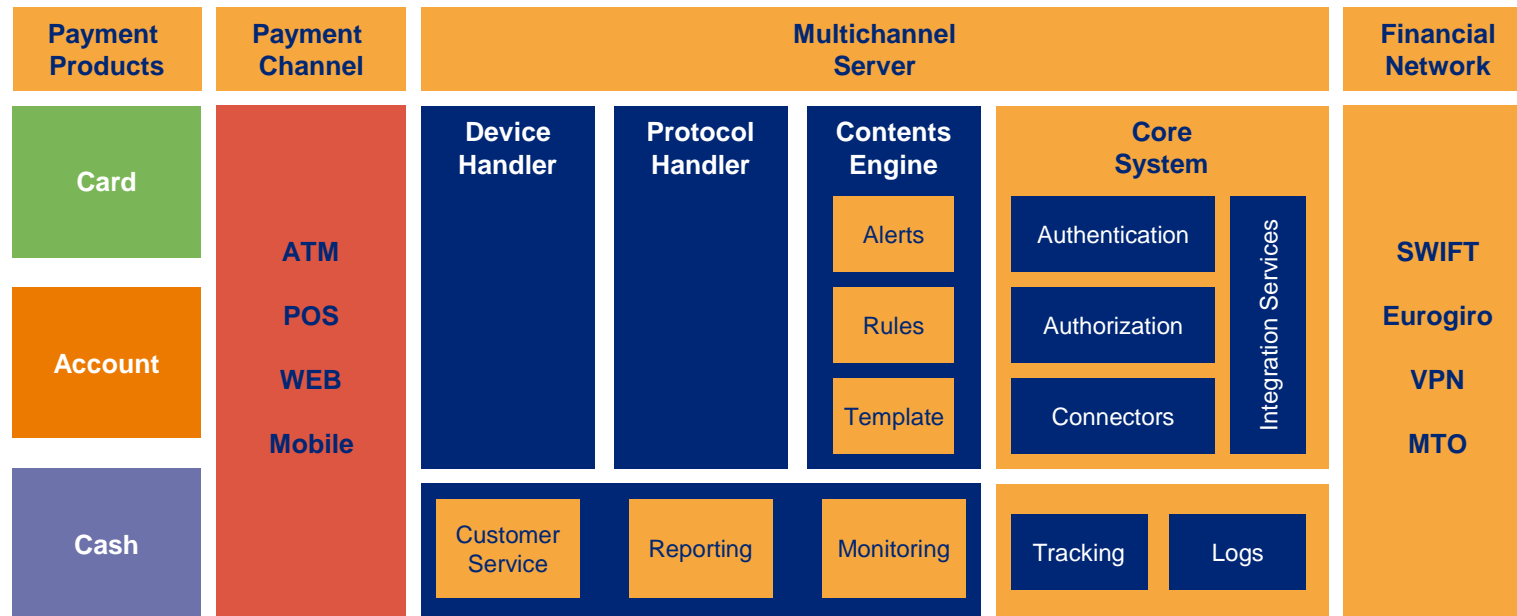
Key to succeed

- Business understanding
- Technology innovation
- High flexibility for "customised" solutions

Our vision for payments across Postal Operators



Our capability



Mobile: the APPs approach

Our mobile solution adopts specialized components able to distribute content and services through APP for Mobile Banking and Mobile Payment.

The APPs, distributed via the APP-Store, are integrated with a server component that provides interaction with the available services in the Banking Core System.

Future Ready!

Communication Technologies Convergence: Use of a “thin client”, the APP, endorsing all mobile communication possibilities (i.e. sms, mms, etc.) to satisfy end-user “Experience”



➔ Thin Mobile Client

➔ Mobile Web Content

➔ Dynamic Container

SmartPhone 80% market share in 2014

- Future Ready
 - Apple “Native”, available on Blackberry, Windows, Android
- Low complexity and High satisfaction
 - Using SMS, MMS, E-Mail together with APP
 - Easy to install and update
- Marketing Opportunity
 - Your brand on App Stores
 - Your brand in the customers device

Available features and devices

- Info (Account, Deposit, Statement, Operation)
- Payment (IBAN, account to account, government)
- Top up (Pre-paid Card, Mobile, TV)
- Marketing
- Trading
- Alerts SMS / e-mail
- Authentication:
 - Second Factor Authentication
 - Session Dynamic Control
 - SSL
 - No sensitive Information on device
 - PCI - Ready



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