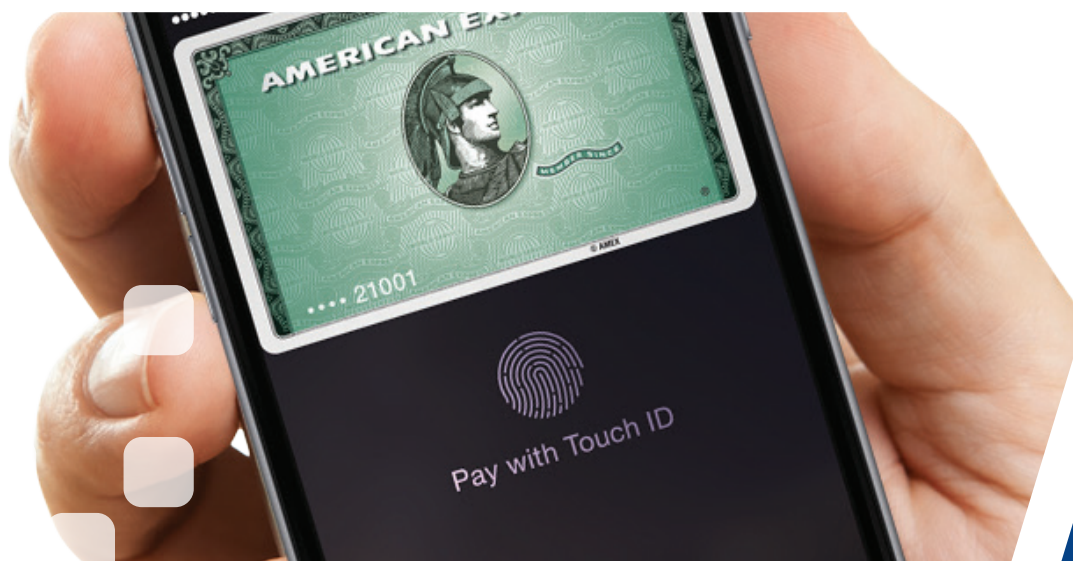


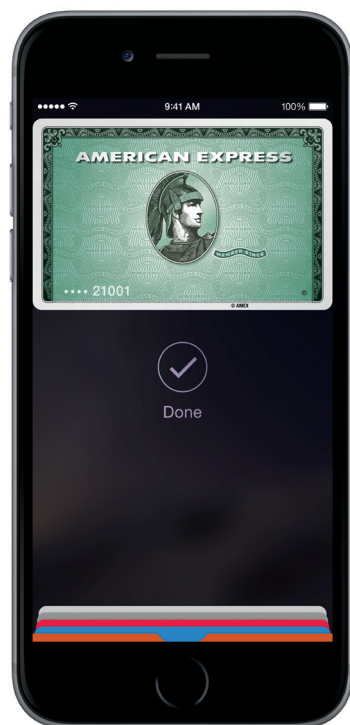


Apple Pay™

Accepting Apple Pay at the point of sale



TSYS® is proud to support Apple Pay, an easy, safe and secure way for consumers to pay within mobile applications or with a mobile wallet via Near Field Communication (NFC). Apple Pay will change how consumers pay with breakthrough contactless technology and unique security features built right into their Apple® devices.



Apple Pay for Consumers

The iPhone 6 and iPhone 6 Plus come equipped with a Near Field Communication (NFC) antenna to enable consumers to make secure purchases using their phone instead of using a plastic credit card when checking out. To make a purchase using Apple Pay, the consumer holds their iPhone 6 near the NFC reader or the NFC-enabled credit card machine and uses their finger print, known as Touch ID™, to complete the transaction with their default credit card within Passbook. The consumer receives a notification on their phone to tell them the transaction completed successfully. It's that easy.

Apple Pay In-App Purchases

Consumers can now select Apple Pay instead of having to type in their credit card for in-app purchases. If your business has an iOS App or would like to have an App, you can now enable easy checkout for your customers. Once your software has been updated, the consumer now sees an "Apple Pay" box appear as a payment method. The consumer selects the box and then uses the Touch ID, or fingerprint, to authenticate the transaction.



Accepting Apple Pay Transactions

To accept Apple Pay NFC transactions in stores, a merchant must first have an NFC-enabled credit card machine or reader. You may need to upgrade your device or complete a software update to be able to accept Apple Pay transactions. Please contact TSYS Merchant Solutions or look for the NFC symbol on your terminal to see if you are NFC capable.

To accept in-app purchases, the merchant or their third party provider would need to download the Software Development Kit (SDK) from our Developer's web page - www.tsys.com/SDK.

Apple Pay Security

For both the consumer and the merchant, the security features are enhanced by replacing the actual card number with a Device Account Number so the cardholder's name, credit card number and card security code are not seen. Apple does not store the detail of the consumer's transactions, adding an extra layer of privacy.

Expect More

You can expect more than just another processor when you trust TSYS Merchant Solutions to handle your payment acceptance. We intend to be more than just another expense or vendor; we will build a lasting relationship by helping your business succeed.

WHO WE ARE

TSYS Merchant Solutions is a leading payment processor with more than 30 years of experience providing first-rate service and comprehensive end-to-end payment solutions to businesses accepting payments across North America. Our dedicated, experienced team of industry professionals provides innovative card-acceptance solutions and unparalleled customer service every day to meet the long-term needs of our customers.

TSYS Merchant Solutions is a wholly owned subsidiary of TSYS® (NYSE: TSS). TSYS delivers advanced technology and enhanced value to many of the world's leading companies, making it possible for hundreds of millions of consumers to use their credit, debit, commercial, private-label, prepaid and chip cards safely and securely.

TO LEARN MORE

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or email merchantsales@tsys.com



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