

Our Industry

The digital consumer payments industry is built around interlinked services that allow businesses to provide digital payment options to consumers, for goods and services provided.

Who is involved in the payments chain?

Merchant

Person or company selling products or services

Direct Merchant Acquirer

The institution that maintains the merchant's account, enabling the merchant to accept digital payments and taking on the risk of the transaction

Acquirer Processor

Acts on behalf of the Merchant Acquirer, providing the technology and operations to authorise transactions, route them to the appropriate payment scheme and receive settlement information

Payment Scheme

Includes card payment schemes such as Mastercard, Visa, American Express and Diners Club, alongside other digital payment schemes. The schemes connect the Acquirer to the Issuer, routing transaction information and authorisation and settlement

Issuer Processor

Acts on behalf of the Issuer and the payment schemes, authorising transactions and ensuring the transfer of funds from the consumer's bank account to the Issuer

Issuer

The institution that provides payment methods or services to the consumer and is responsible for debiting funds from the consumer's account

Our Business at a Glance

Our purpose is to enable and lead the transition from cash to digital payments across the Middle East and Africa ('MEA'), one of the fastest growing payments markets in the world, with a strategy focused on providing solutions that allow our customers to bring digital payments to more consumers across the region.



Our Merchant Solutions



Our Issuer Solutions

Driving digital payment acceptance through

Direct acquiring services
For our merchant customers

Acquirer processing services
For our customers

Payment acceptance solutions
Proprietary omnichannel solutions and products

Loyalty solutions
Merchant loyalty programmes and management

Value Added Services
Including customer data analytics, dynamic currency conversion and payment plans

Driving digital payment usage through

Issuer and processing services
Hosting and processing credit, debit and prepaid cards for our customers.

Fraud solutions
Inbuilt and managed fraud operations.

Loyalty solutions
Card loyalty schemes and management.

Value Added Services
Including instant card issuance, card control services and customer data analytics.

>15 years average customer tenure

We provide services for >70,000 merchants

>13 years average customer tenure

We provide services for >200 financial institutions

How does it work?

