



People. Service. Technology.

# Nonbanks in the Payments System: Innovation, Competition, and Risk

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# TSYS Overview

## History

- Began as an in-house data processor of Columbus Bank & Trust
- Global leader as outsourced service provider in the payments industry
- Core Competencies:
  - Our strength comes from People, Service, Technology

## 2006 Statistics

- 416 Million Cardholder Accounts
- 1 Million Merchant Locations
- 9 Billion Authorizations
- 13 Billion Transactions

## 2006 Financials

- Revenue\*: \$1.4 Billion; 16.8% 5 Year CAGR
- Net Income: \$249 Million; 19.1% 5 Year CAGR

*\*before reimbursables*

# TSYS Focus



# Client's View of a Service Provider

## PARTNERSHIP STAGES



Cost  
Takeout

> Faster, better, cheaper - all three

Strategic Focus

> Freed resources to focus on  
maximizing core business

Collaborative  
Innovation

> Industry leading products  
and solutions

# Approach to Vertical Integration

- Focus on well established centers of excellence for issuing and acquiring processing
- Enhance both the merchant and cardholder payments ecosystems by adding products and services that increase our clients' value to their customers
- Serve as an independent provider to allow our Clients to remain competitive with each other





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Thank You.

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