

Georgian Card JSC

History & Innovation

SEPTEMBER, 2017



Georgian Card – Our Clients

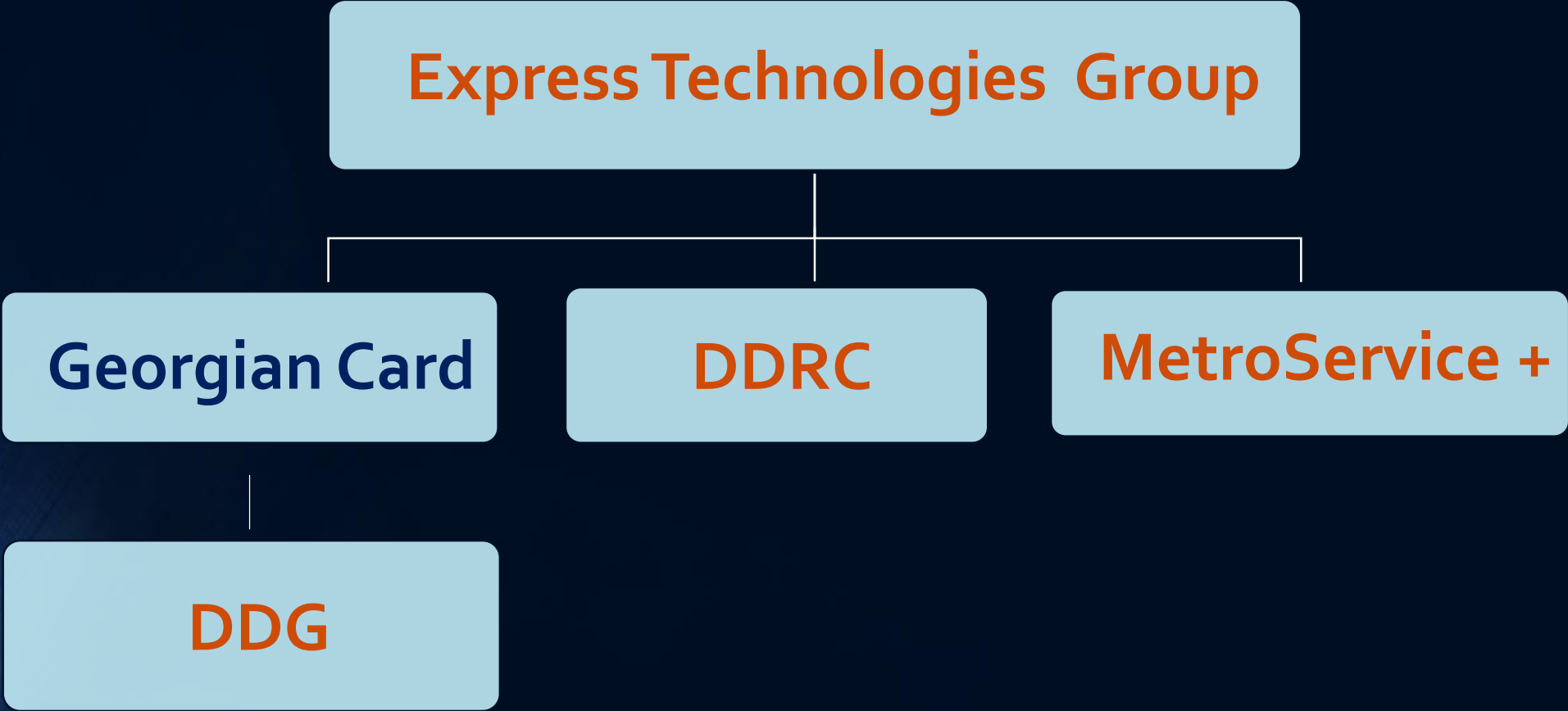
Financial Institutions

- Bank of Georgia
- Pasha Bank
- SilkRoad Bank
- Micro-finance institutions

Non-Financial Institutions

- UNICARD
- Cherrytea
- BlackCard
- Baratebi.ge

Georgian Card – Structure



Georgian Card – ET Group in numbers

Key Statistics

- Annual turnover of GEL 9,000,000,000 (Transactions)
- Annual turnover of 5,000,000 units (Cards)

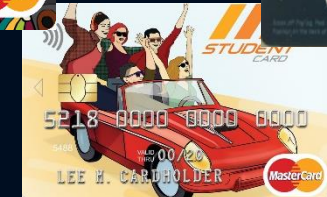


Georgian Card – Who We Are

- ✓ **First PCI DSS Compliant Processor in the region**
- ✓ **Industry-leading Tier-1 payment services provider**
- ✓ **Serving businesses nationwide since 1997**
- ✓ **Transaction processing for over 1000 ATMs**
- ✓ **POS transaction processing for up to 15,000 sales points**
- ✓ **Active card portfolio of over 3 mln**
- ✓ **Technical Assistance and Support 24/7**
- ✓ **24/7 Card Personalization Bureau**

Georgian Card – Transforming Card Business

- ✓ First PayPass card in Georgia
- ✓ Individual design contactless stickers
- ✓ Student Card
- ✓ SCool Card

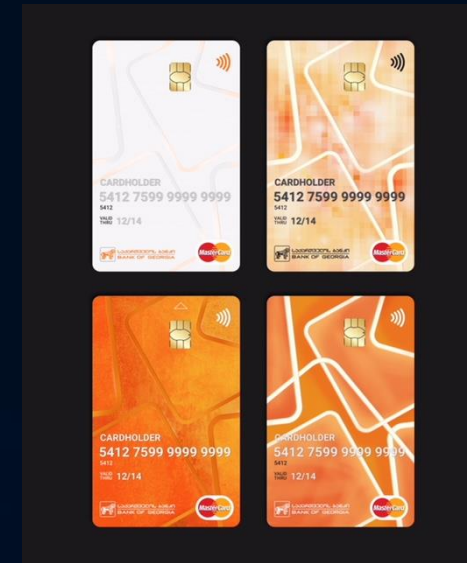


Georgian Card – Transforming Card Business

✓ Exclusive AmEx Issuing
& Acquiring

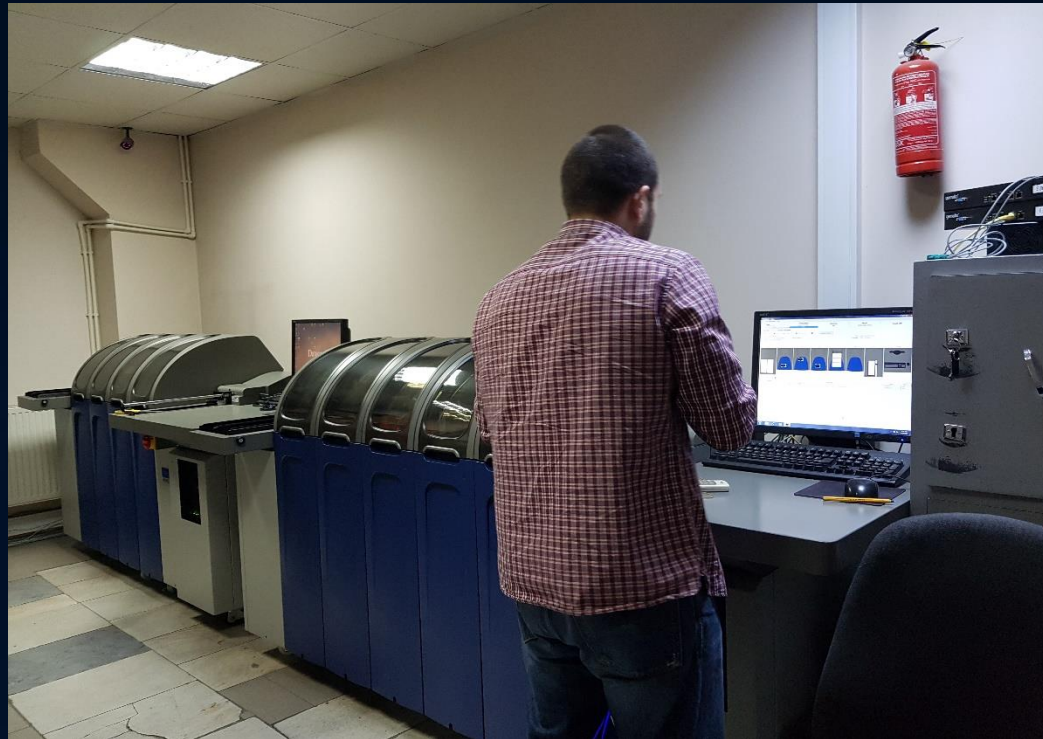


✓ First Vertical Card Pilot



Georgian Card – strong processing capacity

- ✓ Modern personalization facility and equipment



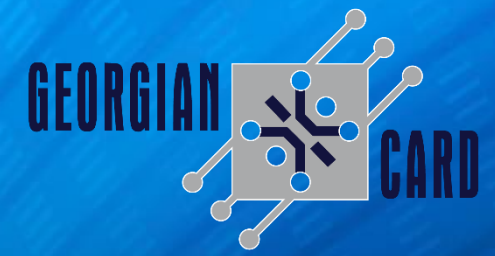
Georgian Card – Strong Processing Capacity

- ✓ New possibilities and efficiency level with DataCard MX1100 system
- ✓ Graphics printing
- ✓ Updated Crypto Equipment



Georgian Card – What's Next?

- ✓ Migration to M/Chip Advance
- ✓ And counting...



Thank you!