GPS

Excellence in Payment Services

"As a leading payment processor, the success of our partners is our top priority. We strive to leverage the most innovative FinTech solutions, utilize the latest technology and provide reliable processing services spanning through the entire electronic payment systems. All of our services are geared towards serving banks and financial institutions across the globe."

– Global Payment Services (GPS) Team

About GPS

Global Payment Services (GPS) is a leading third-party processor that specializes in outsourcing electronic payment services globally, with a particular focus on the Middle East and North Africa (MENA) region.

GPS provides comprehensive and integrated processing services focused on serving banks and financial institutions, including Credit and Debit/Prepaid Card Issuing, Merchant Acquiring, ATM and POS Driving/Switching, EMV Card Personalization, Auto-Card Mailing, Mass Laser Printing, Auto Mailing and Fraud Prevention and Detection Tools.

GPS is powered by advanced technology and highly knowledgeable resources in the payment industry. Licensed by the Central Bank of Bahrain (CBB) and authorized by Visa, AMEX, MasterCard, JCB, UPI, and PCI-DSS to serve issuers and acquirers across the globe.

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Card Personalization

Card Personalization

International certified card personalization center to personalize all types of issued cards for different card schemes **using the latest technologies and equipment for EMV/Contactless personalization in addition to all supporting services such as PIN mailers, card carriers, packaging, courier dispatch, and stock inventory management.**

Issuers can personalize their cards on-site, either using a centralized printer for 'Remote Issuance' or personalizing cards instantly at the branch level, leveraging the flexibility of GPS personalization systems and integrity with major card printer suppliers worldwide.
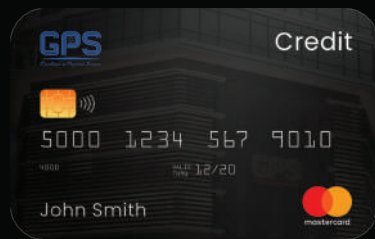
Card Management System

| Debit | Prepaid | Wearables | Sponsored Cards | Gift |
| Credit | Payroll | Multi currency | Virtual Cards | White Labelled Cards |

Card Management System

Comprehensive solution managing the entire card life-cycle – **Issuance, Authorization, Transactions, and Back-Office Operations** – for all type of cards (credit, debit, prepaid, payroll, installments, gift, etc.)

On a single platform, the system includes **'Multi-Currency', 'Multi-Product', and 'Multi-Language'** capabilities to manage different card portfolios across different countries for different issuers.

Tokenization Apple Pay / Samsung Pay

Tokenization
Apple Pay / Samsung Pay

GPS has partnered with card schemes to introduce Digital Enablement Program (DEP) and facilitate a certification service to banks and financial institutions.

This partnership support both Apple Pay and Samsung Pay by tokenizing card data through MDES or VDS – creating a single transaction reference number that can be used in digital wallets. In addition, acquiring tokenization over POS and ATMs with multiple scenarios designated to the issuer and acquirer's requirements.

Wearables

Wearables

The 'Wearable Bracelet or Ring' contactless technology has been successfully launched and is ready to operate as a contactless card or digital wallet, enabling a quicker and more convenient way to make payments every day.

The contactless device operates without the need of charging and is embedded with MasterCard and VISA payment chips that can be used at any contactless accepted terminal.

Instant Card Issuance

Instant Card Issuance

As instant card issuance has become a crucial component of retail banking and enhancement to overall branch strategies, it is launched to immediately replace lost, stolen or damaged cards.

To complete the cycle of requirements, Global Payment Services (GPS) offers the opportunity for retail banks and financial institutions to deliver on a key consumer desire: convenience.

This will enable the bank's customer to access their money when and where they need it – instantly.

ATM Management System

ATM Management System

A full self-service ATM/KIOSK transaction processing solution compatible with major supplier as of NCR, Diebold, Wincor, GRG and others.

The system provides optimized convenience, efficiency and security, including a wide range of services
such as withdrawal, balance inquiry, short statement, cheque book request, cash deposit, cheque deposit, PIN change, contactless transactions, top-up\bill payment using cards or biometric authentication giving a full control on ATM parameters, monitoring, ATM status and service management.

Soft and Traditional POS Supply and Management System

Soft and Traditional POS Supply and Management System

Innovative Smart POS Terminals

Introducing our Smart POS Terminals, complemented by a customized Android application built to the latest standards. Our advanced POS machines are designed to meet the unique requirements of each merchant, empowering them to efficiently manage their retail operations.
Power-efficient and secure, these Smart POS Terminals feature an innovative design, ensuring reliable transactions with a fixed PIN supported PCI-certified solution.

Streamlined Retail Management Solution

Our comprehensive POS Supply and Terminal Management System enables seamless operations. Real-time tracking of stock, cash flow, staff, and customer data ensures efficient business management and regular updates through the terminal management system.

Complete End-to-End Solution

From Smart POS terminals to application development and system configuration, our solution covers every aspect. Benefit from Dynamic Currency Conversion (DCC) and incentives for a comprehensive retail experience.

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Merchant
Management
System

Merchant Management System

Comprehensive merchant management system backend platform enabling acquirers to tailor specific solutions for different categories and size of merchants, giving complete control of the merchant billing, clearing and settlement processes.

The platform supports multi-currency and multi-language capabilities, allowing the management of cross-border acquiring operations to meet the standards and requirements of the merchants.

Payment
Gateway

Payment Gateway

A comprehensive payment gateway that is easy to integrate with complete on-boarding feature, allowing merchants to accept all type of cards and authorize transactions with international schemes. The checkout page is displayed on the website, mobile app, or any acquiring channel of the merchant.

Global Payment Services (GPS) offers the option of outsourcing this function and providing an on-boarding dashboard for acquirers, including full detailed reports and insights on market spending which enables the acquirer to have a complete analysis over the merchants.
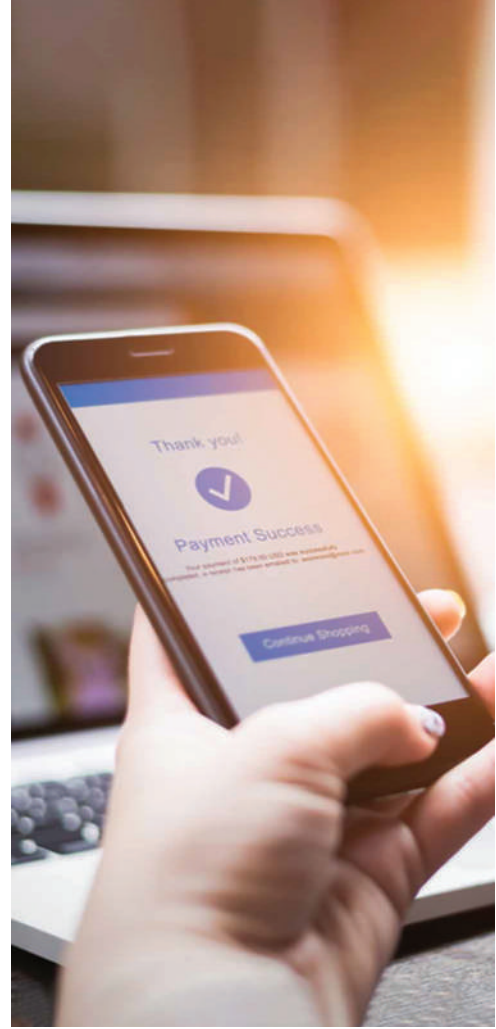
Merchant Portal

Merchant Portal

The merchant portal is a web-based interface that allows the merchants to access their historical settlement information, perform real time queries, and extract reports.

The financial institution will have administrative access to monitor the overall merchants progress and be able to create/delete/customize users for the merchants at all levels, serving large chains, SMEs and FinTechs.
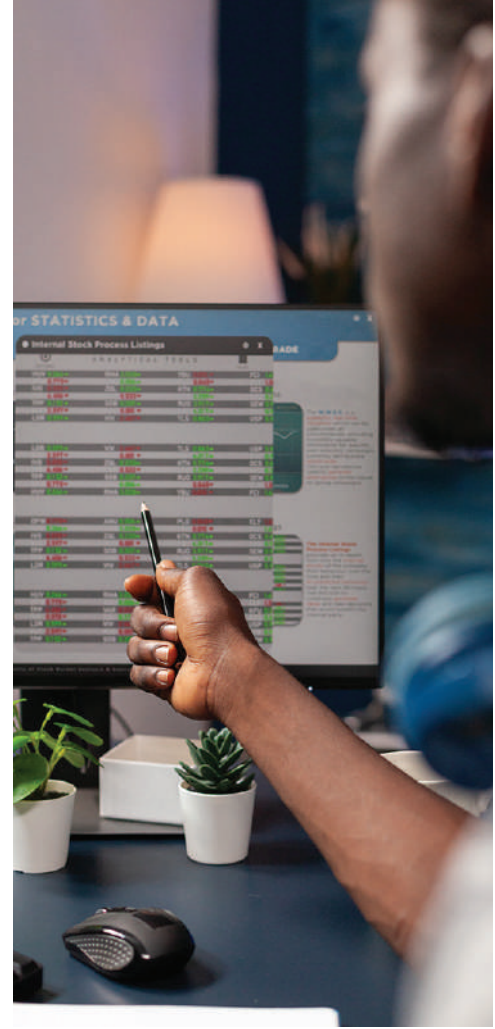
Fraud Detection & Prevention

Fraud Detection & Prevention

Providing world-class advanced card fraud detection and prevention system (SafeGuard) which is implemented at several banks globally, with built-In modules for instant alerts, actions and notification management.

In addition to APIs for advanced "My Limits" module integration giving the cardholders the full control to manage their cards, spending, limits, etc.

'SafeGuard' is a very flexible, scalable and user-friendly system with defined rules that can be applied for all type of cards as of debit, credit, prepaid or any issuing product etc. Covering all card schemes as of Visa, MasterCard, UnionPay, JCB, Diners, etc. and all transactions and authorization coming from different channels as of ATMs, POS, mobile, e-commerce, etc. for real-time fraud prevention and near real-time detection.

SafeNet

SafeNet

SafeNet is a SafeGuard suite top-level module which offers fraud prevention and detection for the electronic channels of financial and payment institutions, channels such as:

- Internet Banking Portals.
- Mobile Banking Applications (backend APIs).
- Payment Gateways.
- Phone (Call Centre), IVR and SMS Banking
- Open Banking / PSD2 Payment APIs.
- Electronic Fund Transfer

ACS 3D Secure

3DS
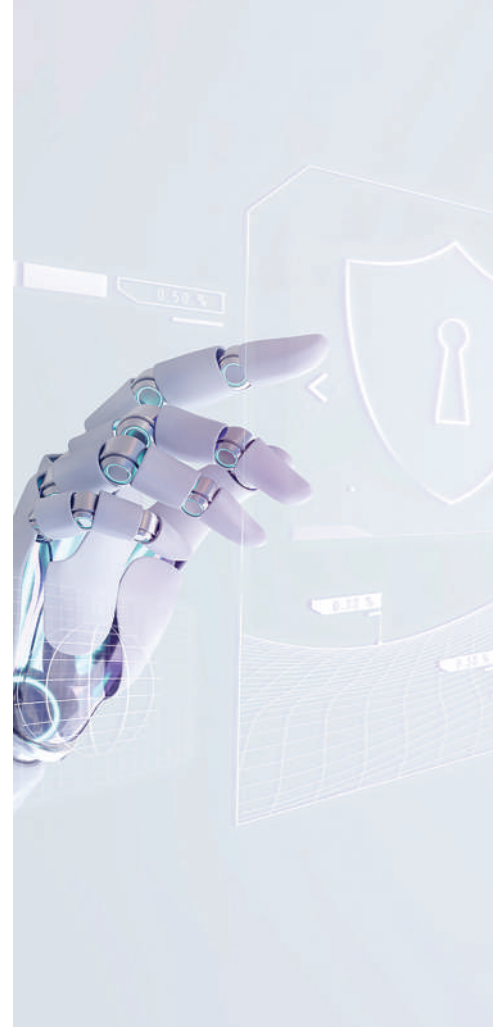
ACS 3D Secure

A one-time password (OTP) is an automatically generated numeric or alphanumeric string of characters that authenticates a user for a single transaction or login session.

GPS offers the latest 3D Secure payment verification system, provided by participating credit card issuers and merchants to protect online transactions.

This enables online merchants to authenticate the identity of their customers during checkout, utilizing verified by Visa or MasterCard.

Machine Learning
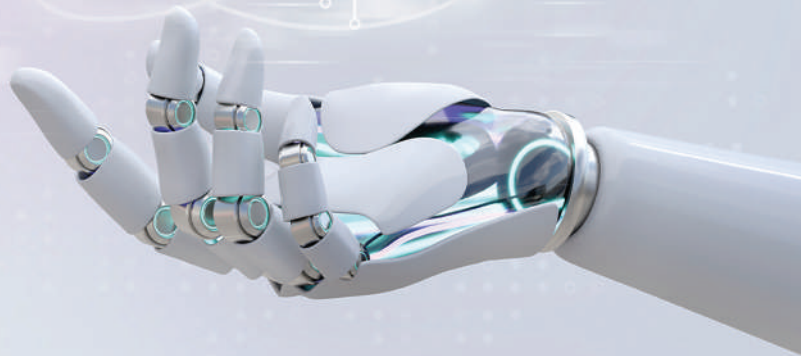
Machine Learning

Our AI employs a risk-scoring approach, combining a variety of machine learning models to leverage customer spending behavior, merchant activity, and a plethora of transaction characteristics to:

- Enhance fraud protection in realtime.
- Respond quickly and effectively to new fraud patterns.
- Reduce False Positives, eliminating associated costs and customer friction.
- Better target and reduce manual work.

SafeChargeBack

SafeChargeBack

The SafeChargeBack's main objective is to empower users to respond to disputes on timely basis which will enhance the quality & dependency on the data which is consistent across all modules, below are the main benefits of the SafeChargeback tool:

Unified and automated way to register Disputes from all sources (call centre/branch network)

Facilitates the management of all types of Dispute requests

- All requests in one place
- No need for different archiving / management / statistical analysis systems

Powerful statistical analysis

- Export different types of statistics directly into Excel for further analysis

Complete data

- Historical records of disputes per customer (cardholder/merchant)
- Eliminates data loss and consequent financial losses

Advanced system that helps significantly in daily work

- Easy and simple to use
- No need for printing hardcopies
- Manage our workload instantly and quickly

Switching & Routing

Switching & Routing

Smart and dynamic routing solutions that support different protocols and latest technologies, provides the capability to integrate with different external and internal systems as of Core Banking systems, national and regional switches and international payment schemes as of Visa, MasterCard, UnionPay and JCB with a direct, fully redundant and intelligent connectivity setup.

International Scheme Sponsorships and Fintech Support

International Scheme Sponsorships and Fintech Support

As a principle member of Visa International, Global Payment Services (GPS) is providing banks and financial institutions a sponsorship opportunity to issue a Visa product, allowing clients to issue a Prepaid, Debit, Credit Cards products, including ATM and Merchant Acquiring services.

Business Intelligence

Business Intelligence

Business intelligence (BI) solution serve to retrieve, processes, analyze and report data for making informed business decisions or evaluations and supports multiple divisions and levels within the organization.

BI solution key features are integration of multiple data sources, driven data preparation and analysis, controlled data access, scheduled & ad-hoc reporting, and interactive visualization.

Digital
Services
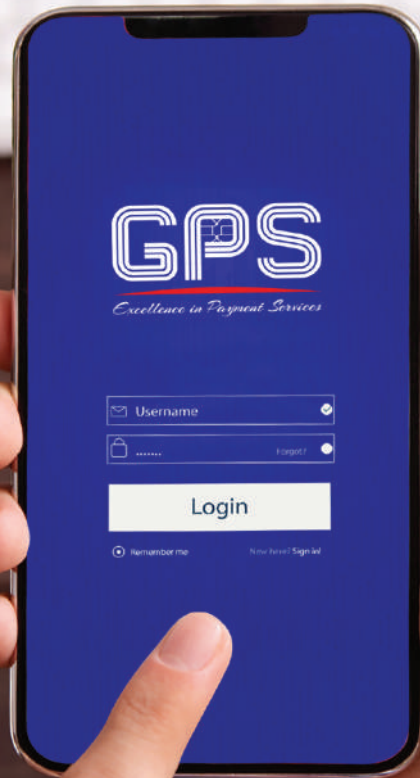
Digital Services

Highly secure end-to-end solution for managing and processing information and transactions in mobility, it allows addressing and enhancing the relationship with customers by providing means of managing banking from mobility device.

The solution comes with a full version management of the applications on iOS and android marketplace, support Multi-language, authentication management, user profile management, cards and service list management, notifications and communication center for pushing personalized messages directly to specific user(s) in addition to user friendly dashboard and control panel to manage all back-office operations in one place.

API Integrations and Consultation

API Integrations and Consultation

Streamline your business and connect your services with custom API development and integration for your platform or app.

Our expert developers at GPS will ensure your business is integrated to critical information and data using secure API communication. GPS also provides comprehensive consultation services to find, develop or review your API services, including integration services through API for web services.

GPS offers full support and implementation of proper performance and security of the connectivity between services, by conducting automated tests to verify the correctness and performance of APIs, simulate the conditions under which the API will be used, and prepare a report to implement optimizations.

Back Office
Service Package

Back Office
Service Package

Providing both issuers and acquirers the option of outsourcing back office operations, daily disputes and reconciliation and charge back with the international schemes (VISA, MasterCard, UnionPay, JCB).

Value-Added Services

Value-Added Services

GPS empower issuers and acquirers with fully fledge services under a single platform, providing the agility, flexibility, scalability and comprehensiveness for the entire chain of electronic payments.

- Loyalty and bonus management programs.
- Installments and collection modules.
- SMS gateway, E-Mail server and messaging services.
- Open banking APIs.
- Scoring module.
- Analytics and MIS reporting.

24/7 Helpdesk / Support
Around-the-clock shifts, helpdesk and support experts assisting our partners, generate the operational and periodical reports, monitor the entire system components includes servers, connectivity, authorizations up to the level of ATM, POS status monitoring.

Training
Training sessions on different topics related to the payments business, including modular courses covering the entire payment system platform, awareness sessions of latest technologies, current and emerging fraud techniques.

ISSUING

- Debit
- Credit
- Multi-Currency
- Prepaid
- Wearables
- Charge Cards
- Gift Cards
- Virtual
- Non-Brand

ACQUIRING

- ATM
- POS
- Soft POS
- Mobile POS
- Kiosk
- Payment Gateway
- Merchant Portal

PERSONALIZATION

- Instant Issuance
- EMV & Contactless
- E-statement
- Mailing & Packaging
- Remote Issuance

TOKENIZATION

- VTS & MDES
- Apple Pay
- Samsung Pay
- Biometric
- Benefit Pay
- Issuer-Wallet

GPS

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FRAUD PROTECTION

- Real-time
- Near Real-time
- My Limits
- Safenet (EFT's)
- SafeChargeBacks
- RSA/CNA
- Safe Merchant
- Machine Learning & Profiling
- ACS 3D Secure
- SafeGuard
- Artificial Intelligence

OTHER SERVICES

- SMS & Emailing
- Back Office
- Loyalty
- Cash Back
- Multi API Integration
- E-Pin
- Business Intelligence
- Visa BIN Sponsorship
- Back Office Operations
- Dispute & Chargeback Management
- API Integration & Consultation

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