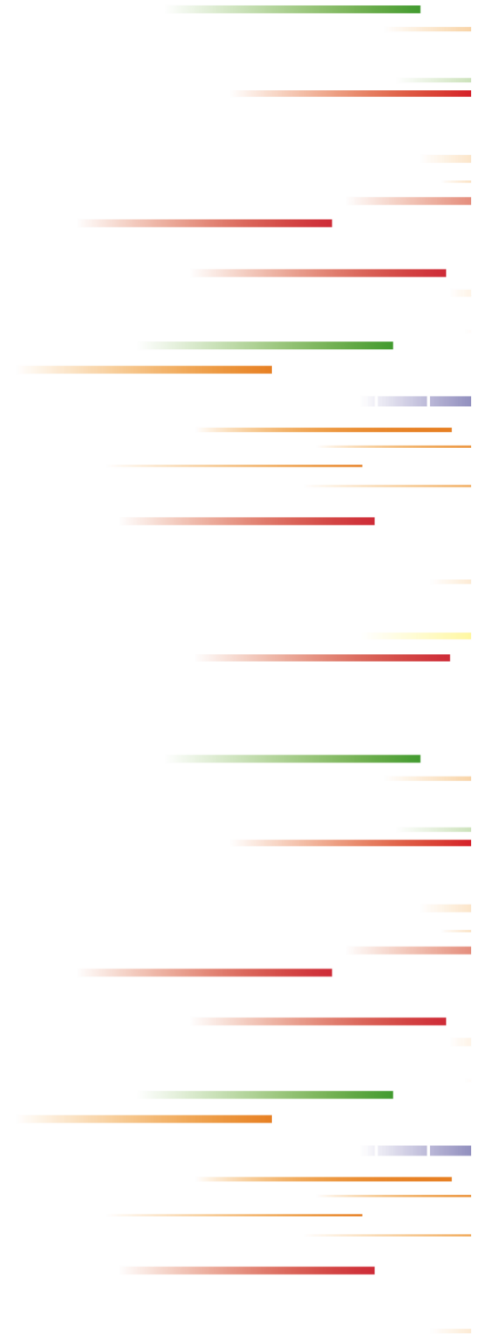


TAS Group

Company Profile 2014



Empower your business

TAS Group is the strategic partner for business innovation in Payment Systems, Cards and Capital Markets



- 30 years experience
- More than 400 experts
- More than 150 customers

Listed in the Italian Stock Exchange, TAS Group operates globally and has direct presence in Europe and Latin America

Expertise and Innovation

- Software Applications
- Software as a Service
- Project Implementation
- Professional Services
- Housing & Hosting
- Other IT Services



Payments beyond SEPA

TAS solutions are used by the European TARGET2 RTGS system, for the management of more than 1 million* payment messages per day

*Source: ECB Annual Report

- Processing of all types of payments
- Access to domestic and international networks
- SWIFT Applications and Services



Millions of financial messages exchanged worldwide are processed through TAS Group products

Over 60 million Cards managed

Successfully delivering EMV migration projects in Europe since 2002, TAS is now opening the way in North America with new market challenges and a growing partner network

- Cards lifecycle management
- Acquiring channels and terminal management
- Authorization systems
- Fraud management
- EMV Solutions

- About 65% of Acquiring and more than 50% of Issuing systems in Italy are managed with TAS software
- More than 30 Banks worldwide use TAS EMV solutions

Getting the best from the Mobile Channel

TAS delivers best-in-class solutions enabling customers to leverage emerging opportunities on the mobile channel



- Mobile Banking
- Mobile Payments
- Mobile eGov

Flexibility, speed and a licensed security communication layer to live everyday on the go

Designing Cloud MarketPlaces

TAS offers an innovative way to manage and enhance B2C, B2B and B2G e-marketplaces, open to new smart devices and ready for cutting-edge projects

- Multichannel FVC Portals for Payment Service Providers
- e-Payments / e-Collections platforms
- Collaborative Order to Cash Solutions



The largest corporate VAN in Italy is interconnected and managed through TAS solutions

Focusing on Liquidity and Collateral Optimisation

TAS supports customers in the critical task of managing liquidity and collateral providing real-time centralized monitoring and management of assets, securities and liquidity

- Liquidity Management
- Securities Clearing and Settlement
- Collateral Management



A 360 - degree view of Liquidity Management that minimizes risks and maximizes the efficiency

A Financial Business Framework at your service

TAS Financial Framework: Reliability, Real Time and Flexibility , providing financial operators with top performance STP solutions



- Straight Through Processing from trading to settlement
- Post Trade Surveillance
- Order routing and hosted services

TAS provides over 100 financial institutions with securities and financial solutions

Productivity: Keyword in Credit Management

For 15 years TAS has evolved solutions for Credit Management that today exploit web and mobile channels, streamlining processes and providing customers with competitive advantages



Banking, commercial and mortgage management from the customer first inquiries to back office activities

TAS solutions have already been successfully adopted by major banks in Switzerland

Beyond traditional ERP

TAS ERP solutions enable the complete governance of private and public Service companies, with full control and optimization of all activities and processes, from production through logistics and sales

- Automation of all processes including billing, purchasing and expenditure control
- Projects, tasks and performances management
- Financial Accounting



More than 50 Service Companies and several Italian Public Institutions have adopted TAS ERP Solutions

Among TAS Partners



SWIFT: Successful cooperation

TAS Group has partnered with SWIFT for more than 10 years, providing value added solutions and services to the financial community



- SWIFT Certified solutions
- SWIFT Ready Services
- SWIFT Certified Experts
- SWIFT Service Bureau



Quality for customer satisfaction

TAS ensures that all its corporate organisational processes are directed to meet customer requirements. Therefore, conformity to International Standards of Quality is a strategic factor for the success of the Group.



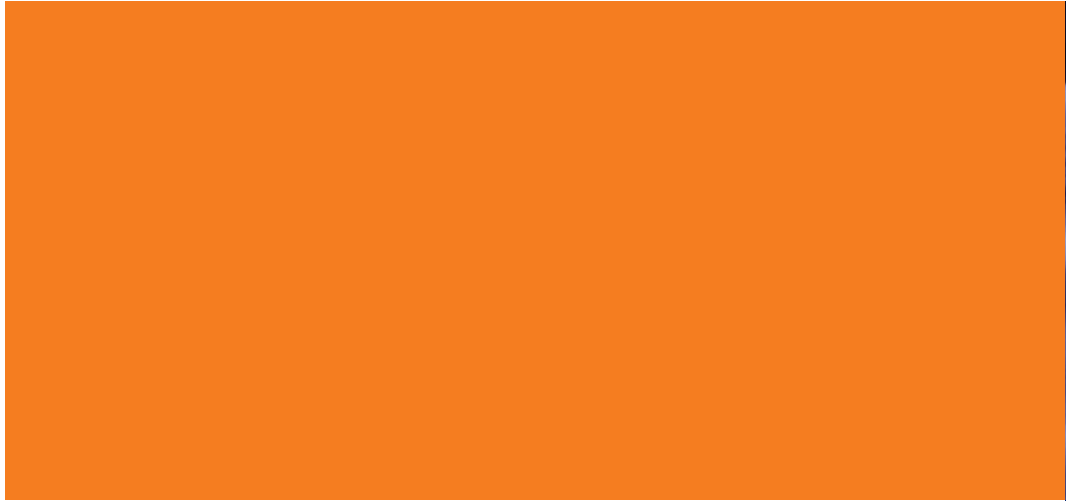
TAS S.p.A.

TAS holds the Certificate of Conformity to UNI EN ISO 9001:2008 for the sectors: 33) Data processing and connected activities; 35) Business professional services

TAS France

TAS holds the Certificate of Conformity to UNI EN ISO 9001:2008 for the sector: 33) Data processing and connected activities





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These information cannot be disclosed to third parties
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