

Payment Processing Playbook

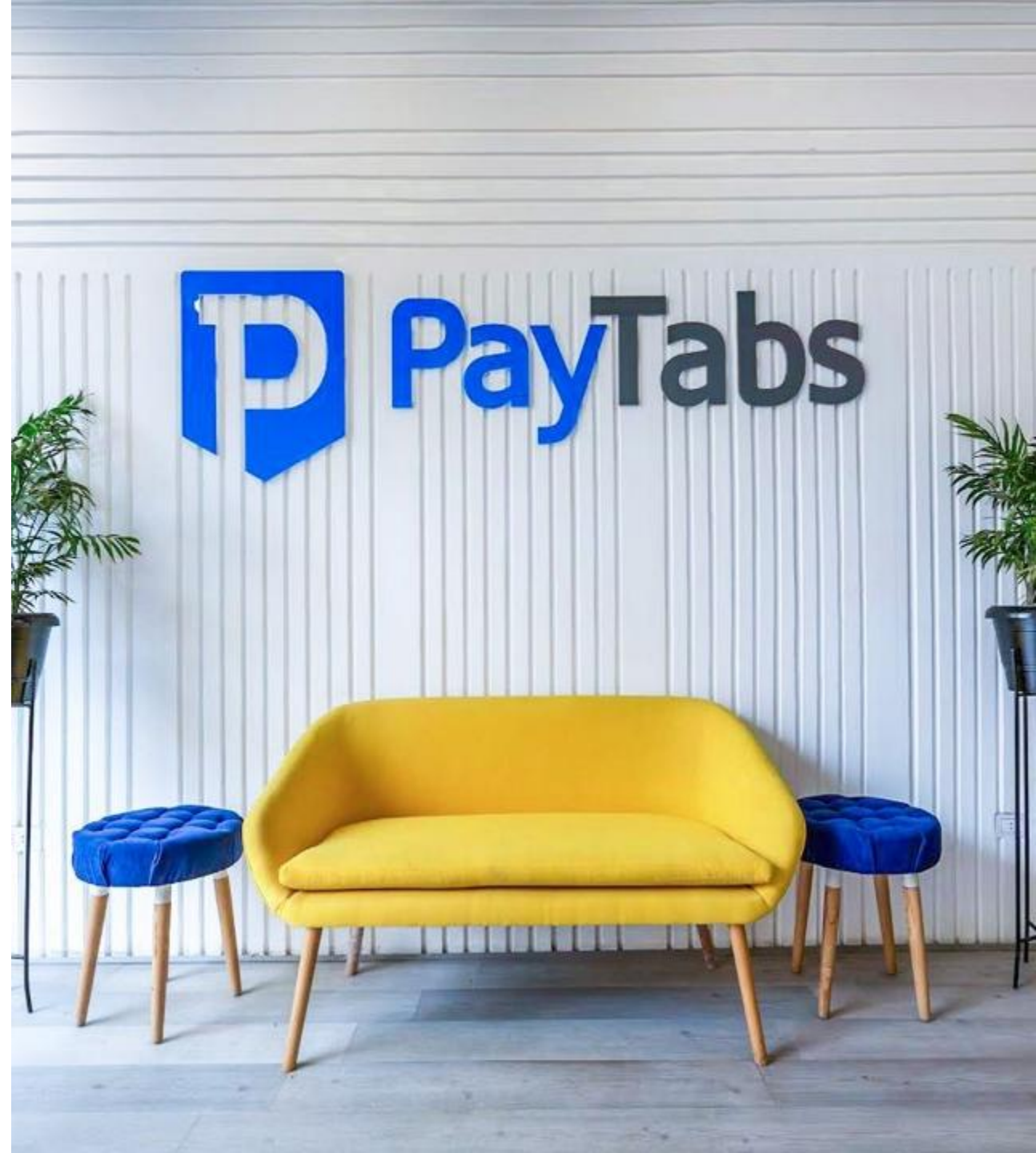


About PayTabs

PayTabs is a payments infrastructure company providing exceptional solutions that are simple, secure, and scalable to drive local commerce and power financial inclusion across the MENA region

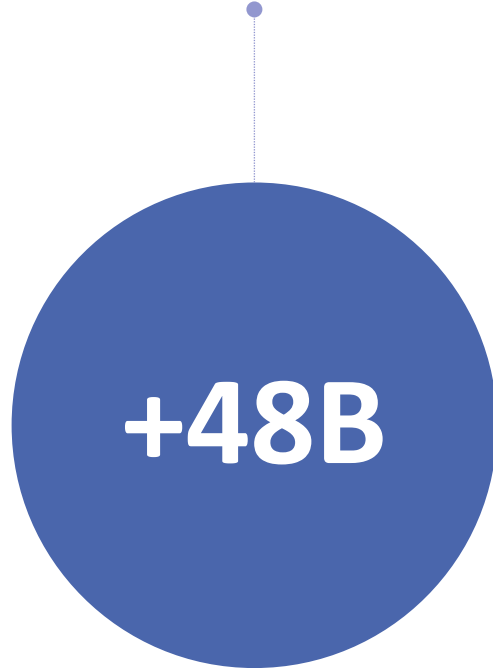


It was founded by Abdulaziz Al Jouf in 2014 with a vision is to **power every digital transaction in the region**



Performance Highlights

Processing Volume



+800M

Transactions
Processed

+1.2M

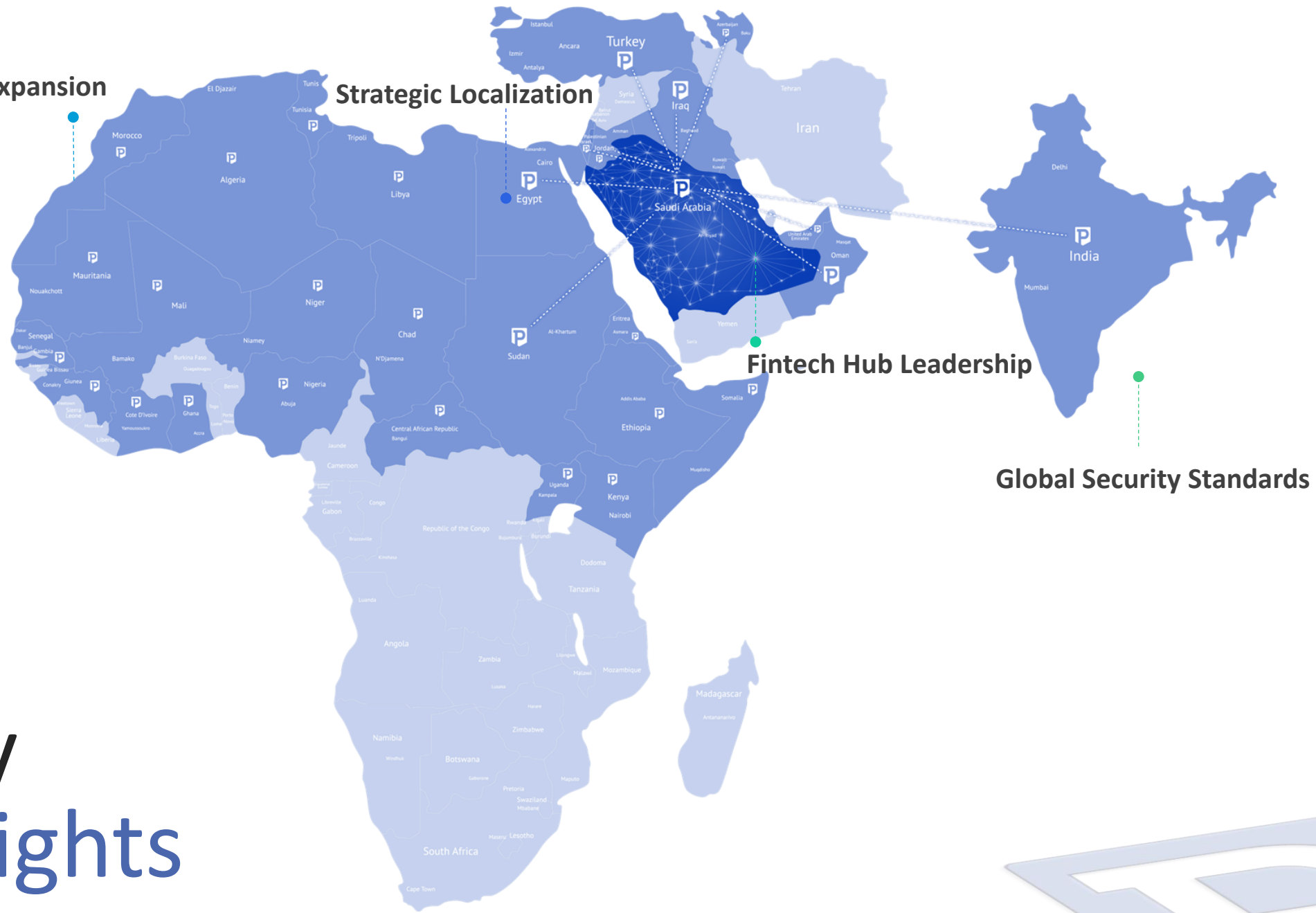
Merchants

+10

Operating Markets



Key Insights



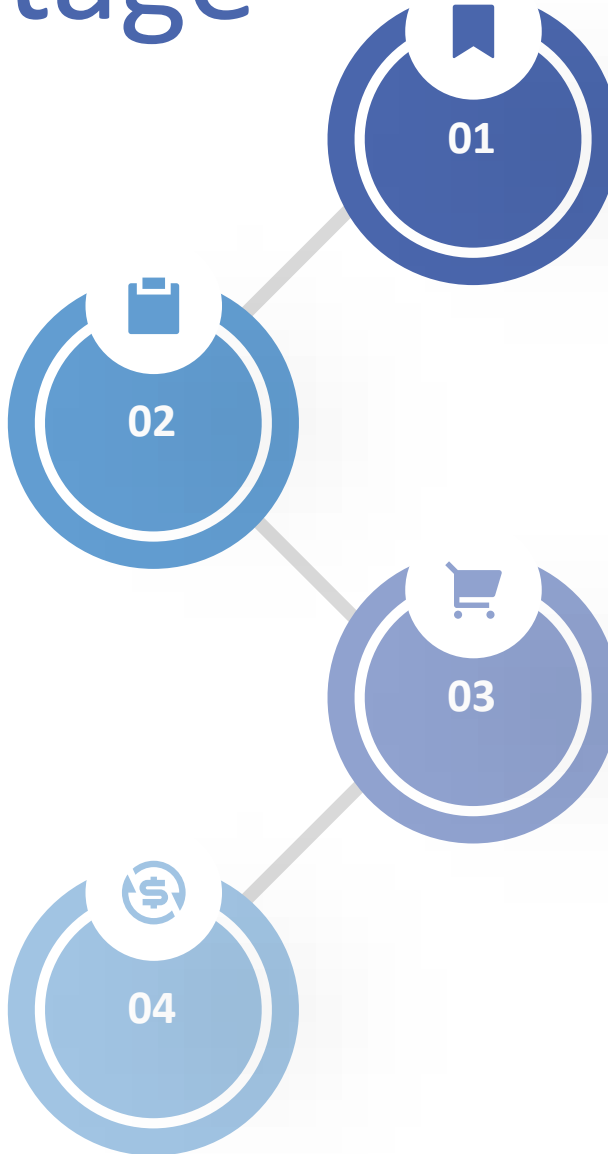
PayTabs Advantage

Data Localizing

With the changing geopolitical environment PayTabs can data localize in country giving an edge to fintech communities to protect data and monetize

IP Stack

PayTabs has leveraged the talent and knowledge capital of each market to augment its product and intellectual property stack.



Economic Spillover

Adds value to MENA's digital economies with digital payments processing, social commerce solutions and payment orchestration

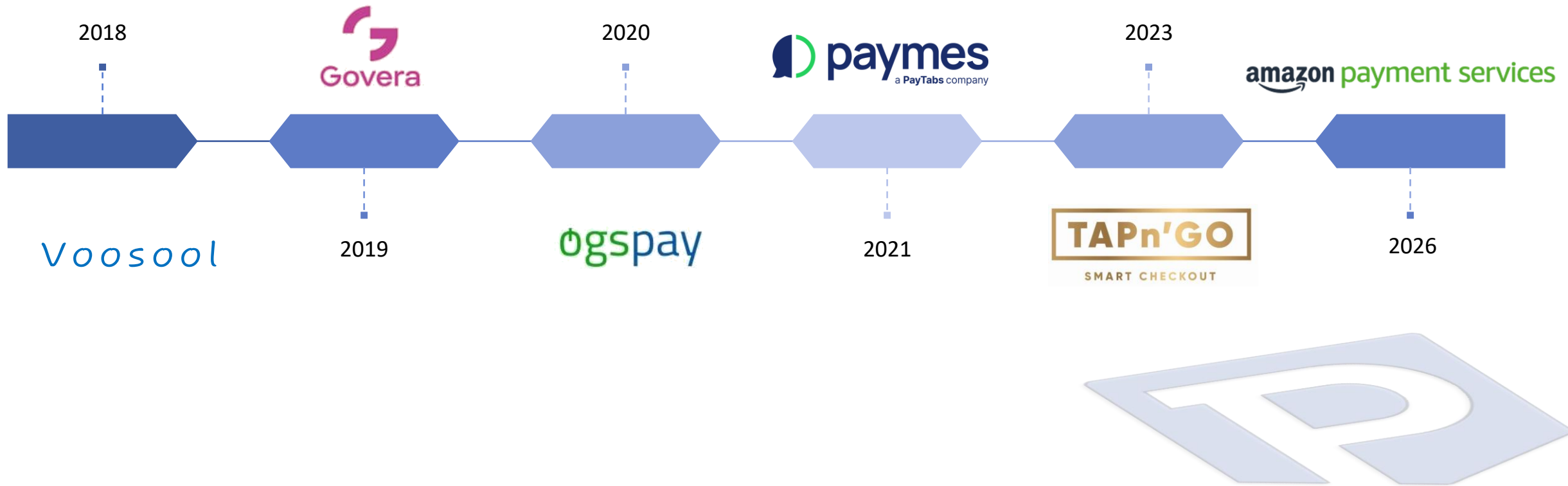
Cloud – Premise - Hybrid

PayTabs solutions can be delivered on cloud, on premise and hybrid models anywhere in the region at highly affordable pricing.

M & A Portfolio

PayTabs M&A strategy was founded to transform into a “*product led growth company*”, driven out of Saudi soil.

Pursuing strategic acquisitions to bolster our portfolio of last-mile products and services, enhancing our capability to deliver unparalleled solutions and experience



Product Suite

Products customized to suit every stage of business growth

GROW

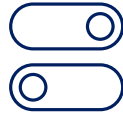
*Sell more,
get paid faster*



Paymes
Super App

CONNECT

*Move money
across the economy*



PayTabs
Switching
Platform



ATM
Controller



Terminal
Management



Card
Issuance

SCALE

*Confidence. Visibility.
Control*



Payment
Orchestration
Platform



Soft
POS



Bank
Moderator
Platform



Payment Orchestration Platform

Optimizing billions in payments every month for businesses across the region



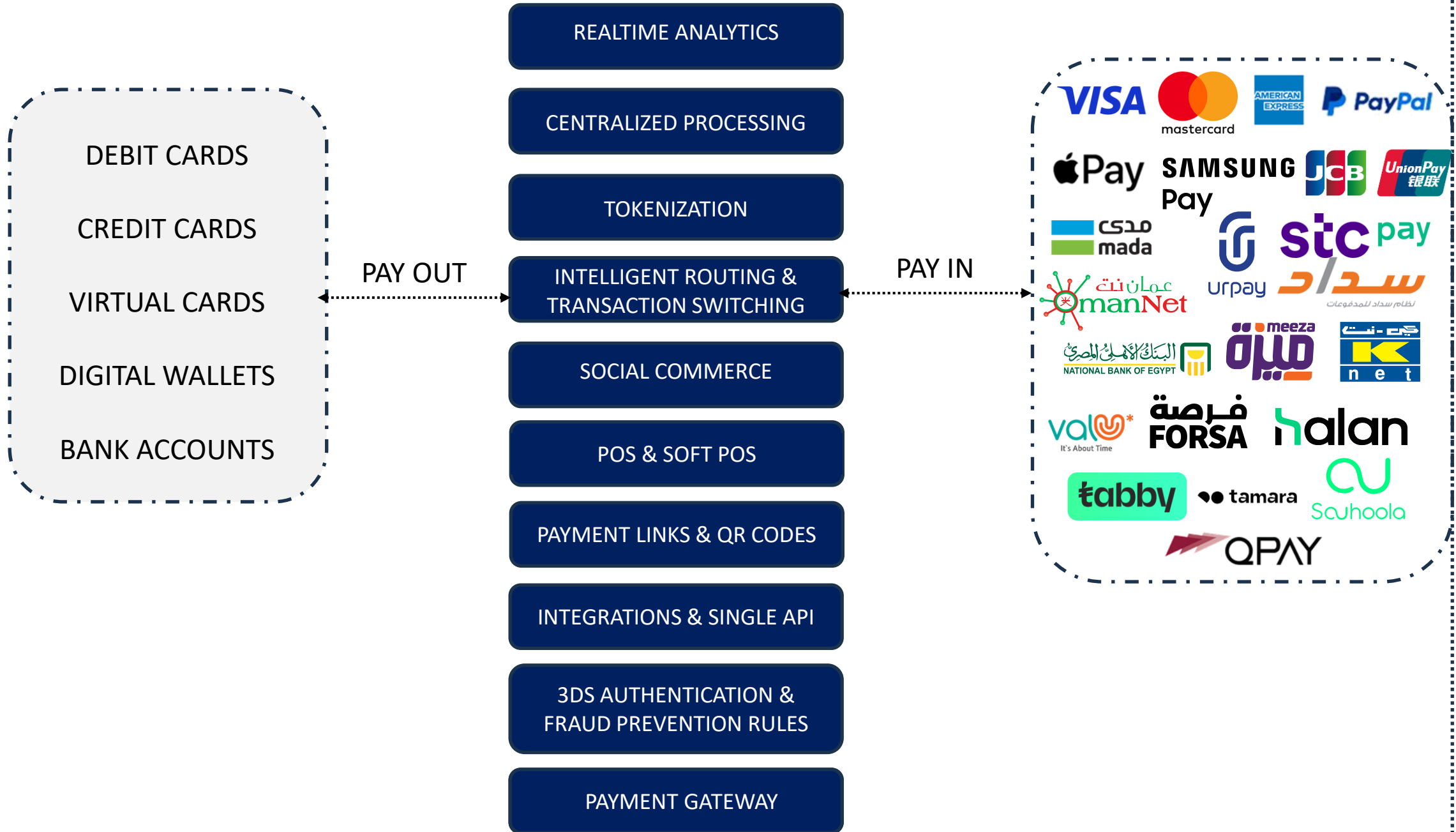
- Growth brings more customers, more markets, and more transactions.
- Bring every provider, channel, and workflow into one smart platform that boosts approvals, cuts costs, speeds up settlements, and puts real-time control of your payment universe in your hands.
- Turn orchestration into real revenue momentum - Saudi-built, globally trusted, AI-powered.

PayTabs

The Region's Largest
AI Powered Payment
Orchestration
Platform

The image shows a futuristic robotic hand holding a transparent tablet. The tablet displays the PayTabs logo at the top left. Below the logo, there are four distinct data visualization sections: a bar chart on the top left showing values across seven categories; a circular progress indicator on the top right with a legend for 75%, 65%, 50%, and 25%; a horizontal bar chart on the bottom left showing five categories with corresponding percentages (30%, 50%, 70%, 50%, 50%); and a world map on the bottom right. The background is a solid dark blue.

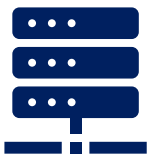
PayTabs ORCHESTRATION PLATFORM



Switching Platform



Payment Gateway

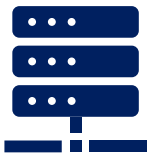


Network Interface

Fast Track
to Growth



Merchant Terminal



Network Interface

Payment Switch
Architecture



Industry Solutions



Education



Ecommerce



Aviation



Dining



Telco & Biller



Hospitality



Luxe



Medical



Finance



Entertainment



Public Sector



Logistics

- Whether you're a retail giant, fintech, airline, government entity, eCommerce scale-up, restaurant, educational institution or multi-vendor marketplace, you get the clarity to move faster and make smarter decisions, every single day.
- From online retail and food delivery to travel, healthcare, education, utilities, real estate, and platforms at scale, more ways to pay means fewer abandoned checkouts and more revenue unlocked.

Certifications & Honour



Client Trust



OUR VISION
TO POWER EVERY DIGITAL
TRANSACTION IN THE REGION



Or please get in touch:
<Sales@PayTabs.com>