



OUR HISTORY IN BRIEF

Our history begins long before the appearance of the Alfeba brand. In 1992, with the participation of the international payment system Europay International (today is a MasterCard International), we organized the first processing center in Russia that carried out the issuing and acquiring of MasterCard card products: CARDCENTER. This event was one more premise of Russia for its integration into the international payments community, taking into account that the country achieved freedom and independent politics after the disintegration of the USSR.

The work of our team over the years of its existence has set out the history of the card industry of Russia. Thus, the specialists of our company for the first time in Russia issued MasterCard card for DialogBank, connected the first ATM into the international payment system in 1994 for the Moscow Savings Bank [Sberbank] of Russia. The following year for the first time in the history of the country we implemented the POS-terminal, registered through the Russian bank MOST-BANK and processed via CARDCENTER to accept MasterCard products.

Since our foundation we improved our positions globally: the powerful processing platform was created for further development and for the formation of the future market for payment instruments and the first steps of the national payment system.

In the 2000s we proceeded to elaborate a new approach at the state level in realization of the social payment programs for the population by the public-private partnerships with the aim of covering of extensive territories of the country by comprehensive payment services, making clearing and settlement through the state treasury. These years we continued to develop and to implement our processing platform for banks and financial institutions in European region, named today Sequoia Mosaic 3000 [SM3000].

Till the fin of 2010s our solutions were structured with the modern market requirements, PCI DSS and PIN DSS international standards and ISO QMS recommendations: we divided our platform into 4 main products, covering cards switch, issuing and acquiring programs processing, cards personalization and fraud prevention jobs with a AMAZON AWS facilities integration. With a cryptocurrencies industry grow we offered a new product to our customers: crypto processing platform for the crypto currencies exchange operations, issuing, merchant acquiring with a e-wallet support, developed for the cellulars users. At this time our POS-networks, ATM-networks and e-commerce processing products had become available both for the fiat and crypto currencies, managed by virtual, chip contact/ contactless NFC cards or NFC based devices - rings, bracelets, watches and keychains, backed up by the strong security requirements of the modern cards industry.

INTERESTING FACTS



In the photo seated at the table from left to right: V.S. Javronsky, Head of Administration of Vneshtorgbank of the USSR, V.V. Guerashenko, Chairman of the State Bank of the USSR, Chairman of Europay Int., Chairman of MasterCard.

1992 was the year the MasterCard payment system and Europay International entered the post-Soviet market, represented by the processing company CARDCENTER. "Five commercial banks that began to work with plastic cards, founded CARDCENTER with the participation of the international association EUROPAY Int taking into account the experience of the VNESHECONOMBANK, - comments Vladimir Javronsky, Head of Administration of VNESHTORGBANK of the USSR. This center was headed by experts in the banking sphere, Vice President of MOST-BANK Alexander Polyakov and the director of EUROPAY Int. Peter Rolf Nadler. In 1992 the first MasterCard card was issued by the Russian bank MOST-BANK, which was delivered through the CARDCENTER.

The first shareholders of the company were MOST-BANK, Moscow Sberbank of Russia and Dialog-Bank. Later 17 banks were initial members of MasterCard. A total of more than 45 banks that were main participants in the system passed through CARDCENTER."



■ LOOKING INTO THE FUTURE

"We support innovation technologies for payments today: bio-metric, voice management and others, using traditional processing products, based on the open-source approach» - Mr. Sergey Baranchev, Head of the Board.

Look through our SM3000 products family for further information:

SM3000 EPS - cards SWITCH and processing core;

SM3000 RISK - fraud detection and prevention;

SM3000 IAP - e-commerce platform for the i-acquiring and p2p;

SM3000 PERSO - cards and NFC devices personalization;

SM3000 PAYMENTS - installments, bill payments and remote sales;

SM3000 CRYPTO - crypto exchanges, wallets and crypto acquiring.

■ THINK & PAY

"We keep us with the times of the worldwide innovations, paying attention to the market leaders like TESLA, Neuralink, SpaceX and others: SM3000 RISK, developed by AlfebaLab in 1999 on the base of neurotechnology and artificial intelligence, is a reality today» - Ing. Natalia Bogorodskaya, CTO and Member of the Board.

Look through our SM3000 services for further information:

SaaS - software as a service for your business;

Consulting - PCI DSS, PIN DSS and other audits and memberships maintenance;

Implementations - customer products development, documenting and implementation;

Processing - cards and payments processing on demand.

■ FUTURE IS TODAY ALREADY

"We used to be the first, landing the future technologies today! Our team + our experience + our strategy are guaranties of the feature success of our customers: from the 1st ATM, 1st POS, 1st MasterCard in the country till the 1st state crypto currency in the world.» - Ec. Fedor Bogorodskiy, President and CEO.

Look through our best practices by industry for further information for:

- **Banks and Financial institutions,**
- **SWITCH and processing centers,**
- **FinTech,**
- **Telecommunications,**
- **Retail, Hotels and Sport,**
- **Government.**



■ BE COMPETITIVE ALWAYS

«We implement the MasterCard, VISA and other payment systems products as soon as possible, customizing our platform products for our customers» - Ing. Konstantin Shmeliov, CDO and Member of the Board.

Look through our possible MasterCard, VISA and other payment systems products implementations:

Issuing programs - MasterCard and VISA issuing products implementations;

Acquiring programs - MasterCard and VISA acquiring products implementations for ATM, POS networks acquiring and e-commerce.

■ BE PROCESSED 24/365

«We don't stop to develop our solutions during the day, month or the year: our customers must be sure in their productivity and non-stop functionality» - Ing. Eugene Tatarskikh, CTO and Member of the Board.

Look through our possible implementations environments for further information:

DataCenters - software implemented with a hardware of the customer;

Clouds - AMAZON AWS and other PCI DSS certified clouds based implementations.

■ GET & FIX YOUR CUSTOMER

«We develop different lines of products, integrating our processing platform and up-to-date hardware possibilities. It allows to fix consumers to our customers, based on the long term contracting, providing modern payment instruments with a combination of the acceptance tools» - Anton Kuraev, Member of the Board.

Look for further information through our:

Personalization possibilities - personalization platform;

Hardware - POS, Self-Service solutions and HSMs and

Inventories - NFC competitive devices and cards.



OUR SUCCESS STORY

- 1990 MasterCard - State Bank of the USSR agreement signed;
- 1992 MasterCard SWITCH creation - CardCenter;
- 1993 1st MasterCard card in the post USSR;
- 1994 1st POS network installation in the post USSR;
- 1995 1st version of own processing platform registered and implemented - REMBO;
- 1995 1st ATM network installation in the post USSR;
- 1997 1st SMS based transaction processed;
- 1999 1st e-commerce merchant created and connected - GUM-INTERNET for the Main State Mall on the Red Square;
- 2002 1st bill payment operation with POS processed;
- 2003 1st bill payment operation with ATM processed;
- 2004 1st RAMP of MasterCard passed in Russia;
- 2005 Chip bureau for MasterCard and VISA certification;
- 2006 50th bank-principal member of MasterCard and VISA connected to the processing;
- 2009 New payment instruments development: e-Check implementation;
- 2010 European headquarter opened in France;
- 2012 1st social multi application social card developed;
- 2017 Financial institution with a private cards payment system created in Europe, Latvia;
- 2018 First state crypto currency in the world implemented;
- 2019 POS network created and card processed in South America, Uruguay;
- 2020 First e-commerce customer in Asia signed and implemented, Nepal.

LOOKING THROUGH OUR CUSTOMERS



STAY WITH US:



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