First Data

Evertec Selects Acculynk International Mobile Solution

PaySecure Authentication Solution will be enabled by ATH for online commerce

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Atlanta, GA, October 26, 2015 — Acculynk, a unique technology-driven payment solutions provider, announced today that it has extended its partnership with Evertec, the leading provider of payment processing and switching solutions within Puerto Rico, the Caribbean and Central America. Acculynk will enable ATH card holders to conduct e-Commerce and other online payment transactions via their PC, mobile smart phone and tablet devices. This expanded relationship will include Acculynk's patented PaySecure solution, which allows card holders to enter their bank issued PIN to authenticate online payments directly on their PC, mobile or tablet for factors at their favorite merchants or online billers in Puerto Rico. This solution will target Evertec's existing merchant base as well as prospective new clients.

Acculynk has seen remarkable success in a short period of time by offering innovative technology solutions such as its proprietary internet PIN Debit solution as well as a global merchant gateway to regional card networks throughout the world. Specifically, Acculynk's PIN Debit solution is especially impactful for global networks unlocking debit and credit cards for online and mobile commerce.

Many of these international markets have very high concentrations of residents that utilize debit cards as a primary means for transacting. Networks adopting the PaySecure technology have seen tremendous growth in transaction volume for their issuers. By offering Acculynk's PaySecure, Evertec is anticipating a significant growth in their client's volumes and broader participation in mobile and ecommerce by these clients. "Evertec is a very innovative and sophisticated payment platform that strives to bring the best leading global solutions to its issuers and card holders," said Nandan Sheth, President and COO of Acculynk. "We believe the partnership between Acculynk and Evertec will help Caribbean merchants to move aggressively into the mobile and ecommerce sales channels, through the most user-friendly customer experience available in the market."

Acculynk has become the standard authentication gateway for many of the largest debit schemes in the world. Acculynk support over 3BL debit cards within some of the largest debit markets, including, USA, India, China and Puerto Rico.

About EVERTEC

EVERTEC (NYSE: EVTC), is the leading company of complete transaction processing services in Latin America and the Caribbean. Based in Puerto Rico, EVERTEC provides a wide range of payment transaction services to merchants, processing payments and business process management across 19 countries in the region. EVERTEC processes more than 2.1 billion transactions annually, manages to over 4,100 ATMs and over 100,000 retail outlets. EVERTEC is the main Acquirer of Commerce in the Caribbean and Central America and the seventh in Latin America. EVERTEC owns the ATH Network operating in Puerto Rico, the Caribbean and Central America. In addition, EVERTEC provides a comprehensive set of processing services, banking solutions, cash processing and technology

About First Data Corp.

First Data secures online transactions with a suite of software-only services backed by a patented authentication and encryption framework that provides greater security for issuers, EFT networks, merchants and payment

processors. First Data's PaySecure® utilizes a graphical PIN-pad for the secure entry of a consumer's PIN online and is available to merchants through existing acquirer relationships, enabling speedy implementation. PaySecure is currently enabled on over 6,000 merchant websites. First Data has partnerships with 11 EFT networks to process PaySecure transactions and with six leading payment processors, and is certified with PULSE and Master Card, among other key industry leaders. Additionally, First Data solutions include PayLeap, a gateway and acquiring and card processing services, and Payzur, the only debit-based real time and 100% white labeled P2P solution. Visit www.acculynk.com.