



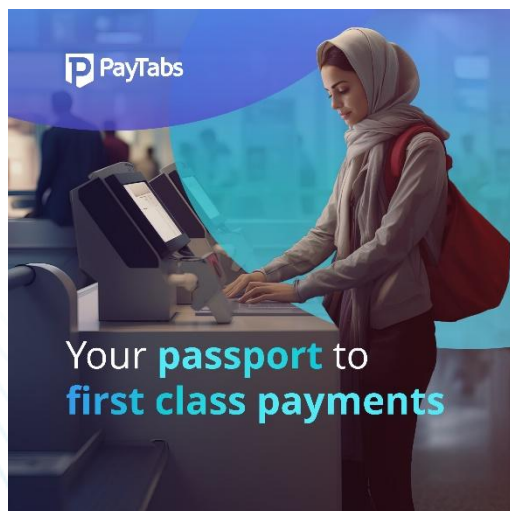
Corporate Profile

TH!NK CASHLESS
WORLD'S SIMPLE & TRUSTED PAYMENTS



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 region. The full stack payment processing company caters to freelancers, SME merchants, super merchants, enterprises, financial and government institutions, and the connected commerce market by empowering businesses with online, mobile, social, and payment orchestration solutions.

It was established in 2014 by the Saudi entrepreneur Abdulaziz Al Jouf with a vision to power every digital transaction in the region. The concept of transforming online payments in the MENA region began when Abdulaziz experienced difficulties faced by the MENA market in processing online payments and thought: "Why not build one?" instead of spending tedious hours pursuing acquiring banks.



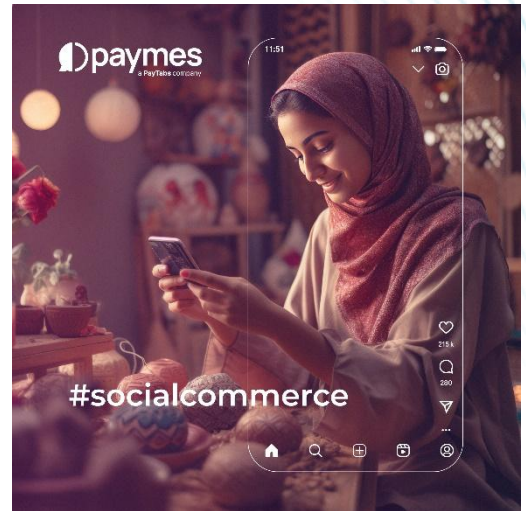
EASES THE PAYMENT JOURNEY FOR SME'S

Abdulaziz decided to build a simple and secure payment gateway platform to help business owners. PayTabs represented the solution to the problem which was preventing the growth of e-commerce and digital payments in the Middle East. His vision caught the attention of top institutions in Saudi Arabia and within a short span of time PayTabs was officially backed by entrepreneurship investment. Since then, PayTabs then gained momentum, processing payments securely in multiple currencies and markets and offering shoppers multiple payment options from cards to wallets.

PayTabs offers clients services to 'plug and play' various features on to their websites and shopping apps. It offers ecommerce websites seamless integration with API plugins and offers e-invoicing, QR code, and secure social media payment link solutions. It delivers a seamless payment experience and with add on services like the Smart Business Manager Dashboard which tracks and measures sales performance, merchants' can craft their own customer retention and loyalty programs and strategies for zero additional cost or effort.

OFFERS FREELANCERS AND MICRO MERCHANTS MAINSTREAM PAYMENT METHODS

In 2022, PayTabs launched its own social commerce platform, [Paymes](#) to cater to micro merchants and freelancers. The organisation claims a satisfaction rate of over 70% from its customer base and is the highest ranked payment platform in the region, boasting of a Trust Pilot score of 4+ stars.



BUILDS GAME CHANGING PAYMENT SOLUTIONS FOR ENTERPRISES

PayTabs has solidified with global presence and strategic business partnerships worldwide. PayTabs game changing payment solutions cater to every stage of the payments lifecycle and every industry from hotels and resorts to schools, airlines, and travel agents. Via its booking conversion and payment engine, PayTabs has empowered the hospitality, travel, F&B, and leisure sector businesses to improve their occupancy rates by introducing automation and customization in guest reservations and recurring billing solutions like gym memberships and spa subscriptions and passenger ticket booking processes.



Billers solutions introduced by the fintech firm now enable one touch utility, mobile bill payments, toll fees and even traffic fines via consumer apps and interfaces to simplify the lives of millions of consumers in multiple countries from Oman to Jordan and Egypt to the Emirates.

In 2021, PayTabs launched PT Touch, the first soft POS solution in the MENA market to transform smart phones into merchant point of sale terminals.



ORCHESTRATES FULL STACK PAYMENT SUITE FOR GOVERNMENTS & LARGE-SCALE CORPS

PayTabs made a leapfrog move to pioneer next generation payments, by launching its home owned, globally validated unified payment orchestration platform.

Serving multiple large-scale clients across the region, the payment card industry (PCI) certified solution includes a Switching and Authorization System, a Card Issuance and Wallet Management System, and a Merchant Management System. PayTabs Issuance, armed with its own IP and built on globally acquired expertise is custom designed to empower

any business with acquiring, issuing, managing, and controlling payments

In 2022, the company acquired Türkiye's social commerce platform Paymes to complement its existing retail portfolio. In early 2023, PayTabs received payment gateway certification from Saudi Payments. By end of 2023, in recognition for the role that PayTabs has played in growing MENA's fintech eco system, PayTabs was awarded MENA's Best Merchant Solution and Fintech Company of the year. *In October 2024, PayTabs became the first in Arab World to be recognized as a top 100 Global Fintech Company, delivering payment technology designed and built in Saudi Arabia to the global fintech arena.*

PayTabs has dedicated offices in the GCC including the UAE & Saudi Arabia and presence in many other locales including Jordan and Egypt. The company is an equal opportunities employer with a diverse and multi-cultural team comprising of multiple nationalities. More milestones on <https://site.paytabs.com/en/>

Corporate Profile: Abridged Version (450 words)

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 region. The company was founded by Saudi entrepreneur Abdulaziz Al Jouf in 2014 with a vision to power every digital transaction in the region. The full stack payment processing company caters to freelancers, SME merchants, super merchants, enterprises, financial and government institutions, and the connected commerce market by empowering businesses with online, mobile, social, and payment orchestration solutions.

In 2014, as Abdulaziz he sketched the concept of an affordable payment gateway platform for investors, his objective was to assist merchants that wanted a secure online payments solution but did not want to navigate through the hurdles of obtaining one. This "napkin idea" ingenuity caught the attention of premier institutions in Saudi Arabia and soon PayTabs was backed by entrepreneurship investment.

PayTabs then gained momentum, processing payments in multiple currencies and markets. By providing the infrastructure for B2B payment solutions, including digital invoicing, QR code payments, social media payments, point of sale and switching platforms, PayTabs facilitates seamless e-commerce, m-commerce and [social commerce](#) solutions for merchants and super merchants.

PayTabs has evolved from a home-grown payments company in the Kingdom of Saudi Arabia in 2014, to a regional market player to an iconic pioneer, supercharging payments with its own IP and globally acquired expertise.

PayTabs has forged strategic partnerships worldwide and has custom built and exported a full stack of game changing mobile applications, hospitality, governmental, education, airline, travel, transport, and biller solutions, to interlink MENA's multi-billion-dollar payment corridors.

In 2021, PayTabs launched PayTabs Touch, MENA's first soft POS solution to transform smartphones into merchant point of sale terminals.

Then, PayTabs made a leapfrog move to pioneer omni channel payments, by launching its home owned, globally validated unified payment acquiring and issuing orchestration platform which enables governments and large-

scale originations to become independent payment platforms to serve their unique industries. PayTabs Orchestration platform, armed with its own IP and built on globally acquired expertise is custom designed to empower any business with acquiring, issuing, managing, and controlling payments

In 2022, the company acquired social commerce platform Paymes to complement its existing retail portfolio. In early 2023, PayTabs received payment gateway certification from Saudi Payments. By end of 2023, in recognition of PayTabs role in growing MENA's fintech eco system, PayTabs was awarded MENA's Best Merchant Solution and Fintech Company of the year. *In October 2024, PayTabs became the first in Arab World to be recognized as a top 100 Global Fintech Company, delivering payment technology designed and built in Saudi Arabia to the global fintech arena.*

PayTabs has dedicated offices in Saudi Arabia and the UAE and presence in other locales including Jordan, Turkiye and Egypt. The company is an equal opportunities employer with a diverse and multi-cultural team. More milestones on: <https://site.paytabs.com/en/>

Summary (300 words)

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 region. It was founded by Saudi entrepreneur Abdulaziz Al Jouf in 2014, with a vision to power every digital transaction in the region.

Today PayTabs processes transactions in multiple currencies and markets, swiftly and securely. By providing the infrastructure for B2B payment solutions, including digital invoicing for businesses, QR code, social media payments, point of sale and switching platforms, PayTabs facilitates seamless e-commerce and social commerce solutions for merchants, super merchants and governments.

For over a decade, PayTabs has custom built and exported a full stack of game changing solutions. These include mobile applications, hospitality, governmental, education, airline, travel, transport, and biller solutions, to interlink the multi-billion-dollar enterprise market chain in the region.

In 2021, PayTabs launched PT Touch, (MEPS FAST in Jordan) the first soft POS solution in the MENA market to transform smart phones into merchant point of sale terminals. In 2022, PayTabs made a leapfrog move by launching its home owned, globally validated unified payments and orchestration platform. PayTabs unified payment processing orchestration enables governments and large-scale originations to become independent payment platforms to serve their industries.

In 2022, the company acquired social commerce platform Paymes to complement its existing retail portfolio. In early 2023, PayTabs received payment gateway certification from Saudi Payments and was later awarded MENA's Best Merchant Solution and the glowing recognition of Fintech Company of the year. *In October 2024, PayTabs became the first in Arab World to be recognized as a top 100 Global Fintech Company, delivering payment technology designed and built in Saudi Arabia to the global fintech arena.*

PayTabs has dedicated offices in KSA and UAE and presence in other locales including Jordan, and Egypt. The company is an equal opportunities employer. More milestones on: <https://site.paytabs.com/en/>

Elevator Pitch (30 words)

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.

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