



الفردان للصرافة

AL FARDAN EXCHANGE

It's about service

Al Fardan Exchange

- Division of “Al Fardan group”
- One of the top Exchange Houses in the UAE
- Established in the early 1970s
- 48 operational branches across UAE, more branches to open soon
- Al Fardan Exchange has a growing network of over 130 correspondent arrangements worldwide
- Recent products launched include Western Union kiosk remittances
- New products include multi-currency chip & pin VISA prepaid travel card and full service kiosks
- SWIFT registered member : FEXEAEAA

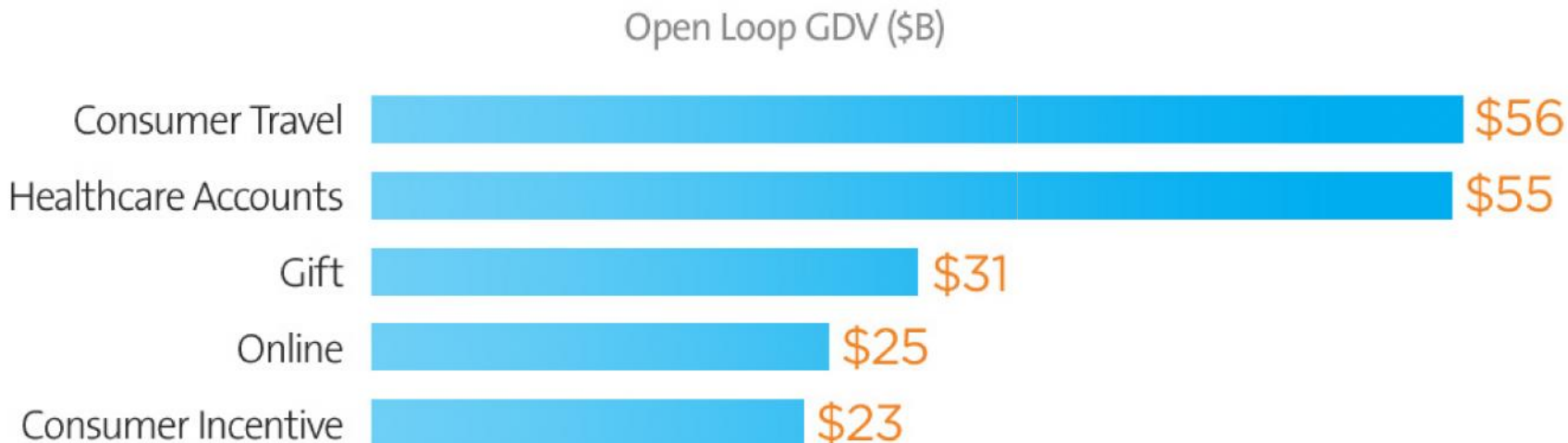
Exchange Services

- Worldwide remittances
- Foreign currency sale & purchase
- Prepaid Cards

Why Prepaid?

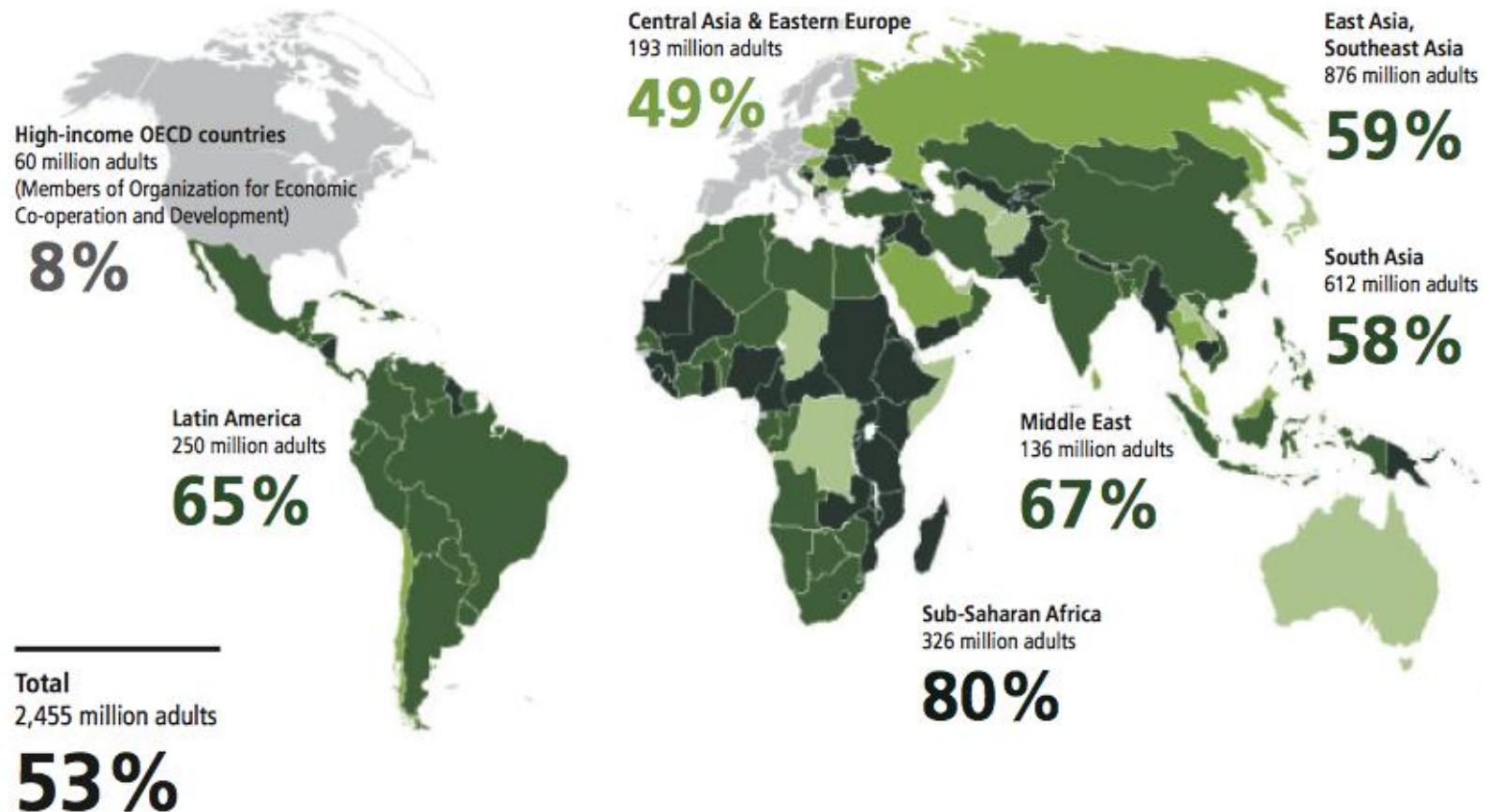
Prepaid is at the heart of a global revolution that is seeing cash disappear as a better way to pay, while opening the doors to served and underserved people worldwide to access innovative payment options not available previously to them.

\$822B = Projected Global Prepaid Opportunity by 2017. Below are the top projected growth categories.



Prepaid Provides Basic Access to Manage Money

PERCENT OF ADULTS WHO LACK ACCESS TO FINANCIAL SERVICES BY REGION¹



Consumer Need

Alternative payment options, such as carrying cash and traditional debit and credit cards, provide security and acceptance limitations, and lack currency exchange capabilities now available in the market.

From business travelers, to leisure explorers, and the under-banked, people are looking to access payment products that both deliver value and purpose beyond a place to keep their money and realize a transaction.

First Payroll Card to meet WPS initiative by MOL and CBUAE

Launched in October 2009

A fully compliant WPS solution

A closed loop payroll card.

Over 100,000 registered cards

Disbursement through

- POS in Al Fardan Exchange branches and Camps.
- Over 800 ATMs in UAE.

Remittances over Self Service Kiosk



Prepaid Card to meet market needs

Reloadable Prepaid Card
launched in June 2012
Standard and Premium in 2 currencies : AED & USD

First Reloadable Gift Card
launched in June 2013
First Travelmoney USD VISA Gift card in the region.



Need for a Prepaid card.

e Collared, Students, Online Shopping, Corporate.

- To save
- To deposit and withdraw conveniently
- To keep money safe
- To get access to products and services available for Credit / Debit card holders
- To facilitate bill payments
- To control and track the purchases.

Source of loading the card

- Salary
- Remittances
- Incentives
- Government disbursements
- Self Load or friends and families.

Majority of consumers obtain their prepaid cards from non bank locations

Travel and Tourism Market

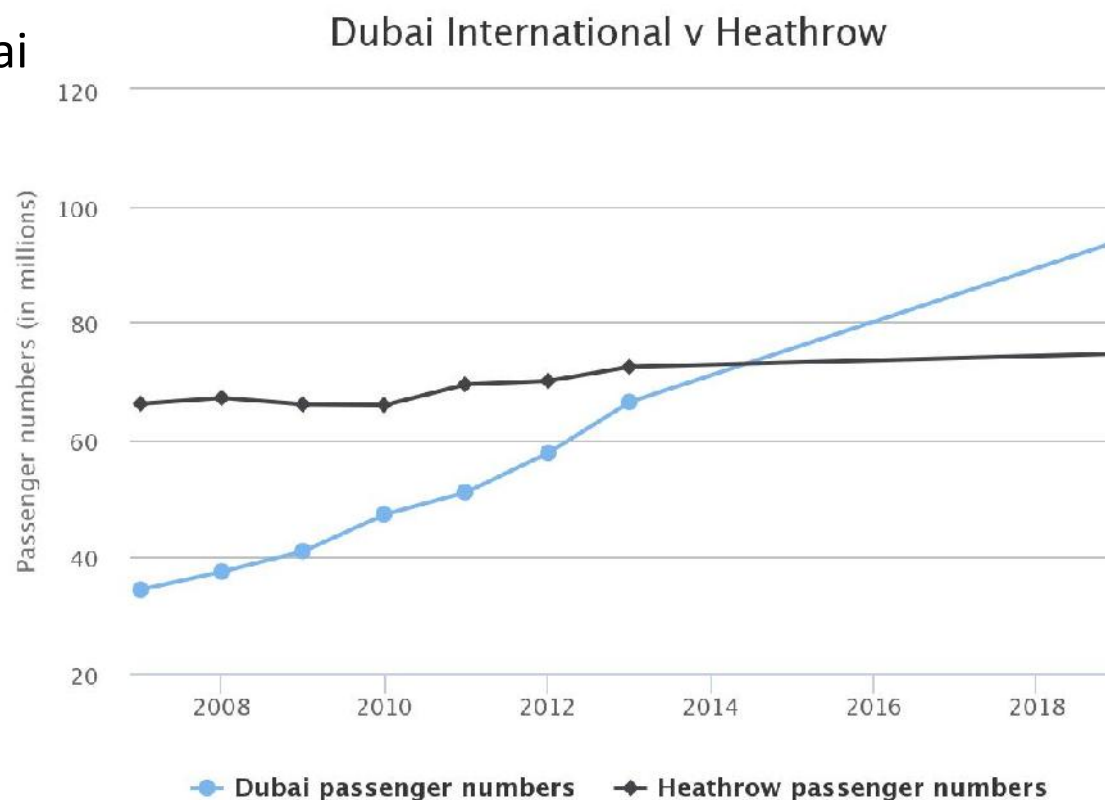
The expansion of air travel has been dramatic; in 2013 some 3 billion air passengers flew on commercial airlines crisscrossing the globe.

Traffic at the airport for passengers flying outside Dubai surged to 69.9m, overtaking Heathrow's 68.1m.

- The Indian subcontinent was the top market in terms of growth closely followed by Western Europe, Asia and Africa.

Around 20 million air passengers used Abu Dhabi International Airport during 2014, representing a 20 percent increase on the previous year.

- The top five routes from the airport were Bangkok, London, Doha, Manila and Jeddah.



Dubai Tourism Vision 2020

Dubai aims to double its visitor numbers and tourism revenue from 10 million people and almost USD18bn in 2012, to 20 million people and almost USD 54bn in 2020.

This ambitious plan focuses on maintaining market share, tapping high-potential markets, and increasing repeat visitors to Dubai through the leisure and business events sectors.

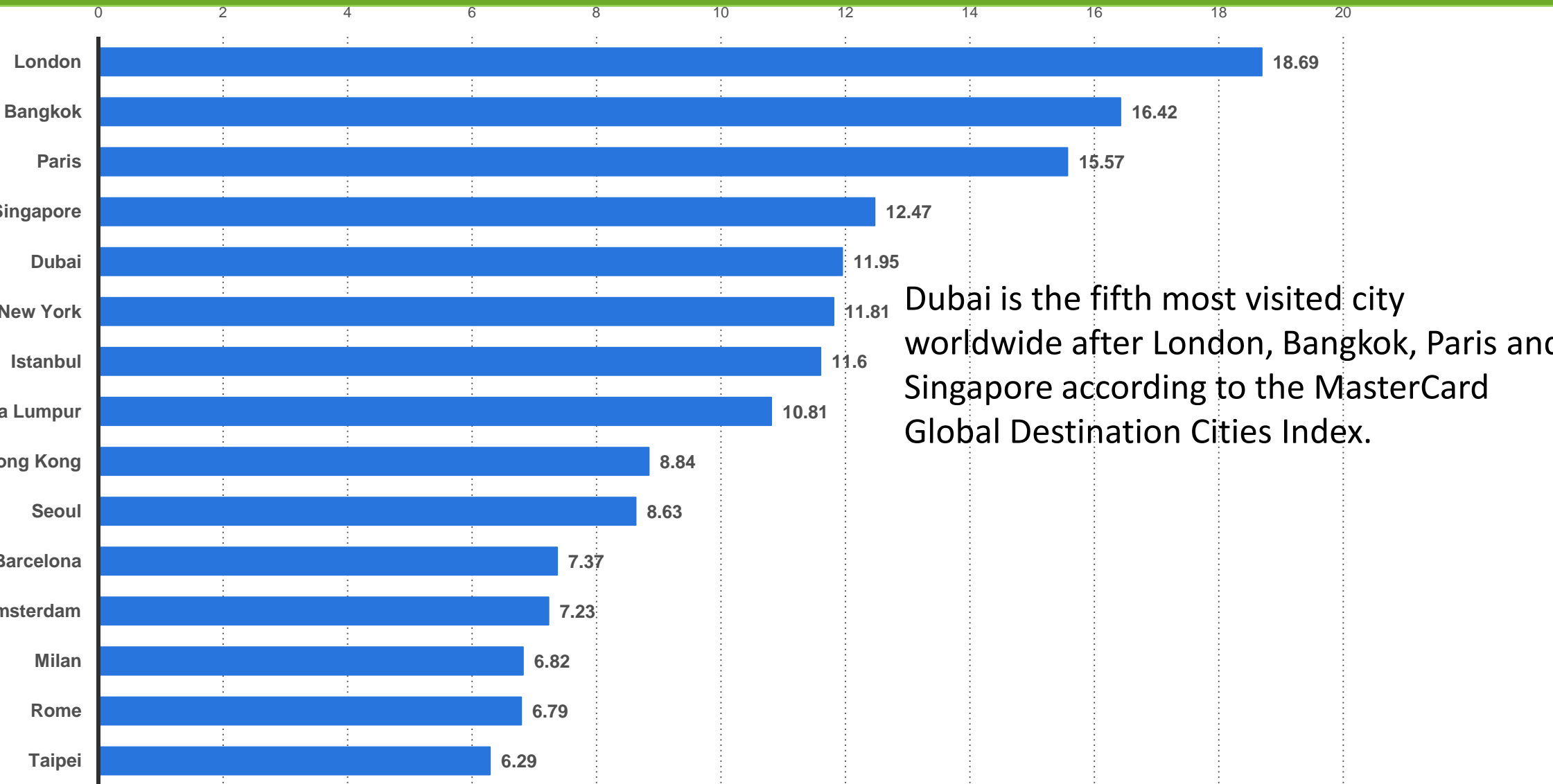
The Dubai Mall has become the world's most-visited welcoming over 75 million visitors in 2013.

Over 40 per cent of the visitors to the mall were tourists coming from Saudi Arabia and other GCC countries, China, India, Russia and Europe.

Growth rates of international visitor arrivals and their cross-border spending in the 132 destination cities exceeded world real GDP growth over the 2009 to 2014 period.

London is in the top rank in terms of visitor spending, which is estimated to be US\$19.27 billion in 2014.

Number of international visitors in the most popular city destinations worldwide in



Dubai is the fifth most visited city worldwide after London, Bangkok, Paris and Singapore according to the MasterCard Global Destination Cities Index.

Leading cities in international visitor spending worldwide in 2014 (in billion U.S. dollars)



Smart city initiative by Dubai Government

Under the strategy, 1,000 government services will go smart in the next three years

Dubai has already announced mega smart city projects across a number of industries:

The Silicon Park Project

Dubai mGovernment Initiative

Free City Wi-Fi & Parking App

The Sustainable City

World Expo 2020 Masterplan



Travel card that makes **Travel Easy** with Multiple Currencies

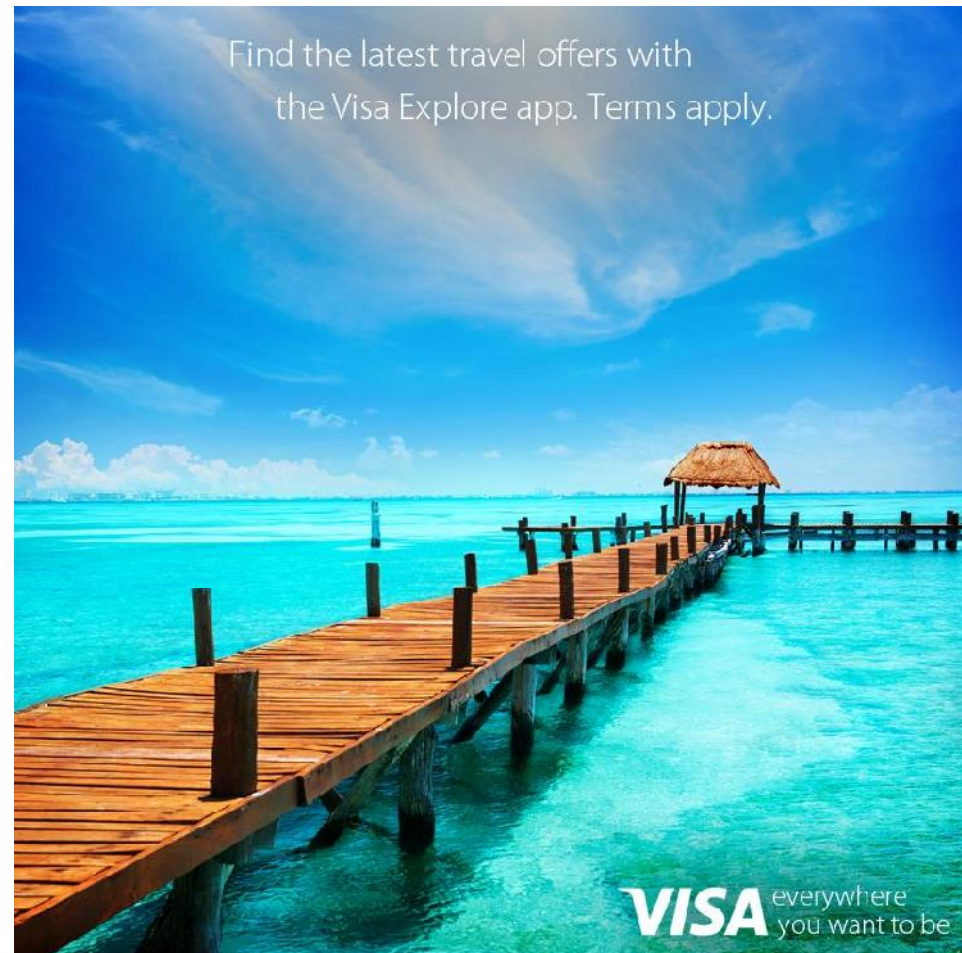
- Accepted Worldwide on ATM / POS / Online
- 20+ currencies on one card. Shop like local while traveling and use it when back home
- Smart access to card management anytime anywhere using mobile App and Online Portal
- Transfer funds instantly from your card to your family and friends card.
- Lost card can be blocked and reissued without losing amount loaded on card.
- Get emergency cash to where ever you are if card is lost or stolen.
- Unlike credit card, prepaid lets you budget your spends.

Safer and lighter than carrying cash.

Reload up to \$10,000

Valid for 5 years from date of issuance

Attractive VISA Travel Money discounts on hotels, entertainments and shopping attached to the card.



Find the latest travel offers with
the Visa Explore app. Terms apply.

VISA everywhere
you want to be

View balances

Transaction history

Move funds between wallets

Add wallets

Choose your order of wallets

Card to Card Transfer

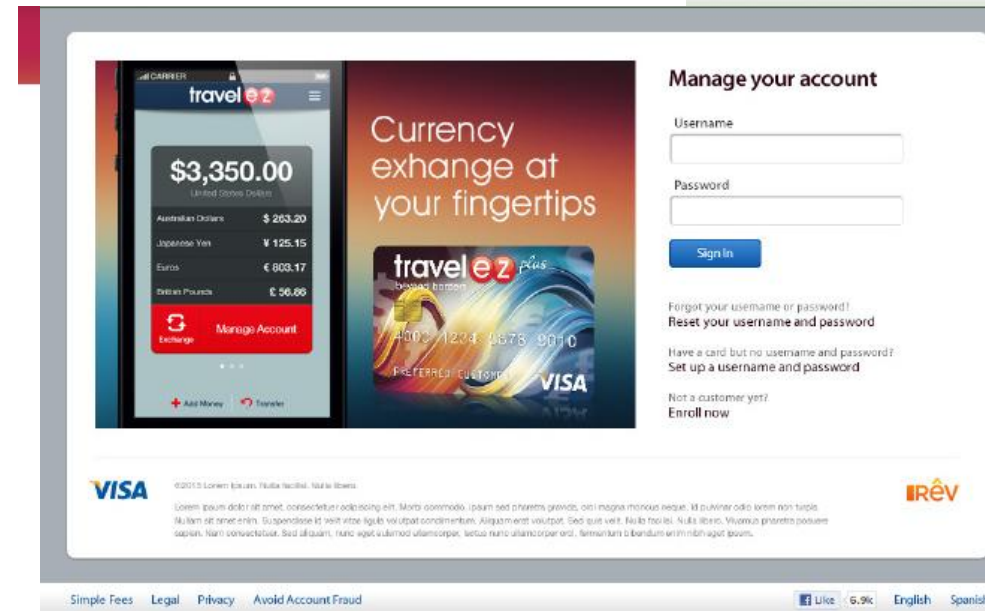
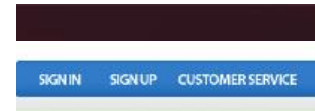
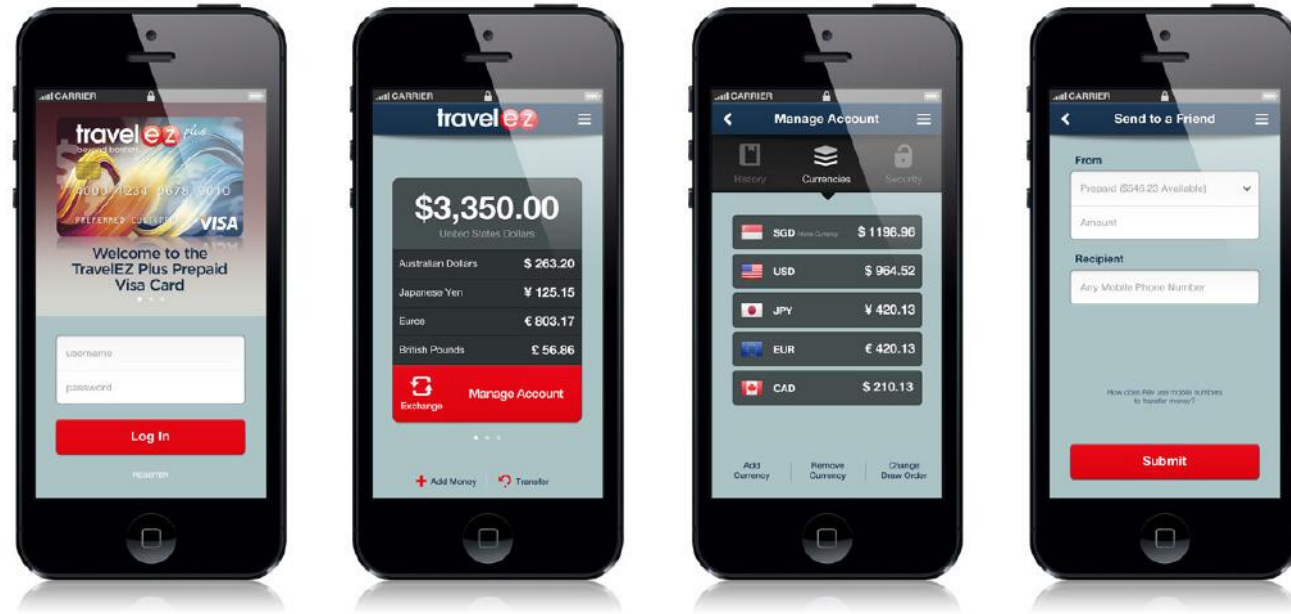
Change your PIN

Suspend/reactivate your card

Update your contact info

Change your username and password

Coming up....Pay your utility bills



Usage Mechanics

A powerful product delivered at the right time and the right place.

Simple to get. Simple to use.

1
Activate



2
Add Funds



3
Use Card



Program Partners



An Innovation Roadmap

Commit to Innovate: Identify customer needs and look for ways to deliver and exceed their product expectations.

Dedicate the Resources: Having a plan is not enough. Assign proper resources to get it done, even if working with a partner to deliver on the assignment.

Pick the Right Partner: Know who is not only doing it right, but leading the pack. By partnering with Rêv we knew we had the best technology on our side, as well as product innovation management and program delivery experience.

Develop A Focused Product: Don't try to do too much too fast. Lay the foundation to grow and take customers on an innovation journey.

Improve Customer Experience: Learn and adapt quickly. It won't be perfect right away, but it can be if you prepare for change and do it quickly.

Expand Product Range: Repeat the steps that got you the early success, and add to it by introducing new items. Once your customers know you can deliver innovative things, they will expect it again.