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areeba

COMPANY PROFILE

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OUR PROFILE	3
About areeba	5
Mission & Vision	9
Values	10
OUR SOLUTIONS	13
A Complete Range of Products and Services	14
Issuing	16
Acquiring	18
Loyalty	20
OUR COMPETITIVE ADVANTAGES	23



Photographer: Robert Lamb

OUR PROFILE

ABOUT areeba

areeba is a financial technology company that aims to improve businesses by providing smarter, faster and seamless payment solutions for banks, merchants, governments and individuals.

Our aim is to harness the current fast-paced tech revolution and rapidly evolving trends, to ultimately offer our customers, locally and regionally, a unique range of innovative payment services and loyalty programs.

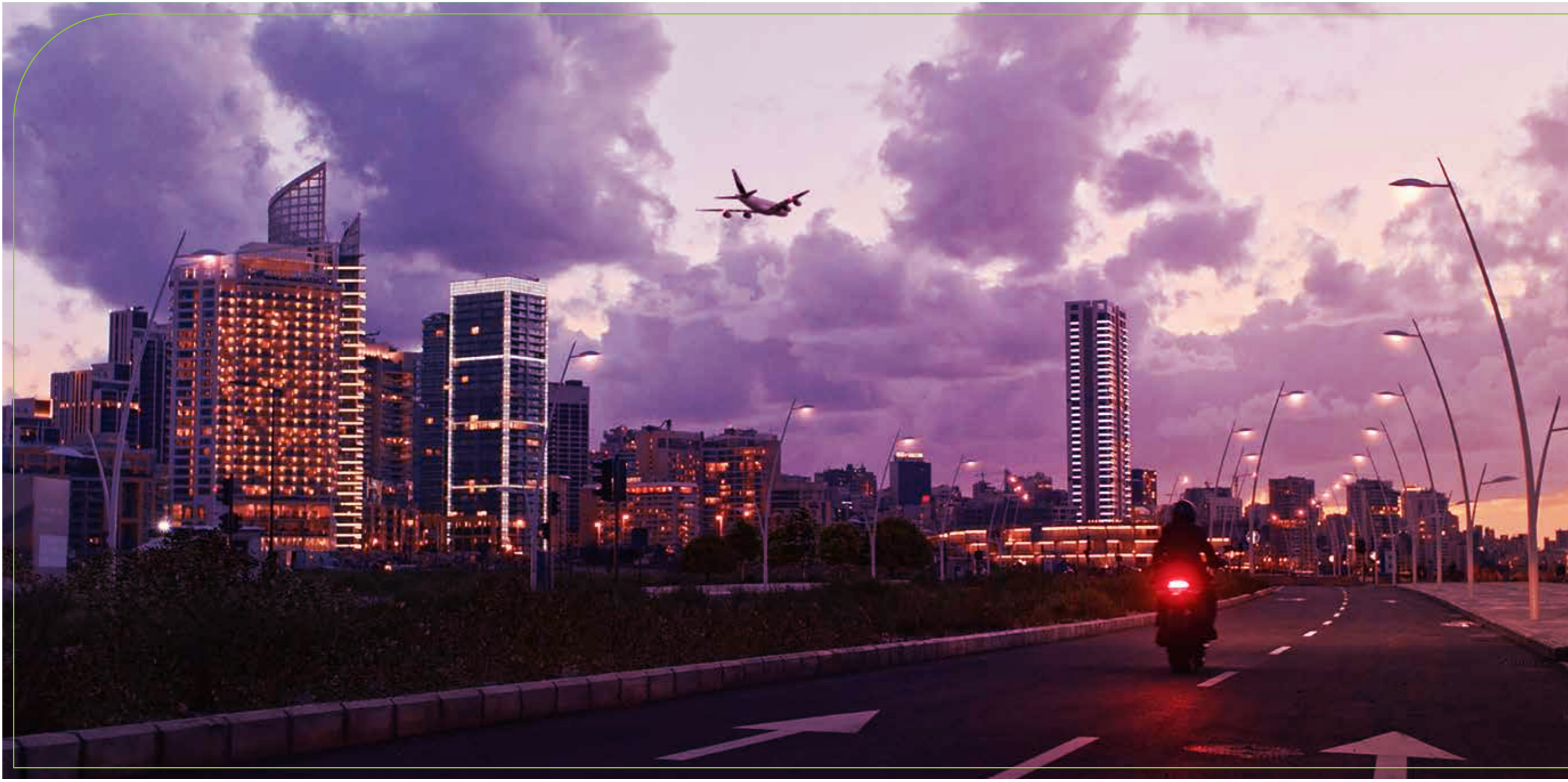
areeba capitalizes on its cutting-edge expertise and operational flexibility to introduce new technologies facilitating cashless payments in the Middle East and Africa region.

With global trends rapidly evolving in the payment and transaction world, and in order to keep up with groundbreaking technologies, continuous investment in infrastructure and systems is required to provide our customers with great service.

Aiming to take advantage of this exciting shift, M1 group (a leading investment group in the region) acquired Bank Audi's Credit Cards & Electronic Business Unit and transformed it into an independent, standalone entity called areeba.

areeba is fully regulated and licensed as a financial institution by the Central Bank of Lebanon. It is a principal member of the Mastercard and Visa network, and has a strategic partnership with American Express.





MISSION & VISION

MISSION

Our aim is to provide an efficient clearinghouse that processes secured transactions for financial institutions, governments, merchants and individuals, locally and regionally.

VISION

To empower a cashless world.

VALUES

INNOVATION

Integrating state-of-the-art cashless solutions to support non-traditional payment flows and continuously investing in up-to-date technology.

CUSTOMER CENTRIC

Optimizing the user experience by creating seamless payment solutions.

COLLABORATION

Working with partners to continuously develop new and innovative payment products.

TRUST

Relentlessly enhancing the security of transactions.

QUALITY

Providing high value products and services and employing best practices to ensure customer satisfaction.

EXPERTISE

Dedicated team of well-seasoned professionals with a clear vision on future payment trends.

INTEGRITY

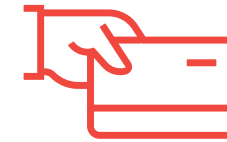
Conducting business with the highest standards of both professionalism and ethics to ensure a long-term solid relationship with clients.



OUR SOLUTIONS

A COMPLETE RANGE OF PRODUCTS AND SERVICES

areeba provides its customers with a complete range of products and services with outstanding expertise in the following lines of business:



ISSUING

- Complete Card & Management Solution
- Mobile & Contactless Payment
- 24/7 Contact Center
- Risk & Fraud Management
- Analytics & Reporting Solutions
- Consultancy Services



ACQUIRING

- POS Terminals
- Wireless Terminals
- Integrated Cash Register
- E-commerce
- Unattended Kiosk



LOYALTY

- Points Program
- Mileage Program
- Cash Back Program
- Air Time Program

ISSUING

areeba offers banks a broad range of payment solutions tailored to local and regional market requirements.



Complete Card & Management Solution

areeba offers issuing and management services for all types of cards, including magnetic-stripe, EMV chip and contactless payment cards, such as debit cards, charge cards, revolving cards, prepaid cards, installment cards, Islamic cards, co-branded/affinity cards and corporate cards.



Mobile & Contactless Payment

We offer the latest innovations in the payment industry by tapping or waving any (NFC) enabled card, mobile phone, watch or bracelet onto any contactless terminal in the world. It ensures quick payment through check-out lines at cash counters.



24/7 Contact Center

Our team is focused on delivering an outstanding customer experience 24/7/365 to manage all the back office work on behalf of the bank.



Risk & Fraud Management

areeba's fraud monitoring system enables its bank clients to minimize their fraud losses by detecting, analyzing and reporting suspicious card activities around the clock.



Analytics & Reporting Solutions

Our analytics and reporting solutions are designed to help banks optimize their card business strategy and improve their portfolio performance. areeba can provide you with detailed information and analytics on key performance indicators, as well as the ability to generate customized reports.



Consultancy Services

We deliver a wide array of services to our client banks, including card scheme licensing, product development and management, plastic card design, kit and packaging, marketing collaterals, added value services, loyalty programs, etc.



ACQUIRING

areeba provides multiple cashless payment solutions; whether in-store, online or through a mobile device; to help merchants and governments thrive and stay on the edge of technology.



POS Terminals

areeba's POS terminals deliver safe, secure payment options and accept card transactions from all major card brands: Mastercard, Visa and American Express, in different currencies.



Wireless Terminals

areeba's range of wireless terminals are secure, reliable and ready to serve, suited for exhibitions, restaurants, delivery services, allowing you to broaden your payment options.



Integrated Cash Register

areeba connects your cash register to its POS terminals allowing merchants and governments to streamline the transaction process while eliminating the risk of errors.



E-commerce

areeba's online payment platform provides complete, integrated and secure electronic payment solutions for business-to-business and business-to-consumer. areeba accepts payments made with all major card brands (Mastercard, Visa and American Express) and protects online transactions from fraud thanks to the "Verified by Visa" and "MasterCard Secure Code" security systems. areeba also accepts most currencies, and offers "Recurrent Payment" and "Easy Checkout" features through its "Tokenization" service.



Unattended Kiosk

areeba's unattended kiosk payment solution delivers self-service operations that ensure trouble-free transactions, ideal for movie theaters, parking authorities, hospitals, schools and university boards, as well as retailers.



LOYALTY

areeba offers banks various styles of loyalty programs that will complement their customer retention strategy and help increase cardholders' spending.

LOYALTY PROGRAM SOLUTIONS



Points Program

Earn & burn



Mileage Program

Integrated with airline companies



Cash Back Program

With specific merchants' network



Air Time Program

Integrated with mobile operators



OUR COMPETITIVE ADVANTAGES

INDEPENDENCE

areeba is an independent company that enjoys the backing of M1 Group with a history of telecommunication expertise.

“ #1 digital payment software platform ”

TECHNOLOGY

areeba was the 1st to pave the way for contactless payment in Lebanon by:

- Investing in building the infrastructure
- Installing +5000 new contactless POS terminals
- Always staying up-to-date with the latest payment innovations and constantly investing in cutting-edge technologies ranging from mobile payment to e-commerce transactions.

INFRASTRUCTURE

areeba is one of 130 clients that collaborate with Openway, the number 1 digital payment software platform provider, on its WAY4, an e-payment software solution.

SECURITY

Keen on protecting all its clients' data, areeba ensures the highest level of security standards.

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