

MINSAIT TEAMS UP WITH CYBERSOURCE TO HELP CLIENTS FROM SOUTHERN EUROPE AND LATIN AMERICA DEVELOP E-COMMERCE AND COMBAT FRAUD

- **Thanks to this agreement, Minsait Payments, Minsait's payments system subsidiary, will increase its 3D Secure 2.0 capabilities globally and enable clients to support the growth in digital commerce, to accept preferred payment methods, help combat fraud and securely authenticate payments.**

Madrid, January 19, 2021.- Minsait Payments, the payments system subsidiary of Minsait, an Indra company, has teamed up with Cybersource, Visa's payment management platform, to help clients improve efficiency and reduce fraud in e-commerce operations, specifically in Southern Europe and Latin America.

As part of this agreement, Minsait Payments has integrated with Cybersource's global payment platform to offer clients the ability to accept the payment methods their customers prefer. Besides, through 3-D Secure 2.0 they help minimize fraudulent transactions and support Europe's PSD2 SCA mandate – all while maintaining a customer-friendly checkout experience.

The alliance is an important boost for the global projection of Minsait Payments, which can now support all the clients that are accelerating their geographic expansion and need a single payment processing provider for all their markets. The company will also be less dependent on local providers and at the same time increase its flexibility and competitiveness.

Rafael Carrascoso, Business Development Director at Minsait Payments, believes that, "Signing this agreement provides our solution with global reach, increasing processing growth and scale as we focus on innovation in the development and evolution of solutions and technology".

Christian Deger, Head of Europe at Cybersource commented: "We look forward to supporting Minsait's payments business to tap into the reach and commerce insights that our global payment management platform brings. This agreement helps provide Minsait Payments with an enhanced set of digital payment capabilities to support their clients' business goals."

Onesait Payments Gateway (OPG), Minsait Payments' payment gateway for e-commerce and physical commerce, complies with the PSD2 regulations and ensures that consumers can pay wherever they are, however they want and whenever they want, since it incorporates multiple payment methods and simplifies purchase operations by means of any device or channel, either physical or online.

Minsait Payments' solution increases conversion rates, optimizes bank commission costs and improves the consumer experience by helping reduce friction during the payment process. Additionally, it increases transaction security, helping protect clients from fraudulent transactions.

Minsait Payments (<https://mediosdepago.minsait.com/en>) is a carve-out from Minsait's payment business unit the aim of which is to provide innovative digital payment processing capabilities and solutions. Minsait Payments' specialized services cut across all markets, including specific solutions for banks, fintech, retailers, airlines and oil and gas companies.

Minsait's subsidiary has over 25 years of experience and a team of more than 1,000 professionals who specialize in payments. Currently, it provides services in more than 15 countries and processes more than 220 million cards worldwide.

About Minsait

Minsait, an Indra company (www.minsait.com), is a leading firm in Digital Transformation Consultancy and Information Technologies in Spain and Latin America. Minsait possesses a high degree of specialization and knowledge of the sector, which it backs up with its high capability to integrate the core world with the digital

world, its leadership in innovation and digital transformation, and its flexibility. Thus, it focuses its offering on high-impact value propositions, based on end-to-end solutions, with a remarkable degree of segmentation, which enables it to achieve tangible impacts for its customers in each industry with a transformational focus. Its capabilities and leadership are demonstrated in its product range, under the brand Onesait, and its across-the-board range of services.

About Indra

Indra (www.indracompany.com) is one of the leading global technology and consulting companies and the technological partner for core business operations of its customers world-wide. It is a world-leader in providing proprietary solutions in specific segments in Transport and Defence markets, and a leading firm in Digital Transformation Consultancy and Information Technologies in Spain and Latin America through its affiliate Minsait. Its business model is based on a comprehensive range of proprietary products, with a high-value end-to-end focus and with a high innovation component. In the 2019 financial year, Indra achieved revenue of €3.204 billion, with more than 49,000 employees, a local presence in 46 countries and business operations in over 140 countries.