

Mediterranean Smart Cards Company (MSCC) is the leading smart-card-technology service provider in Central and Eastern Europe, the Middle East and Africa. Employing only cutting-edge technologies, the company offers a complete outsourcing solution to financial institutions that are eager to keep up with technological advances in order to achieve more efficient operations and to provide better service to their clients. Owned 33% by Visa, MSCC has been growing rapidly and has positioned itself to provide world-class, one-stop-shop outsourcing services to customers in Egypt, Africa and beyond.



*Hoda Shoukry
Managing Director*

Helping to position Egypt as region's IT hub

MSCC's specialty is facilitating banks' transition to smart technology and constantly providing them with new and innovative services to meet their growing needs. In addition, MSCC offers flexible solutions to governments and the private sector through the multi-application feature of smart cards, which can support payments as well as other unique services. As Hoda Shoukry, Managing Director, points out, "Egypt is ready to become an information technology hub for the region, since companies like MSCC have already achieved international standards. Our company offers the latest technology, youthful dynamism and quality services."

Advanced chip technology

The smart card relies on advanced chip technology, which facilitates faster, safer and more flexible electronic payments. The microchip within a smart card has the capacity to store up to 80 times more information than a standard magnetic stripe card, and the data contained on smart cards is encrypted, preventing unauthorized access to personal account information.

Chip technology is proving popular in emerging markets, particularly those with developing telecommunications infrastructure, since the cards are a cost-effective way to provide electronic payment services to the

mass market. Thanks to smart cards, companies can bypass out-of-date telecom systems to offer cutting-edge banking technologies to their clients. MSCC's partner and shareholder Visa International is the world leader in developing smart cards.

International partnerships mean flexibility for clients

Through partnerships with global leaders, MSCC offers a comprehensive suite of up-to-date outsourced issuing and acquiring processing services for smart-card transactions. Thanks to these partnerships, MSCC's clients can select their preferred suppliers for any of MSCC's services, facilitating the process of migration to chip-capable systems.

Wide range of services

MSCC's services include initial support services, support for card procurement and person-

alization, issuer processing, ATM processing, POS (point of sale) processing, inter-bank processing, and a 24-hour help desk and call center. From capturing and authorizing smart e-payments at a point-of-sale or ATM to clearing and settling these transactions, MSCC offers ultimate reliability, efficiency and first-class support to all its clients.

Advising Financial Institutes to contact MSCC for their smart-card outsourcing needs, Mrs. Shoukry explains, "MSCC is able to provide top-quality services at competitive prices for both Egyptian and international Financial Institutes." She adds, "As the world shifts to smart e-payments, MSCC is here to provide you with the right program for your business."

Tel.: +2 02 333 14 00 / 26
E-mail: info@mscc.com.eg
Web: www.msc.com.eg

