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Tesco Bank Selects TSYS

Columbus, Ga., and London, 20 July 2010 — TSYS today announced that Tesco Bank has selected TSYS to support its credit card business in the UK.

Tesco Bank is the UK's most successful supermarket bank with more than six million customer accounts, currently across 28 products and services. It is the sixth largest credit card provider in the UK with 2.4 million cards in circulation.

TSYS will provide Tesco Bank's credit card business with full customer account management services using the TS2[®] processing platform. The Tesco Bank credit card portfolio has been processed on TSYS' TS2 platform since 2001 through The Royal Bank of Scotland Group (RBS). Tesco Bank will be transferring to its own version of the TSYS platform in the second quarter of next year.

"TSYS has the functionality to support all of our current requirements as well as the flexibility to support us with our future growth," said Shaun Doherty, IT and Operations Director at Tesco Bank. "As we already use the TSYS platform for Tesco Bank credit card processing, the company has a strong knowledge of our business and understands our customer-centric approach. We also want to ensure that our migration runs smoothly and an important consideration for us was TSYS' strong migration record."

"TS2 is the most advanced, flexible and successful processing system in market today, providing unparalleled flexibility, unsurpassed speed-to-market and exceptionally efficient workflow management capabilities," said Bob Evans, group executive of TSYS International. "TSYS is able to offer the support that Tesco needs to grow and become a full-service retail bank while maintaining its world-class customer experience. The agreement is also a testimony to TSYS' strong position in the UK payments market, and we look forward to continuing our strong relationship with Tesco Bank."

Terms of the agreement were not released.

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Tesco Bank Selects TSYS/p. 2**About Tesco Bank**

- Tesco Bank is the UK's largest supermarket bank. Since our launch in 1997, we have grown to have nearly six million customer accounts across 28 financial products and services.
- Our principal activities are: general insurance - motor, home, pet and travel; credit cards and personal loans; personal savings; Tesco Compare and a network of cash machines (ATMs).
- We sell our products through multiple channels including in-store, by telephone and online.
- Tesco Bank is fully owned by Tesco plc.
- Tesco Bank is the trading name of Tesco Personal Finance plc. Registered in Scotland No. 173199. Registered Address: Interpoint Building, 22 Haymarket Yards, Edinburgh, EH12 5BH
- To find out more, visit www.tescobank.com

About TSYS

TSYS (NYSE: TSS) is one of the world's largest companies for outsourced payment services, offering a broad range of issuer- and acquirer-processing technologies that support consumer-finance, credit, debit, healthcare, loyalty and prepaid services for financial institutions and retail companies in the Americas, EMEA and Asia-Pacific regions. For more information, contact news@tsys.com or log on to www.tsys.com. TSYS routinely posts all important information on its website.

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