

Embrace growth and profitability



450 Million+
Debit Cards issued in India

- 61% + market share*
- Trusted by 20+ large banks
- EMV compliant
- PA-DSS 3.2 certified product

Partner with the proven leader in Debit Card issuance

Banks are looking at rapidly rolling out innovative card programs to increase their customer base and sustain loyalty. However, revenues from card programs are under pressure due to lack of differentiation, intense competition and stringent regulatory requirements. Banks are keen to quickly gear up to these challenges, and offer new and value added products.

Partnering with FSS shall drive cost efficiencies for banks while deriving benefits such as scalability and versatility on a pay-per-use model. FSS' comprehensive card management services portfolio enables banks to offer **innovative, quick-to-market card products** while serving customers more **efficiently, securely and profitably**. Our team of domain experts supports issuance and card management life cycle services while adhering to best-in-class industry standards.

Service Highlights

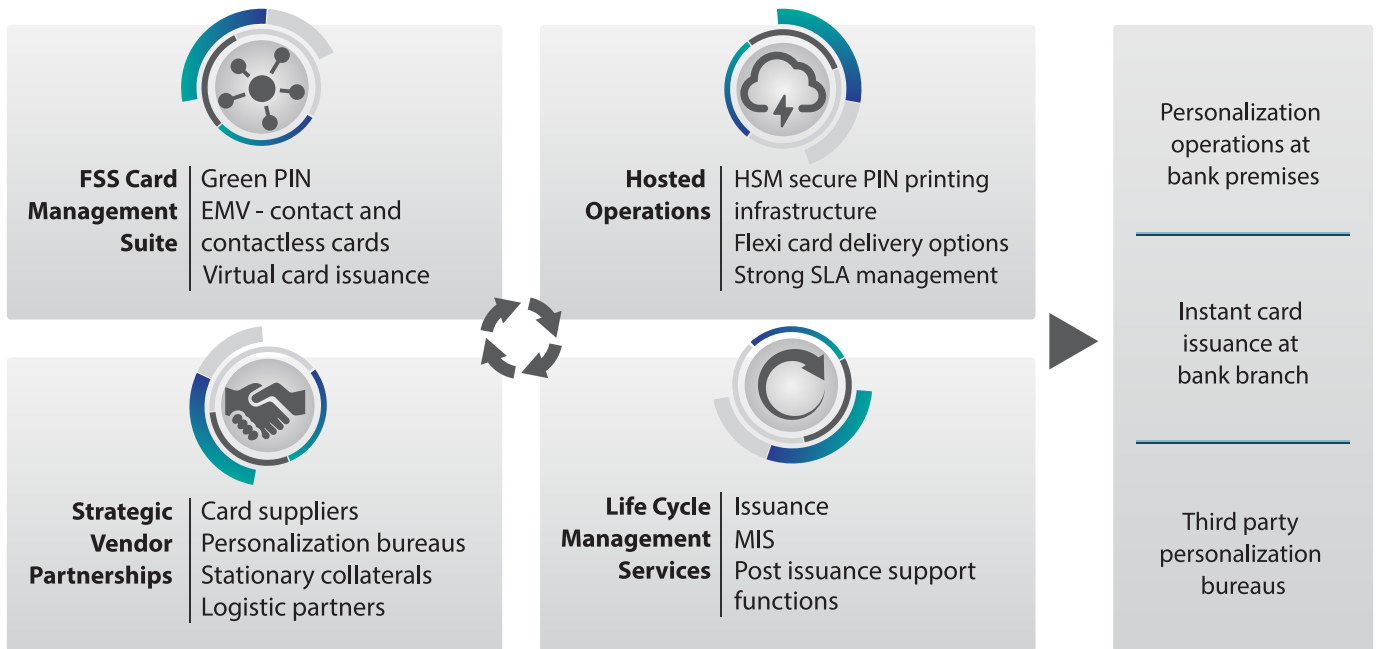
- ✓ FSS card issuance and management services are backed by **FSS Card Management Suite**, a scalable, secure, future ready product.
- ✓ FSS manages the **complete life cycle** - from set up, configuration, card issuance, PIN printing, distribution and post-issuance management including hotlisting/de-hotlisting, account linking/delinking, card, PIN reissuance etc.
- ✓ FSS leverages **robust security standards** and best practices to ensure safe card management for our clients.
- ✓ Drawing upon **strong migration capabilities**, FSS ensures seamless and secure transfer of existing card data from the bank's system to FSS platform.

Benefits

- ✓ **Increase scalability:** Strategic vendor partnership enables us to meet operational scalability requirements and provide back-up services effectively.
- ✓ **Accelerate time-to-market:** Rollout innovative card products in 4 to 6 weeks.
- ✓ **Enhance competitive advantage:** Easy configuration of attractive features enables banks to gain edge over competition.
- ✓ **Operational flexibility:** FSS provides card issuance and management services either from FSS or bank's premises.
- ✓ **Reduce cost:** Pay-per-use engagement model reduces capital expenditure and provides more than 25% cost saving.

*Note: Market share based on volumes as per RBI data – Bank-wise ATM/POS/Card Statistics – Oct, 2016

FSS Debit Card Services Delivery Framework



Instant Card Issuance

Enable customers to walk into the branch, open a new account and walk out with a personalized, secure debit card and PIN in a matter-of-minutes.

FSSNeT Advantage

26 years payments domain experience

Leading edge technology products

World class payment processing infrastructure

Quality leadership for delivery excellence

Pay per use model

About FSS

FSS is a payments technology leader. The company powers the payments initiatives of leading banks, financial institutions, processors, merchants, governments, corporates and regulatory bodies across the globe covering both retail and wholesale business segments. The company's end to end payments footprint spans across retail delivery channels such as ATM, POS, cards, mobile and internet as well as wholesale channels like mandate management and payment hub. FSS today has a worldwide presence and delivers business value to its clients via a diversified portfolio of software products, hosted payment services and software services.

For more information on our services please email us at : info@fsstech.com | www.fsstech.com

All contents Copyright © 2017 Financial Software & Systems (P) Ltd. All rights reserved. FSS, the FSS Logo are Trade / Service marks of Financial Software and Systems Private Limited (FSS), India. All other brand and product names are trademarks or registered trademarks of their respective companies. FSS claims no proprietary or any other rights in respect thereof.

