



FSS Payment Gateway

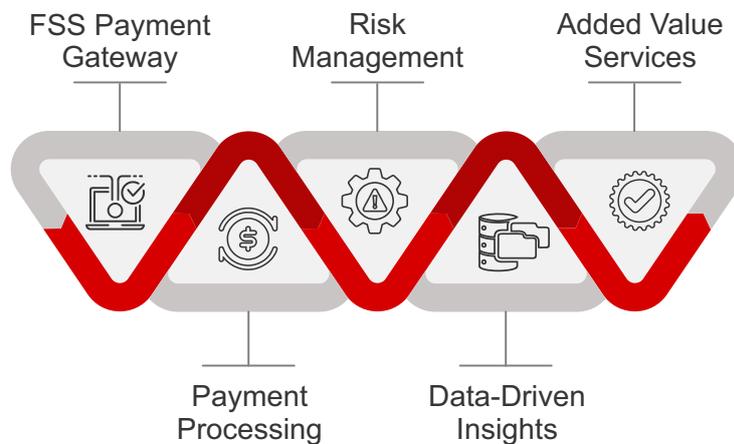
INNOVATION, EXPERIENCE AND SCALE



As online commerce grows, the ability to satisfy growing merchant demand for reliable and innovative services has become a point of differentiation for acquirers.

FSS has a proven 30+ years track record of successfully addressing online transactions, processing needs of Tier One acquiring institutions. FSS Payment Gateway is the online payments platform of choice for 60+ leading acquiring banks, payment processors and Central Banks globally, annually processing USD 20B in transaction value.

FSS offers a full-stack, white-labelled payment platform that includes payment processing, risk management, in-depth data insights and a range of added value capabilities to address diverse merchant segments.

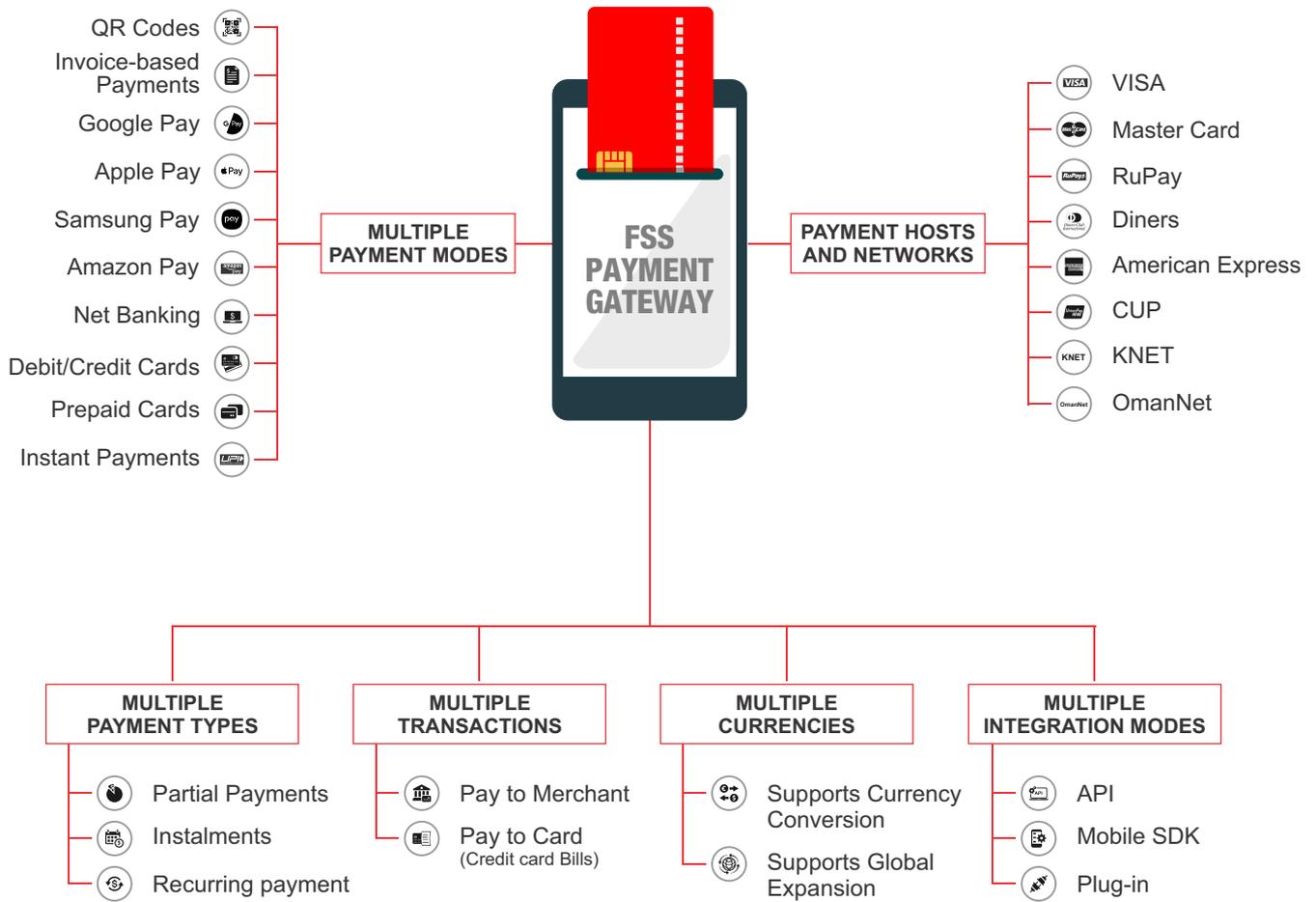


BENEFITS WE DELIVER

Acceptance for New Payment Methods Improves Transaction Volumes

FSS Payment Gateway improves buyer reach with multi-channel, multi-currency, multi-payment instruments to capture higher transaction volumes at the point of purchase. The Gateway accepts and processes cards, local and new payment methods such as Wallets, QR Codes, Invoice-based Payments, Instant Payments and Debit and PIN, with flexibility to add new payment instruments across digital checkout points. Further, the Gateway drives transactions by supporting one-off payments as well as regular, fixed, recurring or variable payments.

Multi-Channel, Multi-Payment, Multi-Currency Acceptance



Acceptance for New Payment Methods Improves Transaction Volumes

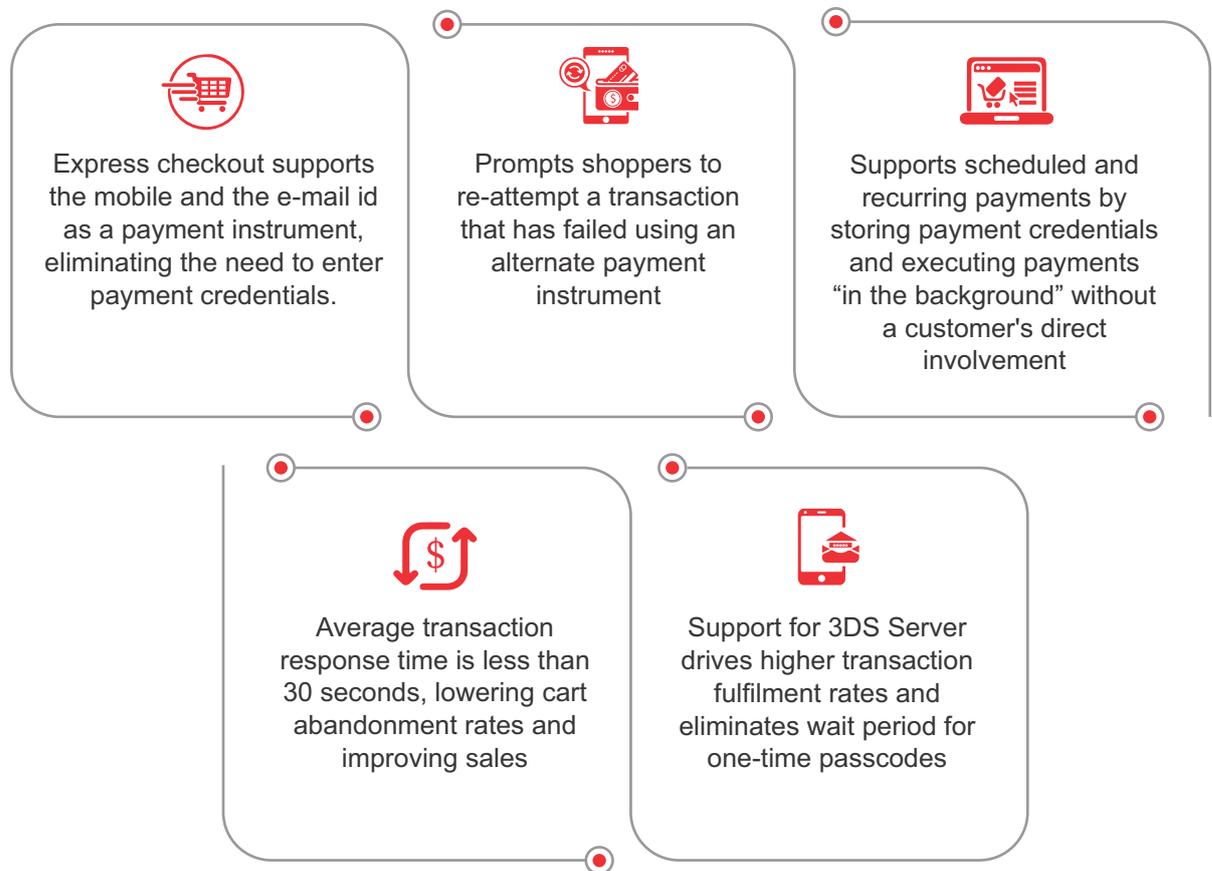
FSS Payment Gateway can be quickly integrated into online commerce environments to accept and process cards. Developer friendly plugins and libraries for all major languages, APIs, and mobile SDK for Android and iOS helps merchants to easily build intuitive, secure checkout interfaces for desktop and mobile payment flows. The Gateway supports JS based HTTP integration that enables merchants to quickly add payment functionality to their webstore, regardless of the underlying programming language, saving integration time and dollars.

Addresses Long Tail of Merchants with PayNow Webstore

FSS enables smaller and medium merchants, who lack in-house technology expertise, to set up an online webstore with ready to deploy templates. Merchants can also opt for a hosted checkout service that mirrors the merchant's brand and supports all payment instruments and a range of payment methods -- link payments, invoice payments and Pay Buttons. All sensitive card data is stored on the Gateway and not on the merchant's system, lowering PCI compliance costs.

Optimizes Transaction Fulfilment Rates`

FSS Payment Gateway supports an optimal checkout flow to improve conversions, which has a positive impact on the topline.



Mitigates Risk and Lowers Chargebacks

A suite of advanced risk management tools help detect and prevent fraudulent transactions and reduces acquirer liability. The Gateway provides acquirers with tooling for streamlining manual workflows such as setting and testing rules or reviewing suspicious transactions. Acquirers can configure risk rules based on a range of parameters – transaction volume, velocity, merchant code, terminal id and have the ability to adjust risk thresholds basis traffic loads. In addition, the Gateway tokenizes cards on file, enhancing transaction security as payment credentials are not exposed. PCI DSS 3.0 certification prevents data breaches.

Assures Service Scale and Reliability

Benchmarked for 4,000 TPS on Oracle Sparc servers with 17M transactions processed in 70 minutes, the Payment Gateway is equipped to handle large traffic bursts lasting for a few hours or overload from seasonal events, without compromising quality of service. A fully redundant, fault-tolerant solution, the Payment Gateway, across deployments, has consistently averaged 99.9% availability and a 92% transaction success rate, guaranteeing an assured quality of service.

Rationalizes Transaction Processing Costs

Slow transactions represent a form of downtime and results in high abandonment rates. With IntelliRoute, a built-in policy-based traffic optimizer, acquirers can dynamically manage traffic between multiple connected Gateway nodes. This guarantees a fast, superior checkout experience and a higher transaction success rate, especially during peak traffic.

Improve Stickiness with Merchant App

FSS Payment Gateway helps acquirers deliver an optimal services experience whilst reducing the cost to serve. A built-in mobile responsive self-service console enables merchants to flexibly manage accounts, track transactions, view transaction trends, analyze business performance and raise queries and disputes.

Supports Multiple Deployment Models

FSS supports licensed, SaaS and cloud native deployment models. The SaaS and cloud models supports utility based pricing constructs whilst mitigating capital expense, enabling acquirers grow the business.

ADDING VALUE TO EVERY TRANSACTION

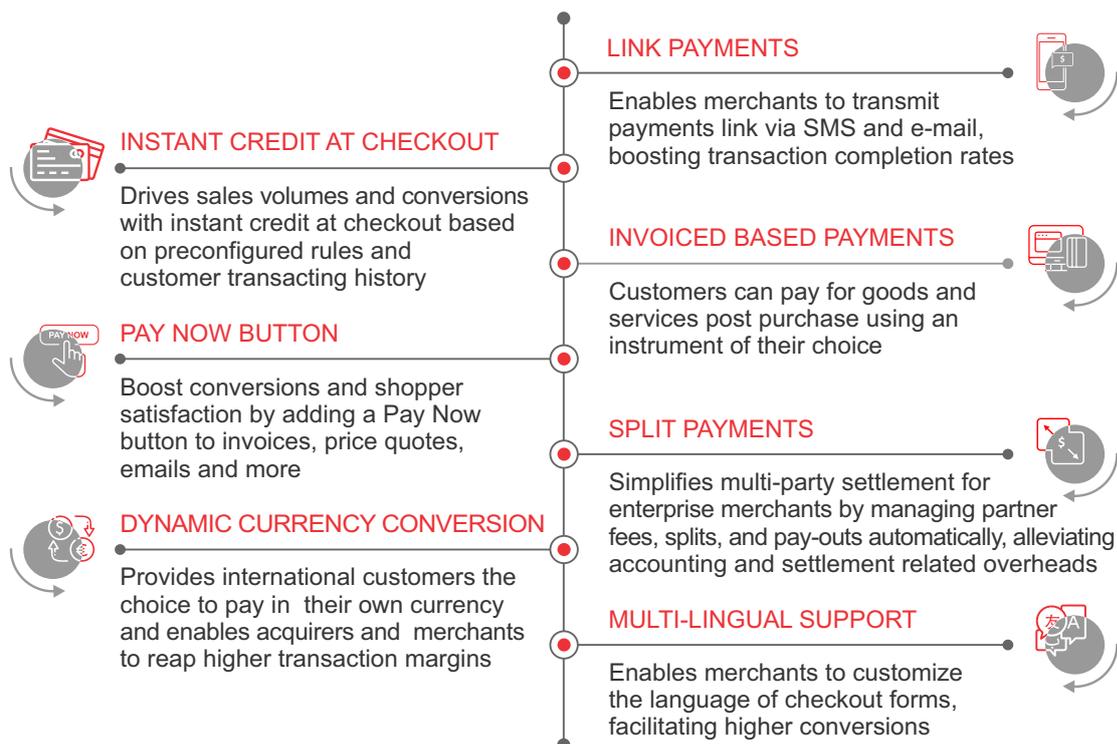
In addition to transaction processing, acquirers benefit from industry-leading tools to optimize business performance, prevent fraud, manage data security, and streamline operations.

Target New Verticals

FSS Payment Gateway makes it easy for acquirers to enter new verticals and segments. The Gateway supports additional data requirements mandated by interchanges to enable acquirers take advantage of special merchant discount rates for high-value merchant categories such as airlines and restaurants.

Drive Higher Margins with Added Value Services

FSS Payment Gateway extends a suite of added value services to enable acquirers, drive higher sales at the point of purchase and generate more revenue from higher-margin proximate payment services.

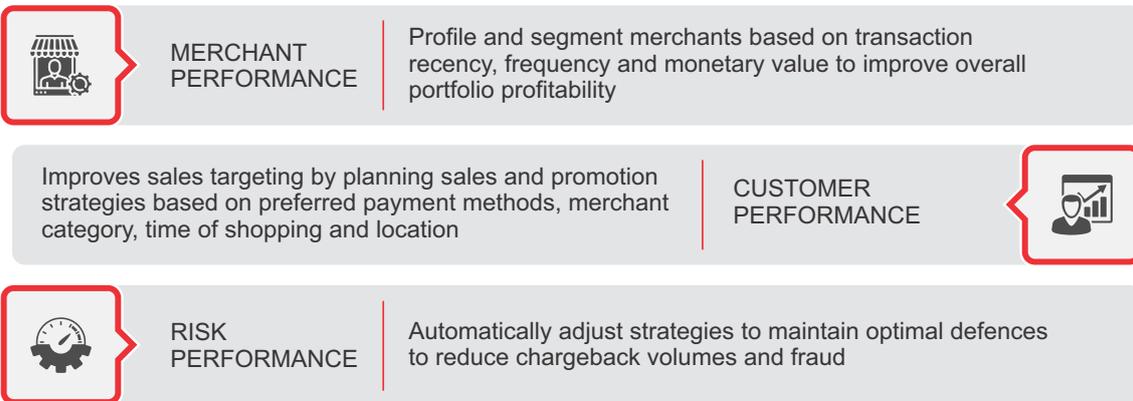


Next Generation Fraud Intelligence

FSS Shield, modeled on EMVCo2.0 guidelines, is an ML-driven merchant plug-in to distinguish legitimate customers from fraudsters. Built-in algorithms analyze transaction characteristics in real-time, including IP address, mismatching addresses, type of card, device ID, shipping address, order value, and card issuer. Transactions that do not fit the established pattern are rejected. The result is a better customer experience with reduced false positives, while maintaining lowest possible fraud levels. Shield is certified by EMVCo, and major card schemes including Visa, MasterCard and Amex.

Boost Growth with Data-Driven Insights

The benefits of Payment Gateway includes Analytics-as-a-Service that helps in strategic decision-making. A consolidated view of transaction data across multiple dimensions equips acquires with tools to model merchant, customer and risk performance.



UNRIVALED LEADERSHIP

1B Transactions	USD 20B Transaction Value	1M Merchant accounts	100% Penetration among banks in two GCC countries for debit card transactions	60+ Acquirer deployments globally	PADSS 3.2 Certified
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About FSS

Financial Software and Systems (FSS) is a leader in payments technology and transaction processing. The company offers an integrated portfolio of software products, hosted payment services and software solutions built over 30+ years of experience. FSS, end-to-end payments products suite, powers retail delivery channels including ATM, POS, Internet and Mobile as well as critical back-end functions including cards management, reconciliation, settlement, merchant management and device monitoring. Headquartered in India, FSS services leading global banks, financial institutions, processors, central regulators and governments across North America, UK, Europe, ME, Africa, and APAC and has 2,500 experts on-board.

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