



Platform as a Service

Innovative Prepaid Programs from a Single Platform

With the payment industry undergoing a rapid cashless adoption, prepaid cards are continuously evolving across various customer segments. Banks/Fintech are looking at providing new and innovative card offerings by developing co-branding strategies, associating different types of rewards etc. They are looking at quickly rolling out innovative card programs to increase their customer base and sustain loyalty

Partnering with FSS drives cost efficiencies while accruing benefits such as **scalability**, **versatility** on a pay per use model. FSS's comprehensive portfolio of card management services enables banks to offer **innovative, quick-to-market card products** while serving customers more efficiently **securely**, and profitably. Domain experts support complete lifecycle management of cards while adhering to best-in-class industry standards.



FSS Prepaid Platform



Features at a glance

- Multi-currency, multi-purse, multi-lingual, and multi-time zone.
- Parameterized configurable interface for designing the prepaid program variants.
- Tiered program structure for fees, limits, and loyalty to meet business revenue targets.
- IBAN support for fund transfer using euro payments .
- Complete card control on the go through mobile app.
- In-branch and instant card issuance.
- Reports to track the business health of sales, customers, operations, and inventory. Data analysis for business decisioning and program profitability.
- Multiple level of card holder authentication.
- End-to-end reconciliation, settlement, and chargeback management
- Web portals
 - Self-service portals for cardholders' convenience
 - Call center support portal
 - Merchant and Agent portals
 - Corporate portal
 - Bank, branch, and operator portals for administration and governance.
- Availability of universal API.

Experience You Can Trust

70 million+
prepaid cards

600 million+
cards worldwide

2 million+
virtual cards

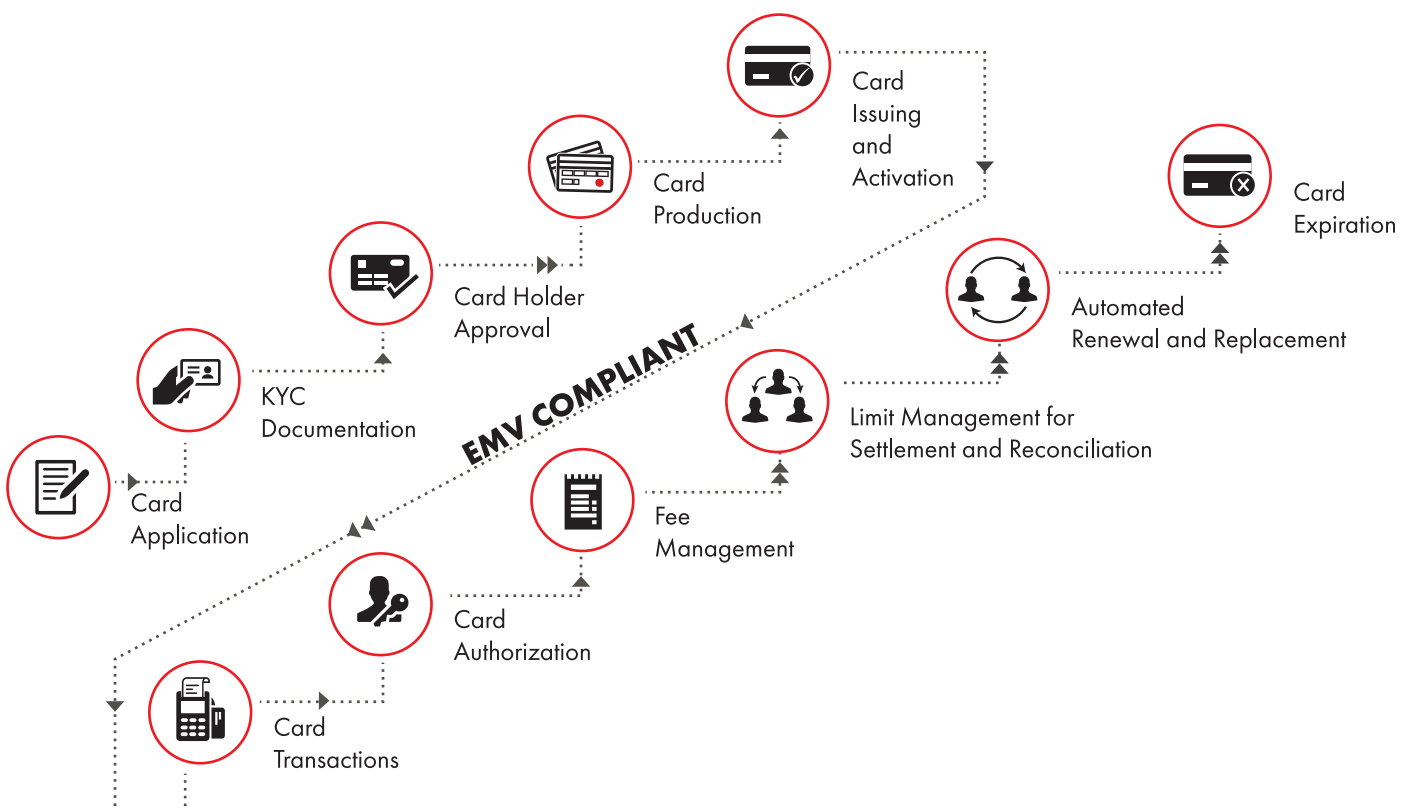
26+
clients

Winner of Asian Banker
Technology Innovation
Award (2016, 2017)

Benchmarked at 10,000 tps
at Oracle labs

PADSS 3.2
Certified

Functional Architecture



FSS Prepaid Success Stories

Leading processor in Middle East

Empowering financial institutions and merchants with

- 01 Innovative, quick-to-market card products
- 02 Complete card lifecycle management solution
- 03 Visa®, MasterCard® and private label cards

40 million+ cards for prepaid processor in USA

Market leader in USA, Retailing across 250,000+ locations

- 01 Multiple card variants including
 - Speciality gift
 - Digital gifting
 - FarePay
 - Dual card



PAYROLL CARD
for leading issuer in Asia.

MULTIPLE CARD VARIANTS FROM A SINGLE PREPAID PLATFORM

-  Payroll/wage (WPS)
-  Travel/Forex
-  MassTransit
-  Government benefits
-  GPR
-  Incentive
-  Insurance/Healthcare
-  Gift
-  Remittance
-  Fleet management (fuel cards)
-  Corporate

FSS Prepaid Platform as a Service

Accelerate time-to-market and reduce investment cost

Leverage leading edge payment technology and platform capabilities to expand payment and self-service channels easily and cost effectively to deliver value to the end customer.

- Easy to implement, feature rich platform to launch new products and services.
- Access to the latest functionality and innovations to stay ahead of the curve.
- Multiple platform options available – on premise, off premise, on cloud.
- Skilled domain & technology experts on operations and processes to ensure seamless execution on a day to day basis.
- End to end management of business support functions.
- Efficient capacity planning to manage the peaks and valleys of daily processing, respond smoothly to spikes in volumes.
- Scalable world class infrastructure designed to ensure superior uptime.
- Eliminate the need to invest in hardware, networking, third party software and other infrastructure.
- PA-DSS certified products, PCI DSS compliant environment, CMMI Level 3 and ISO 9001: 2015 certified.
- Stringent governance models to ensure data protection and efficient operations.
- Compliance to mandates – Financial interchange, local laws, information security etc.
- Specialized partner management team to drive service excellence, mitigate risks, and optimize costs.
- Pay per use model, free up your capex to fuel innovation.

FSS Platform Advantage

25+ years payments domain expertise

Leading edge technology products

World class payment processing infrastructure

Quality Leadership for delivery excellence

Pay per use model

About FSS

Financial Software and Systems (FSS) is a leader in payments technology and transaction processing, offering a diversified portfolio of software products, platform as a service and software services built over 25+ years of comprehensive experience across payments spectrum. FSS, through its innovative products and services, caters to the retail and wholesale payments initiatives of leading banks, financial institutions, processors, merchants, governments and regulatory bodies. It's end-to-end payment suites span Issuance, Omni-Channel Acquiring, Digital Security, Digital Banking, Analytics, Smart Back-Office and Payments Processing. FSS has over 2,700 experts serving clients across North America, Europe, Middle East, Africa and APAC.

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FSS
POWERING PAYMENTS