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**FSS**  
POWERING  
PAYMENTS

# FSS PAYMENT GATEWAY

Powered by FSS BLAZE™

Accelerate Digital Payments at  
The Speed Of Commerce

# POWER UP YOUR DIGITAL PAYMENTS, FOR TODAY AND TOMORROW

**FSS Payment Gateway is now powered by FSS BLAZE™ - FSS's New Payments Platform.**

Banks and payment players have long grappled with the limitations imposed by heavy, monolithic architectures. The challenges of scalability, complexity, maintenance, and slow-release cycles have hindered their ability to keep pace with the industry's high demands. These constraints have underscored the need for a more agile, scalable, and resilient technological framework in the banking and payments industries.

**Built to scale, built to adapt, built to succeed – FSS's new and improvised Payment Gateway is a full-stack, white-labeled solution backed by FSS BLAZE™ – FSS's Payment Platform. A modern, flexible, microservices framework-based technology platform that ensures an unmatched payment experience for all and propels payments innovation at the speed of commerce.**

Microservice  
Based

Faster  
Time-To-Market

Hybrid-Multi Cloud  
Infrastructure

Cloud Native &  
Kubernetes Native

Seamless and Risk-Free  
Migration

High  
Observability

Smart AI/ML  
Backed Insights

Anti-fragile and  
Fault Tolerant

# BLAZING FAST PAYMENTS FOR YOUR ECOMMERCE

## FSS BLAZE™

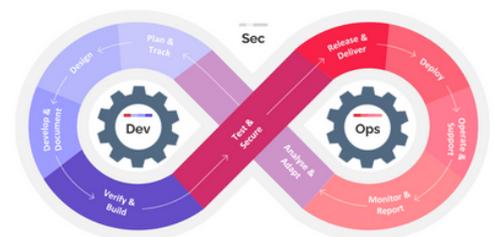
*A cloud native microservices payment platform*

Introducing FSS BLAZE™, a cutting-edge payments platform that redefines the payment solutions landscape. Built on a robust microservices architecture, FSS BLAZE™ offers seamless growth, uninterrupted performance, and effortless integration. With this new payments platform, you can navigate through the rapidly changing market demands, ensure reliable, secure, and compliant payment processes, and safeguard sensitive data while monitoring transactions effectively with advanced security features.

Experience the transformative power of FSS BLAZE™, where innovation and excellence converge to reshape the future of payments.

## STAY AHEAD OF THE COMPETITION WITH BLAZE AT THE CORE OF YOUR PAYMENT SOLUTION

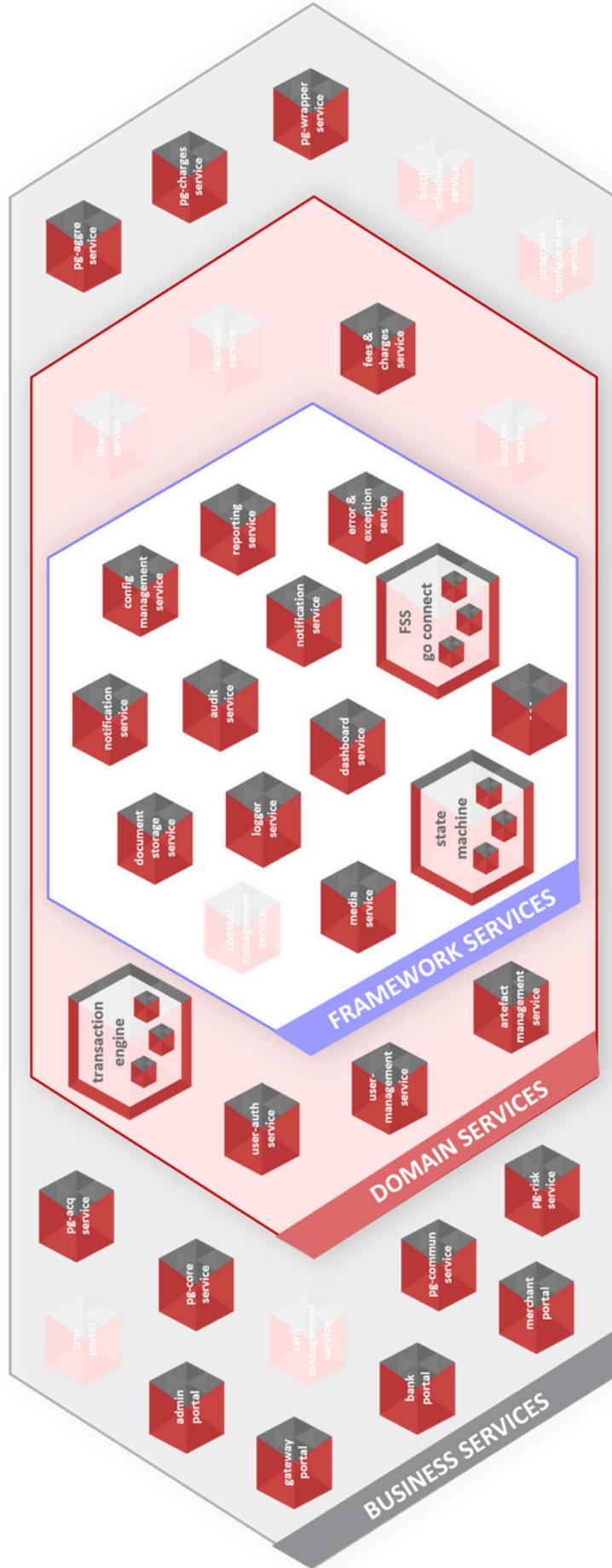
FSS BLAZE™ embodies the future of payment technology, meticulously designed with modern principles in mind. By re-imagining payment boundaries, embracing data-driven decisions, and ensuring security at every stage, FSS BLAZE™ paves the way for domain innovation and cost efficiency.



With scalable, resilient, and hybrid multi-cloud infrastructure, FSS BLAZE™ stands as a future-proof solution, backed by **Dev-Sec-Ops** practices, adhering to global standards, regulations, and data security.

-  **Performance**
-  **Scalability**
-  **Availability**
-  **Durability**
-  **Resilience**
-  **Extensibility**
-  **Agility**
-  **Usability**
-  **Observability**
-  **Consistency**
-  **Compliance**
-  **Security**

# INNOVATING LAYER ON LAYER WITH DOMAIN DRIVEN DESIGN



Payment Gateway built on FSS BLAZE™

# GROW YOUR BUSINESS, AT THE SPEED OF COMMERCE

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## FSS Payment Gateway Delivering consistently, at scale

Acquirers need to differentiate themselves by their ability to meet the growing merchant demand for dependable and cutting-edge services as online commerce continues to thrive.

With BLAZE, FSS Payment Gateway now ensures dynamic scalability for businesses of all sizes and remarkable resiliency during peak traffic hours for banks and merchants. With independent scaling of services, BLAZE ensures seamless management and cost-effective, optimized infrastructure resource allocation based on demand.

**>5000 TPS**

On Demand Scalable

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**1 Billion+**

Transactions  
Processed Annually

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**60+**

Acquirer Bank  
Customers Globally

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**\$27 Billion+**

Processed  
in Value

# THIS IS YOUR DIGITAL PAYMENTS ALL ROUNDER

FSS Payment Gateway improves merchant reach with multi-channel, multi-currency, multi-payment instruments to capture higher transaction volumes. Additionally, our solution enables the merchants to use multiple soft collect options to initiate payment collect requests.

- Send a customised payment link with or without invoice
- Send a QR
- Autopay / SI
- Build your own product catalogue to be an online seller



### Multiple Payment Modes

Instant Payments | QR Codes | Invoice Payments | Apple/ Samsung Pay  
Net Banking | Visa Direct | Debit/Credit/Prepaid Cards | Wallet



### Multiple Payment Methods

Link-based Payments | Partial Payments | Pay Now Button | EMI/ SI  
AutoPay | No-code platform | PWA | Webhooks |  
MCC-based Pages | SDK | Plug-ins | Rest API



### Hosts & Networks

VISA | MasterCard | RuPay | Diners | AMEX |  
FAST/IMPS | KNET | OmanNet | MADA



### Security & Integration Modes

API | Mobile SDK | Plug-Ins | AES 256 API Keys |  
Token Requester Service | Dual Verification |  
Source Authentication



### Currency Support & Checkout Modes

Currency Conversion | Multi-Country Expansion  
Single Click Checkout



# EMPOWER YOUR MICRO-MERCHANTS

With FSS Payment Gateway, now no business gets left behind. FSS Payment Gateway is the perfect solution that caters to all modern-day business needs for every scale and size. FSS Payment Gateway now comes with the:

- **A microservices architecture that allows the choice of functionalities, best suited for you.**
- **Easy integration with other financial services (like banking APIs, accounting software, etc.)**

Our solution empowers small and mid-segment merchants without technical expertise to create an online webstore. It offers customizable templates, inventory management, and facilitates online selling with payment links and branded hosted checkout supporting various payment methods.

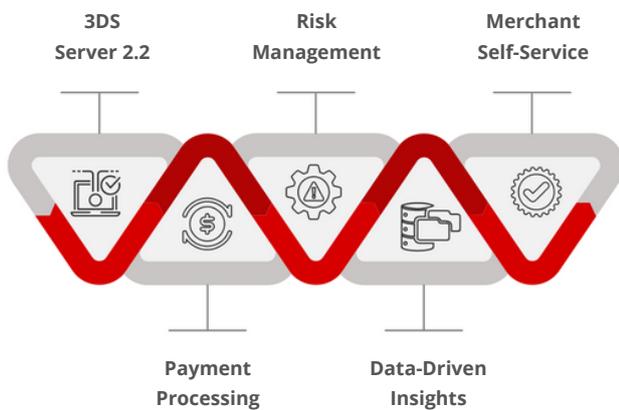
## Pay Now, At the Click of a Button



FSS Payment Gateway allows seamless integration of a Pay Now button to the merchant store page. It provides them the ability to generate both static payments for any open amount as well as dynamic payments for a specific amount from the user. Pay Now enables faster checkout by allowing users to save their card details and provide a one-click checkout experience.

# WITH YOUR BUSINESS, AT EVERY STEP

Payment Gateway offers end-to-end digital merchant onboarding, zero friction merchant servicing, a wide spectrum of payment tools, risk management capabilities, and in-depth data insights for acquirer banks.



FSS Payment Gateway provides a range of additional features to facilitate acquirers to drive higher sales at the point of purchase and generate more revenue from higher-margin payment services.

- **Express Checkout**
- **Scheduled And Recurring Payments**
- **Instant Credit at Checkout**
- **Link Payments via SMS/Email**
- **Dynamic Currency Conversion**
- **Split Payments**
- **Multi-lingual Support**
- **Human Verification with CAPTCHA**
- **Gift Card & Loyalty Programs**
- **Social Media Payment**

Additionally, with BLAZE at its core, FSS Payment Gateway is equipped to support frequent updates and quicker feature releases, keeping the organization ahead of the competition.

**30+**  
User Journeys

**1Million+**  
Merchant Accounts

**<200 Milliseconds**  
Average Response Time

**250+**  
Merchant  
Category Templates

**100% Share**  
among banks in Oman, Bahrain, and  
Kuwait for Debit Card transactions

**20% Share**  
in processing  
ecommerce traffic in India

# CREATING GLOBAL IMPACT

At FSS, we understand the complexities of operating a new-age payments business and as strategic technology partners, it is our mandate to equip these businesses with future-proof, user-friendly, transparent technology solutions that are not only industry-ready but also industry-leading.



## Modernising Payment Processing for KNET - Kuwait's Electronic Banking Service with 11 Member Banks

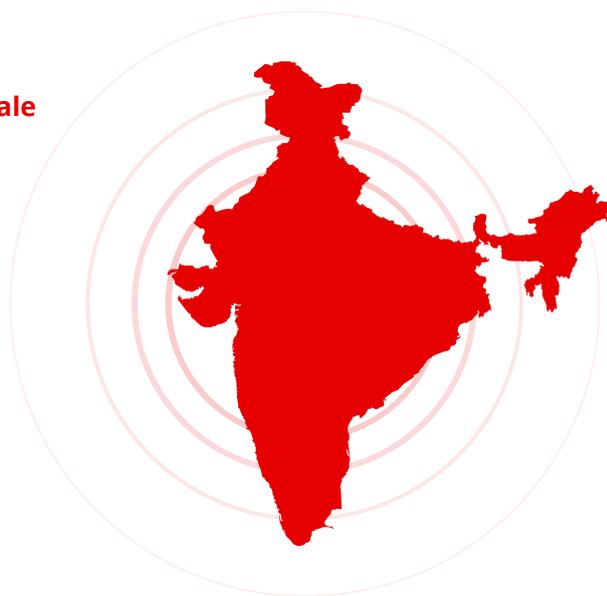
- 25 million transactions worth 1B USD in value annually
- Multi-institutional model - acquirer, issuer, switch, central gateway
- Faster checkout with card-on-file transactions

## Dependable Scalability during India's Largest E-commerce Sale

- 8 million transactions in 4 days
- <1 second response time during peak transaction hours
- Proactive monitoring to prevent service outage

## Powering ePayments for India's Largest Public Sector Bank (20% Acquiring Market Share)

- 26,000 merchants
- INR 30 billion transaction value
- 43 partner banks



# FSS PROMISE

## Our Technology, Your Business

At FSS, we leverage cutting-edge technology to offer innovative financial solutions and simplify the banking experience for our clients. By working with us, you'll have the opportunity to be part of a dynamic and forward-thinking team.



**Over 3 decades**  
of experience  
architecting national  
payment infrastructures



Laid the  
foundation for  
**India's**  
**ATM Network**



**2500+ payment experts**  
are building reliable  
solution & providing  
support 24x7x365



Global presence with local  
knowledge across 26  
countries in  
**MENA, APAC, Europe and  
Americas**



**Future proof technologies**  
with integrable SDKs/ APIs,  
cloud-native microservices,  
elastic apps, zero data loss,  
pluggable marketplace  
apps



Diverse base of  
**150+ Customers** among  
banks, processors,  
non-banks, central banks  
and more



## ABOUT US

Financial Software and Systems (P) Ltd. or FSS is a leader in payments technology and transaction processing. FSS offers an integrated portfolio of software products and hosted payment services built over three decades of experience. Headquartered in India, FSS services leading global banks, financial institutions, processors, central regulators, and governments across North America, UK/Europe, Middle East, Africa, and APAC.

For more information visit [www.fsstech.com](http://www.fsstech.com)

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# FSS

## POWERING PAYMENTS