



FSS UNIFIED ISSUANCE PLATFORM

Powered by FSS BLAZE™

API first card issuing for the
digital age

www.fsstech.com

FSS UNIFIED ISSUANCE PLATFORM IS NOW POWERED BY

FSS BLAZE™



FSS BLAZE™ is built with the sole purpose of creating a strong ecosystem of world class payment technology that enables population-scale development and deployment of reliable, scalable, maintainable payment products and service.

The challenges of scalability, complexity, maintenance, and slow-release cycles have hindered banks' ability to keep pace with the industry's high demands. These constraints have underscored the need for a more agile, flexible, and resilient technological framework for the industry.

The new payment platform FSS BLAZE™ brings with it strong value propositions that create the foundation of a world-class product.

Faster Go-to-Market

Freedom to Deploy

Future Proof Tech

Best in Class Performance Monitoring & uptime

Data Plays a Central role

Secure Key to Success

Agile & Flexible	Cloud Agnostic	Domain Driven Design	Continuous Feedback & Improvement	Customizable Reporting	Agile & Flexible
Rapid Prototyping	Hybrid Multi-cloud	Open Source Architecture	Observability	Robust Data Analytics	Rapid Prototyping
Near Zero Downtime	On-Premise	Rapid Scalability	Anti Fragile		Near Zero Downtime
High Configurability	Software & Tool agnostic				
Extensibility Framework					

An Ecosystem for Innovation

POWER UP YOUR DIGITAL PAYMENTS, FOR TODAY AND TOMORROW

FSS Unified Issuance Platform 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.

Faster, simpler and more efficient – FSS's new and improvised issuance platform is a full-stack, white-labeled solution backed by FSS BLAZE™ – FSS's new age Payment Platform. A modern, flexible, microservices framework-based technology platform that ensures an unmatched user 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

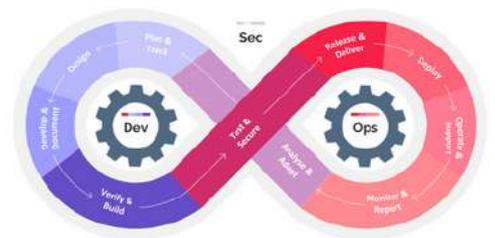
Introducing FSS BLAZE™, a cutting-edge payments platform that redefines the payment solutions landscape. Built on a robust microservices architecture, FSS BLAZE™ offers seamless growth, uninterrupted performance, and effortless integration. With this new payments platform, you can navigate through the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

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

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

STAY AHEAD OF THE COMPETITION WITH FSS 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.

FASTER THAN EVER CARD MANAGEMENT MADE EFFICIENT

General details (Name, Gender, DoB, ID Proof etc.) are fetched automatically from CBS

Our platform features an intuitive interface for easy configuration and advanced processing capabilities for accelerated workflows. With superior data quality control and enhanced feedback mechanisms, it ensures accuracy and user satisfaction, positioning itself as a leader in user-friendly and efficient card management solutions.

Intuitive user interface

Updated user interface with easy to navigate interface with fully parameterised options

One click configurations

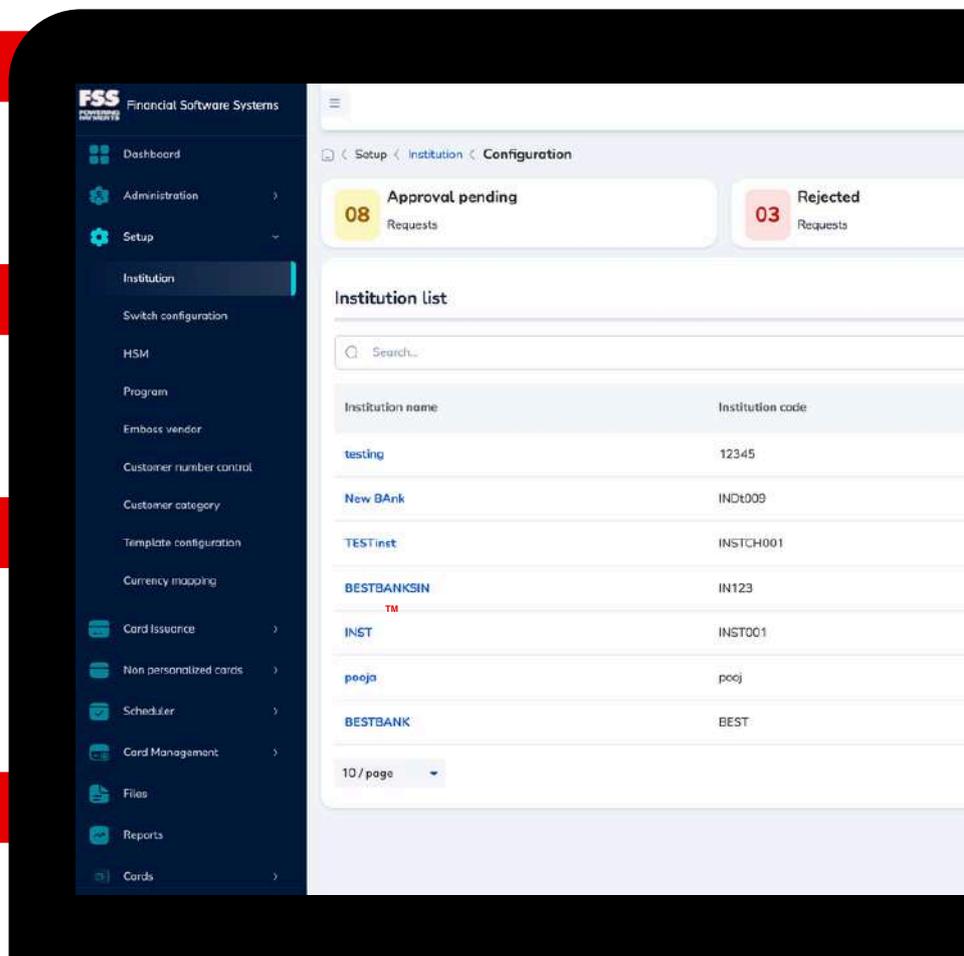
Users can now configure programs with a single click with pre-populated options reducing manual efforts

Automated data processing

With enhanced data quality control and automation or scheduling of application data inputs - batch process, API mode, data entry

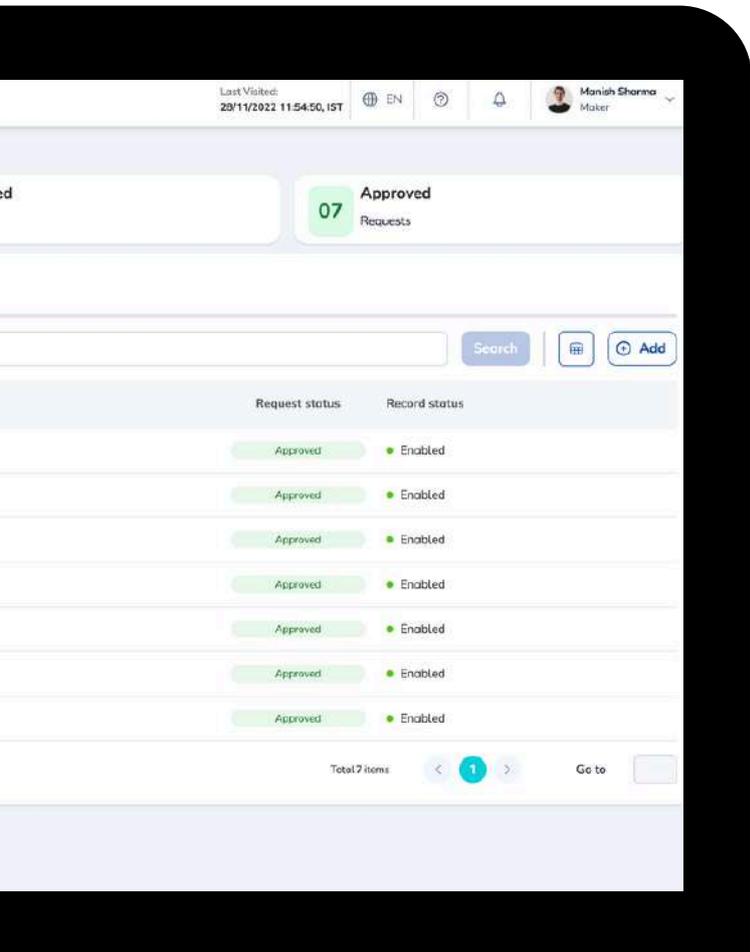
Reduced manual inputs

Integrated with Core Banking Solution to automatically fetch the general details reducing manual inputs



Improved CMS Dashboard Design

WHY FSS UNIFIED ISSUANCE PLATFORM?



800 Million+

Cards Issued
Worldwide

240+

Financial Institutions
Onboard

63%

Market Share -
Largest Debit Card Issuer in India

200K+

Card Requests Daily Capable
on a Single Deployment

99.999%

Uptime for 24x7x365
Availability

60+

Lightweight
APIs

PCI S3

Certified

ANY PAYMENT ANY TIME

Be it dinner at a restaurant or shopping in a mall, when it's time to pay, the convenience of waving or swiping a card across the POS machine like a magic wand has always had a universal appeal. From not having to carry cash, to carrying multiple cards for multiple benefits, today, after more than 100 years since the inception of card payments, we have made rapid advances to enhance the convenience of the instrument and make this experience as frictionless and seamless as possible.

FSS Unified Issuance Platform is an end-to-end card management system for prepaid, debit, and virtual cards to deliver innovative payment experiences. A feature-rich solution built on cutting-edge technology, it is enabling financial institutions power businesses to accept payment through multiple methods any time of the day, ensuring high availability.

PREPAID CARD TYPES SUPPORTED



Multi-Currency Cards



Reloadable Cards



Biometric Cards



Insurance & Relief Cards



Corporate Cards



Youth Expense Cards



Transportation Cards



Gift & Reward Cards



Investment Cards



Virtual Cards



EMV Smart Cards



Transportation Cards (NMC)



Magstripe Cards



Biometric Cards



Contactless Cards (NFC/RFID)



Virtual Cards



Instant Card via Mobile App

DEBIT CARD TYPES SUPPORTED

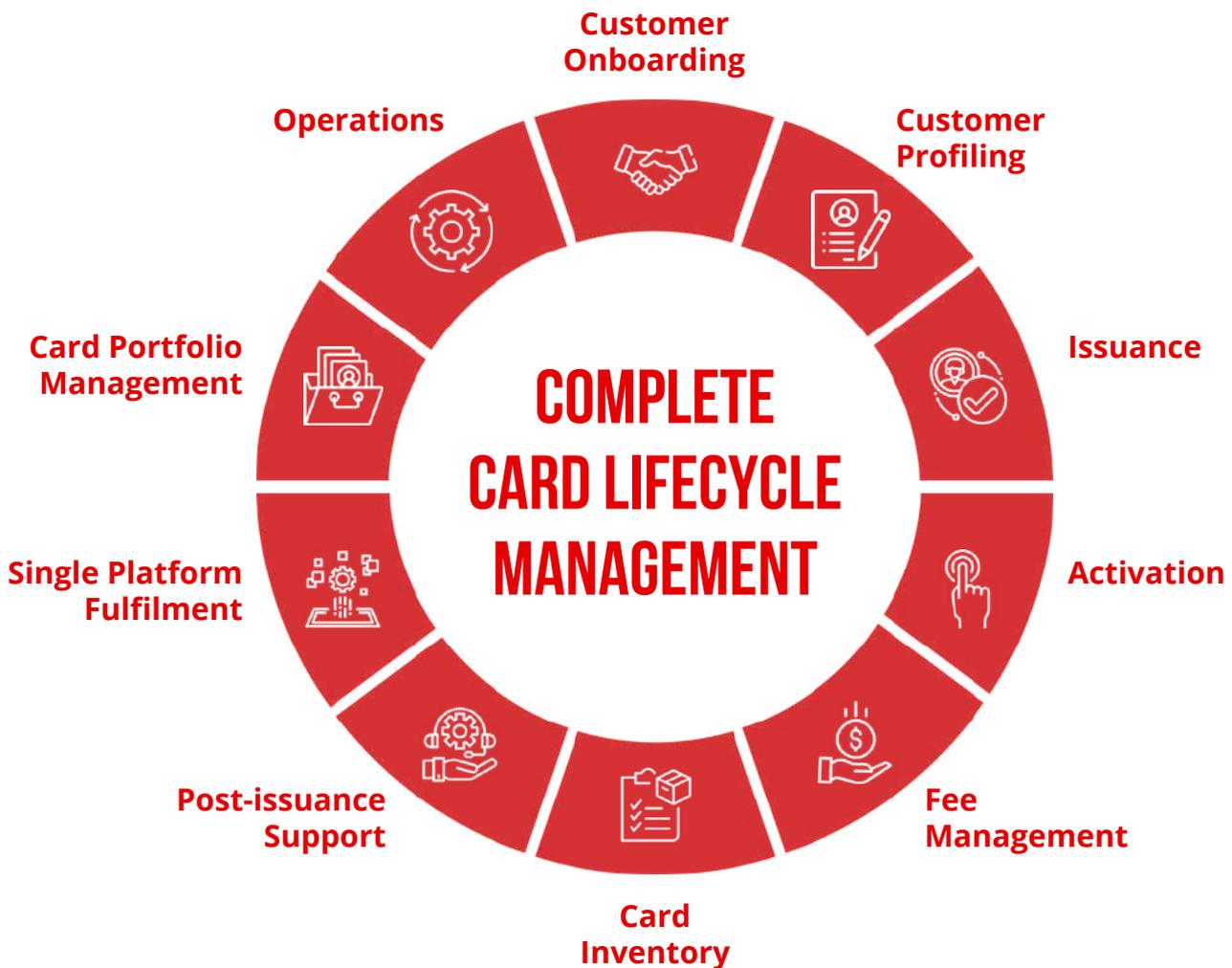
FSS UIP supports all leading card schemes, viz. VISA, Mastercard, JCB, Diners Club, Discover, Union Pay, Rupay.

FSS Unified Issuance Platform (FSS UIP) has been developed keeping in mind the versatile needs of financial institutions to accommodate open-loop, semi-open-loop, and closed-loop card issuance options.

**VISA
MASTERCARD
JCB
DINERS CLUB
DISCOVER
UNION PAY
RUPAY
MERCURY
AND MORE...**

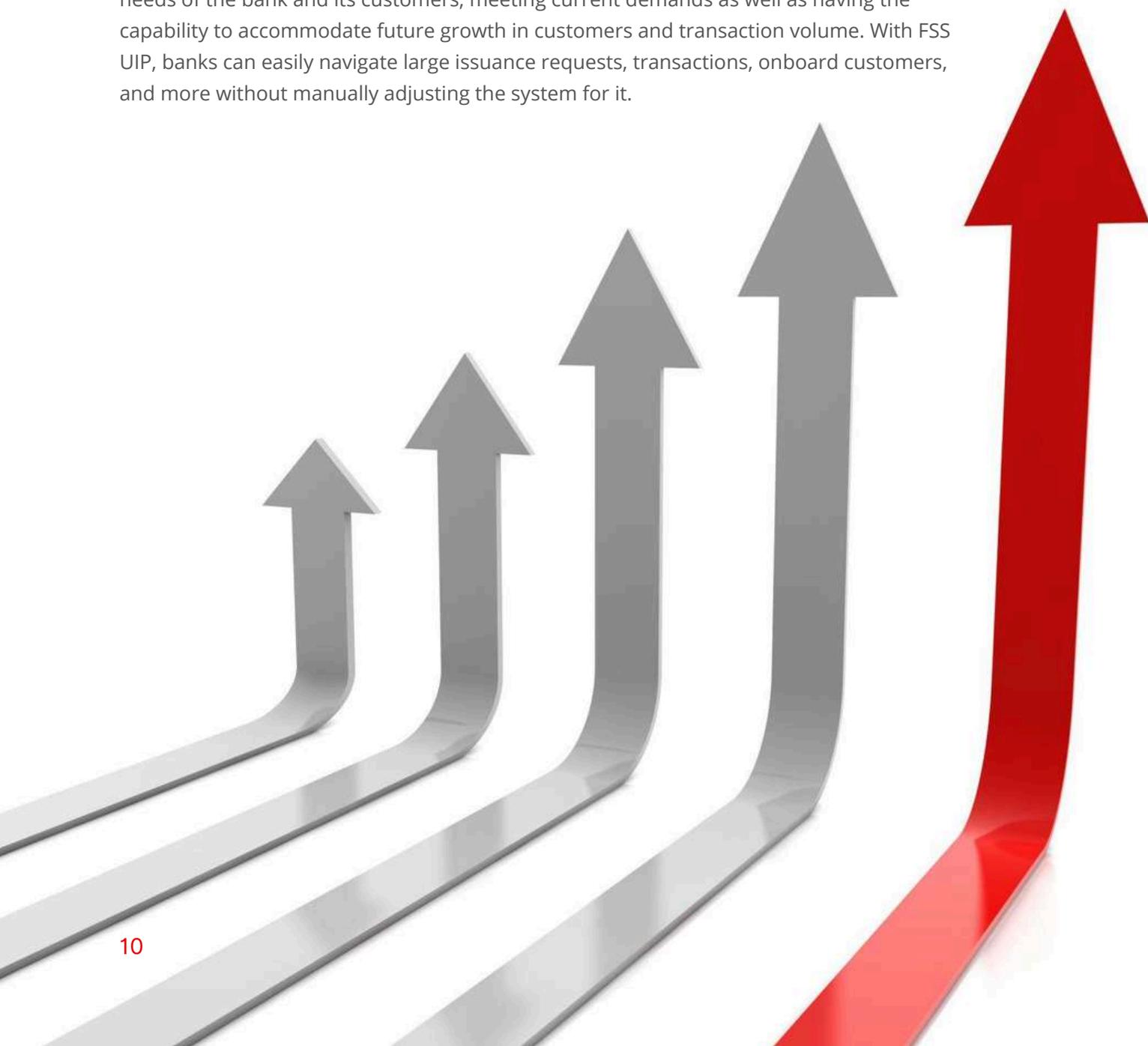
COMPLETE CARD LIFECYCLE MANAGEMENT

FSS Unified Issuance Platform (FSS UIP) manages the complete lifecycle of cards.



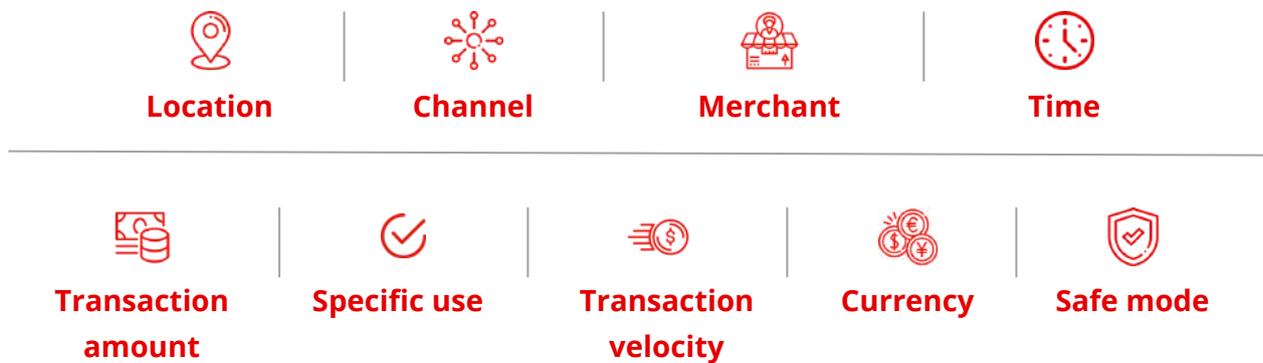
SCALE UP WITH GROWING COMMERCE

FSS UIP is built on a robust, scalable platform that automatically adjusts to changing needs of the bank and its customers, meeting current demands as well as having the capability to accommodate future growth in customers and transaction volume. With FSS UIP, banks can easily navigate large issuance requests, transactions, onboard customers, and more without manually adjusting the system for it.



TOTAL CONTROL WITH CARDS

FSS UIP offers a suite of Programmable Card Controls that provide the cardholders ability to manage spends based on custom configurations:



Cardholders can define transaction limits for a dollar amount, merchant categories, transaction types, and geographic locations across channels - ATM, in-store, mobile, and online. Cardholders can adjust spend settings in real-time and receive instant notifications for transactions that breach pre-defined rules. This fosters confidence among cardholders and improves top-of-wallet recall.

Select Use Cases

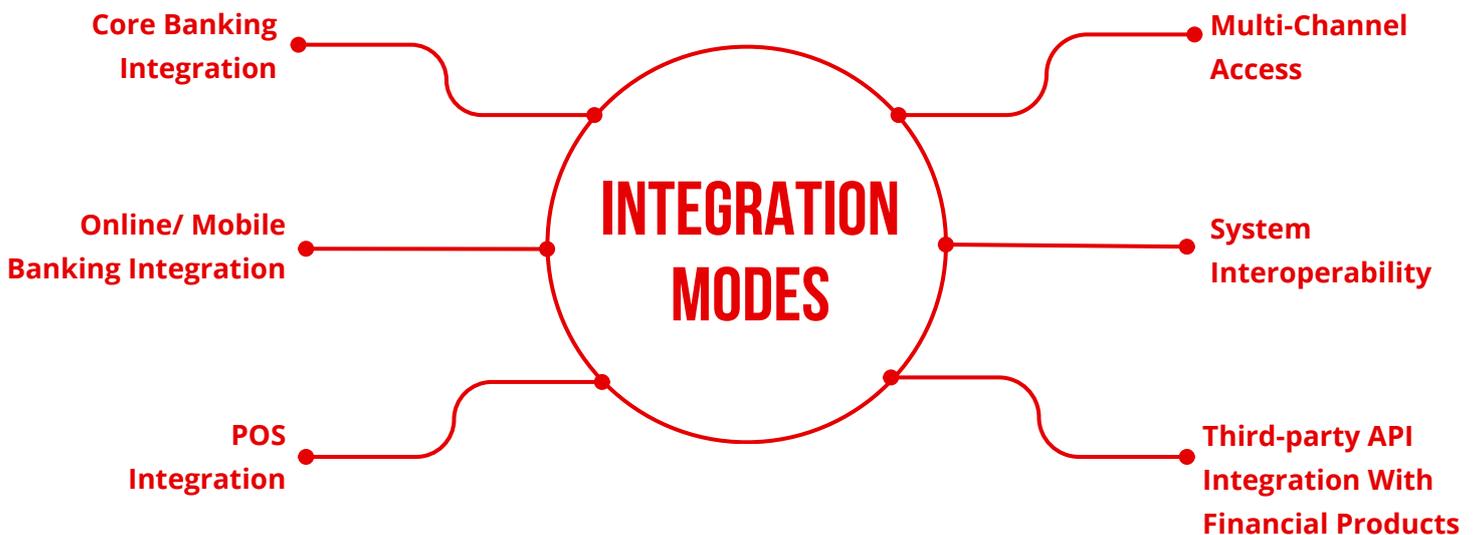
- **Set Spending Limits** basis the time of the transaction, merchant type, location, and channel
- **Budget Spends** and track expenses, as well as receive alerts when nearing a budget limit
- **Safe Mode** for single transactions to limit card expenditure
- **Parental Controls** to proactively monitor and control card behaviour
- **Expenditure Management** to better track and analyze your spending behaviour

INTEGRATE SEAMLESSLY FOR YOUR BUSINESS

FSS UIP provides a set of features that enable easy integration with any third-party platforms, such as:

- Core Banking Systems
- Online Banking Platforms
- Embossing Vendor
- KYC Agency
- Interchanges
- Loyalty and Rewards program
- NETC for Payment and wallet management

Banks get centralized capability to manage all debit and prepaid card operations with which they can provide customers access to their card accounts across multiple channels - mobile app, web portal, SMS, and USSD. Additionally, banks get the ability to integrate their Prepaid Card Management System with bill payment portals - utility bills, credit card bills, mobile recharges and more; to get the customers essential payments on a single interface. All of this happens seamlessly as FSS UIP ensures interoperability, exchanging data within different systems.



INNOVATE FASTER THAN THE MARKET MOVES

A range of alternate payment methods and new checkout journeys have dramatically increased customer expectations from their banks to provide a similar experience across all channels, including card transactions. To provide a customer-first channel approach that can help onboard and retain customers, FSS UIP offers a broad range of card program management capabilities with high configurability and ability to **manage and track card programs**, giving banks complete control over their operations. Banks can create **tailor-made loyalty and reward programs** based on customer spending patterns or the need of the market to drive adoption.

DIGITAL FIRST FOR THE TECH SAVVY

The tech-savvy customer today expects a digital-first, modern banking interface that is instant, simple, and embedded across all major channels. FSS UIP enables issuers to provision virtual cards on multiple platforms – bank or third-party wallet, mobile app, and online banking platform within minutes. The convenience of carrying a card digitally and making payments seamlessly through contactless modes – wearables, NFC, and more, helps drive card usage and adoption among modern consumers.

FSS UIP provisions a companion mobile application to manage card accounts, view transaction history, block/unblock cards, create card controls, raise disputes, pay bills, and more, enabling a mobile-first user portal for an enhanced digital experience.



**Virtual
Cards**



**Contactless
Payments**



**Real-time Alerts
(SMS/Email)**



**Card
Controls**



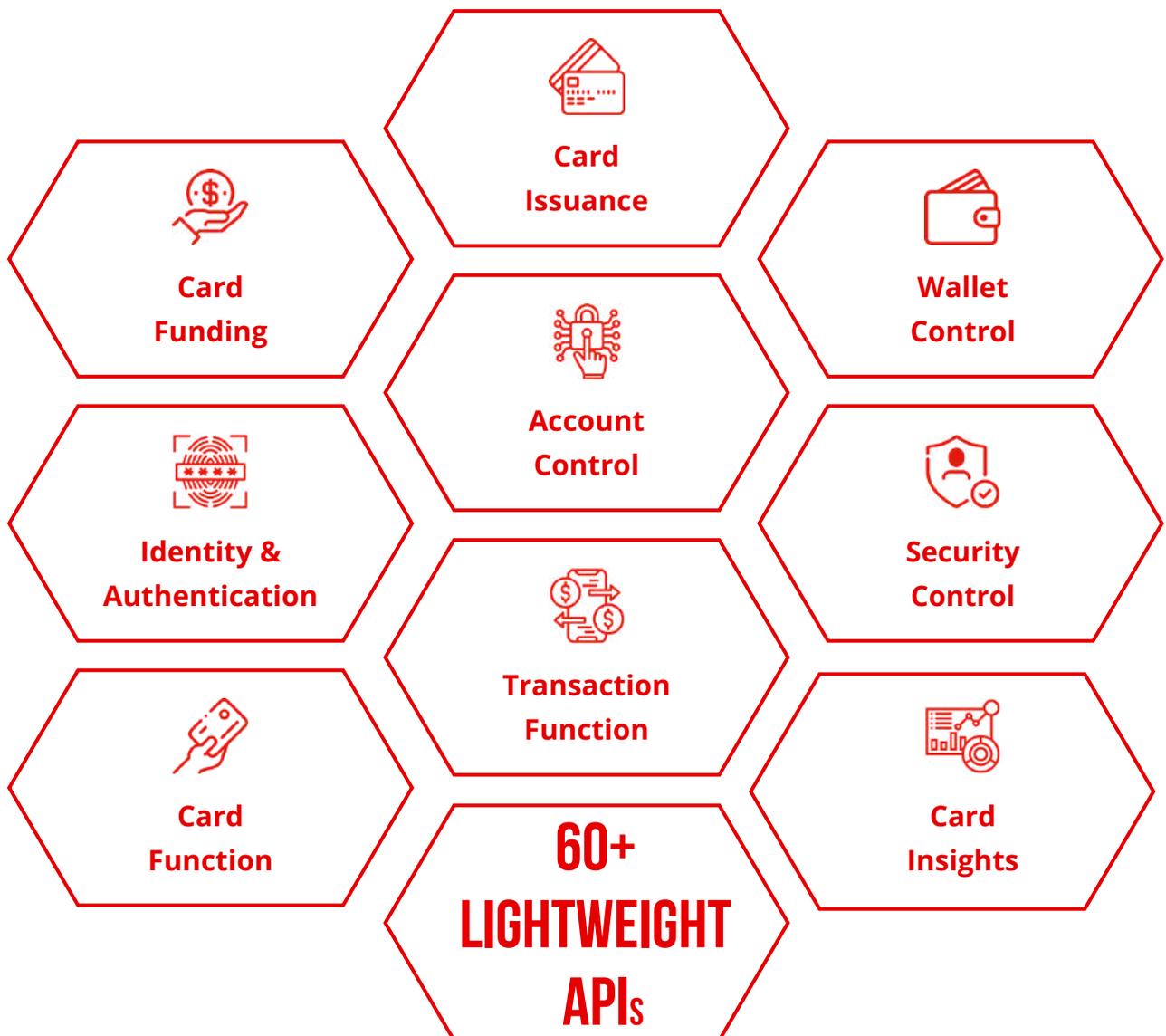
**Spend
Management Tools**



**Mobile
App**

FUTURE PROOF WITH A CLOUD READY, API-FIRST SOLUTION

FSS UIP is built on an API-based modular framework with 60+ lightweight APIs across:



DETECT FRAUD BEFORE IT HAPPENS

FSS UIP has robust capabilities that detect and counter fraud even before it happens.



Rule-based Transaction Controls

Flexibly define transaction rules – based on a range of parameters – value, volume and velocity, customer segment, card type to prevent unauthorized and suspicious transactions.



Advanced Authentication

Provide added security of the 3D Secure technology, which uses One-time Password (OTP) or Biometric Authentication to process an online transaction.



Card Tokenization

Support network tokenization and protect customers by replacing sensitive card credentials with secure, surrogate data, effectively neutralizing the threat from data breaches.



Auto Card Blocking

Block lost or stolen cards automatically and instantly to prevent unauthorized usage.

FSS UIP FRAUD DETECTION



Best In-Class Data & Process Safeguards

Protect sensitive data through highest encryption standards.

INDUSTRY LEADING CARD ISSUANCE & MANAGEMENT

Regulatory Compliance

Ensure compliance with all regulations and industry standards – KYC, AML regulations, PCI-DSS 3.2.2 Certified.

Card Inventory Management

Allows banks to track and manage card inventory and reorder new cards when required, ensuring card stock to meet customer demands.

Wallet Management

Perform wallet operations and enhance digital payment experience with Wallet to Wallet Balance transfer, Virtual Prepaid cards, Multi Wallet, Wallet Hunting, UPI lite

Dynamic Reporting

Fulfil bank's need to provide customer and staff with detailed reports and analytics on card usage, transaction history and account activity.

Automated Reconciliation

Automatically reconcile card transactions and ensure the accuracy and completeness of financial records.

Auto Card Replacement

Automatically replace lost or stolen cards to minimize customer inconvenience and risk of fraud.

Multi-language Support

Provide customers the ability to manage their account in the language of choice.

24/7 Customer Support

Provide customer support over the phone, email, and chat, assisting customers with any issues or queries in real time.

Multi-user Business Access

Supporting different types of user profiles and access control for CMS application with high configurability - Admin, Branch, Guest, Call centre, Agent, Corporate.

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.

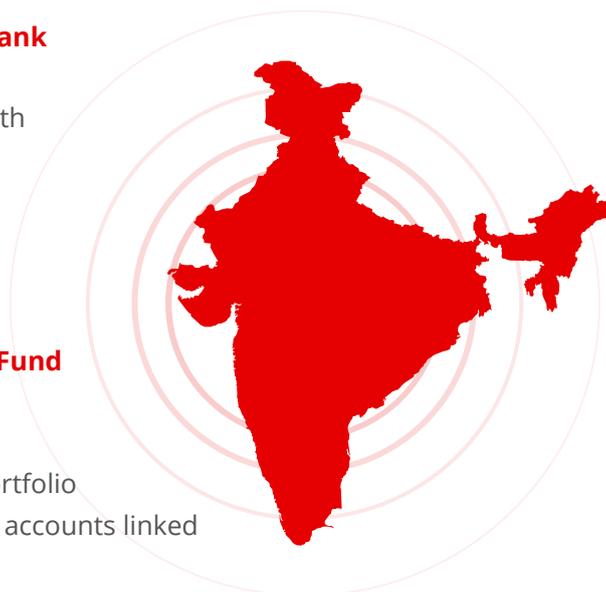
CREATING GLOBAL IMPACT

Powering Debit Cards for India's Largest Public Sector Bank

- 220M Debit Cards migrated to FSS UIP to meet the growth in cardholders
- 600,000 cards and PINs issued daily
- 50,000 post issuance functions supported per day

Creating a Mutual Fund Card for India's leading Mutual Fund Provider

- Issued personalized cards linked to the mutual funds portfolio
- Linked debit cards to the portfolio number and multiple accounts linked with it
- Provided support for 639 plans and 41 schemes
- 650,000+ Debit Cards issued, with ~1000 transactions processed per day



Digitizing Issuance for YAP, UAE's most innovative banking app with digital-first card management

- Instant issuance of virtual cards within 30 seconds
- Dynamic card controls to maintain healthy spending habits



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 **India,**
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

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FSS

POWERING PAYMENTS