

Seamlessly Deploy and Manage  
Your Growing POS Network



Your merchants today would like their customers to shop more without the hassles of waiting for payments to be processed. You look to your POS services to create such an environment. You need them to be simple processing, secure and innovative. They must anticipate your customers' needs for a frictionless shopping experience.

Beyond modern POS solutions, you need comprehensive services that effectively integrate deployment, management, field support and analytics at reduced cost. Moreover, with regulator caps on interchange rates, emergence of new channels, margins are under pressure. Covering the entire business value chain, we offer efficiency of seamless payments and transactions – to boost sales and customer experience.

## Integrated Automation. High Security. Improved Profitability.

### A Strong Portfolio of POS Processing Services

We provide a comprehensive and robust portfolio of POS deployment, management and transaction processing services. With 25+ years of expertise and leadership in the payment's domain, we have established benchmarks of excellence in technology and innovation.

We deploy state-of-art technology to provide banks the desired services to create customer loyalty and stickiness. Be it traditional, mobile or web-based systems, our customer-tailored offerings align efficiently to all business types, goals and outcomes.



## Versatile Features

### End-to-end Services

Our POS services cover the entire range of turnkey POS deployment, central operations, total merchant management and analytics, entire field services, maintenance, POS driving, and back office tools.

#### **Rapid Merchant Onboarding**

Deploying FSS Merchant, our fully integrated merchant acquiring solution, we provide robust transaction and settlement services that include onboarding, management, monitoring, deactivation and closure.

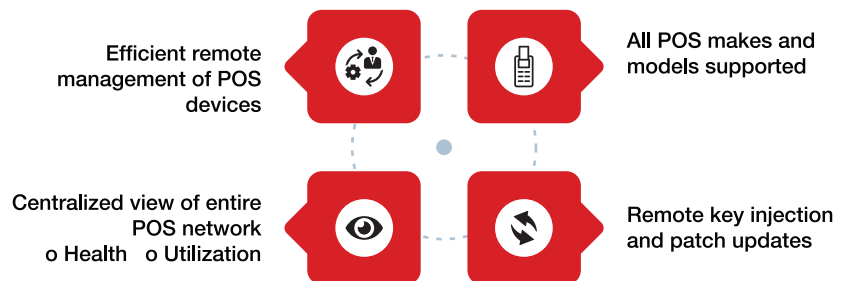
Our 'on boarding-on-demand' services make merchants live within a few hours, without compromising on security.



Our powerful reporting solution with customized dashboards provides a single view across the merchant network.

#### **Remote Terminal Management**

Leveraging our end-to-end remote terminal management and monitoring solution, FSS POS Monitor, we deliver the critical competitive edge to banks.

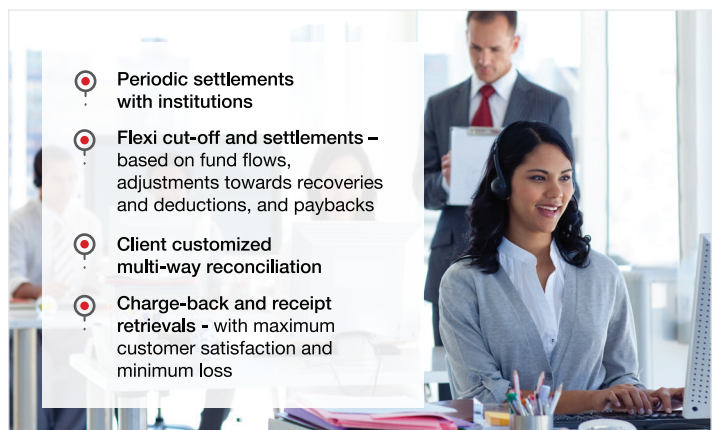


#### **Transaction Processing and Reconciliation**

##### Centralized Monitoring

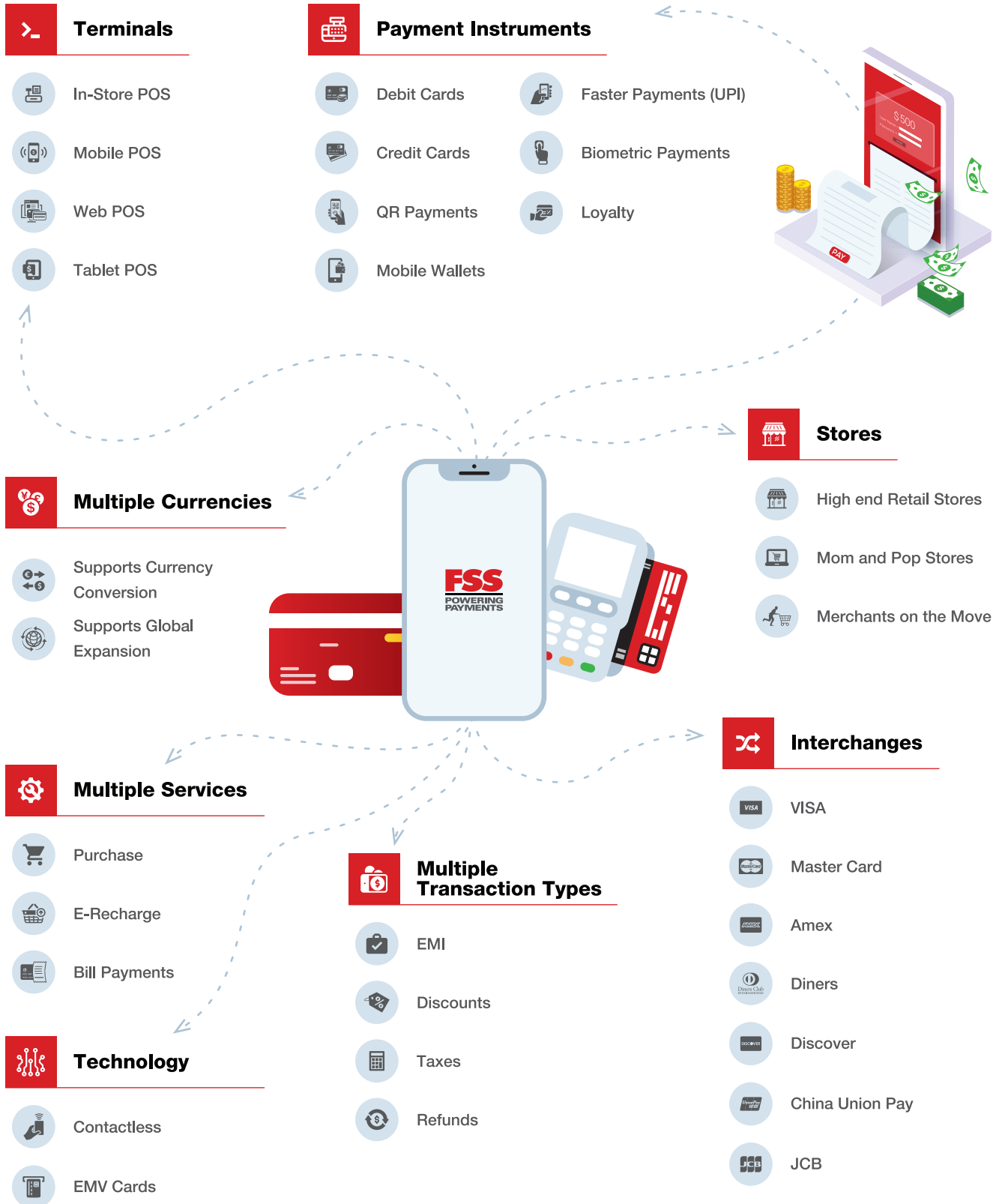
We monitor all aspects of transaction processing, risk and fraud management, merchant billing systems, interchange clearing and settlement, dispute management, GL accounting and posting and terminal inventory management.

Our user-friendly portal supports financial and non-financial adjustments. We provide customized reports on daily operations, general ledgers, MIS reports and compliance that are compatible with our clients' accounting systems.



# Multiple Channel Transactions

We acquire and manage card transactions across multiple channels – mobile, web and in-store through FSS' POSability, our enterprise grade product suite for merchants and financial institutions. We drive and manage POS devices, and process transactions and authorizations by interfacing with international card schemes.



## Merchant Analytics

Our in-depth insights enable acquirers to make smarter business decisions.



## Fraud and Risk Management

We carry out rule-based risk assessment and facilitate charge slip collection for risky transactions. Other fraud and risk management services include



- Monitoring of false positives vs disputes
- Fraud, risk and dispute reporting
- Complaints and procedures related to local authorities
- MATCH and NMAS checks
- Online transaction monitoring related hold and release

## Merchant Helpdesk Services

Our 24x7 dedicated and multi-lingual merchant support services include

- GTMS services
- CRM software for call logging, TAT & alert management, reporting and resolution
- Technical support

### Merchant Portal

**Real-time**  
*transaction view*

**Transaction**  
*summary*

**Chargeback**  
*details*

**Offline**  
*listing*

**Pending**  
*transactions*

**Profile change**  
*requests*

## Seamless Field Support Services

Trained and skilled field technicians ensure round-the-clock POS installation and deinstallation, testing, preventive maintenance, training of merchant members, proactive consumable management (merchandizing and marketing), and web-based logistics management. Our second-line maintenance provides immediate temporary replacement of POS terminals so that there is no loss of transaction time. Additionally, we assure quick turnaround for repairs in our central Test and Repair Center

# Business Benefits

## 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.

- Access to the latest functionality and innovations to stay ahead of the curve.
- Scalable infrastructure provides high-uptime and agility for seamless and cost-effective expansion to meet growth requirements.
- 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
- Platform as a Service model eliminates the need for banks 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.
- Strong partner ecosystem, 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 Hosted Services 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, hosted services 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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