



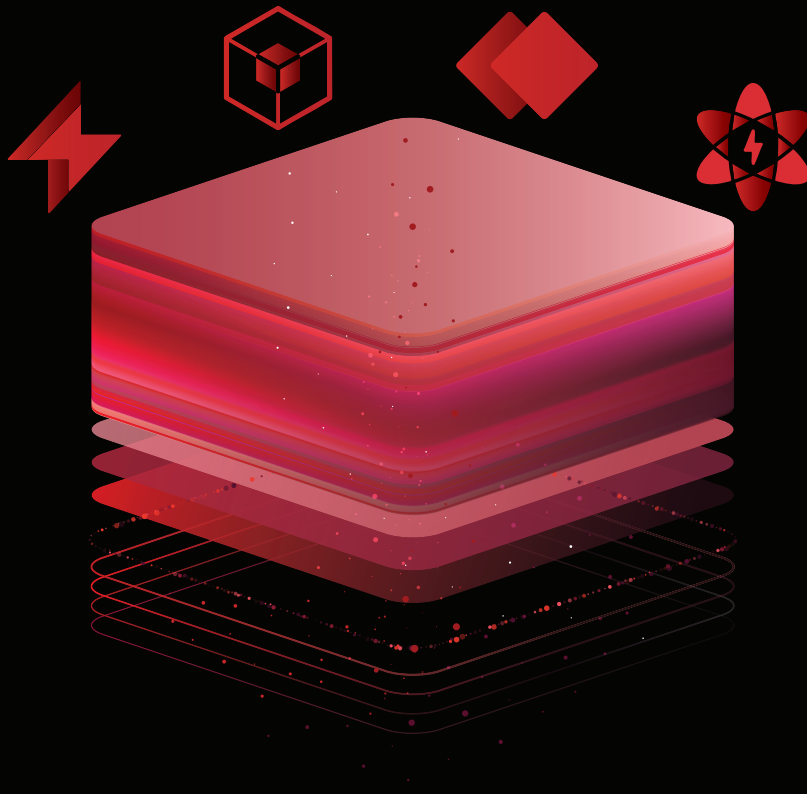
# FSS CMS

Simplify end to end Card Management on a single system

BROCHURE

# FSS CMS is now powered by

## ***FSS BLAZE™***



**A new age payment technology platform,  
built for financial institutions.**

***20,000+ TPS***

***Go-live in  $\leq$  3 Months***

**Low code builder**

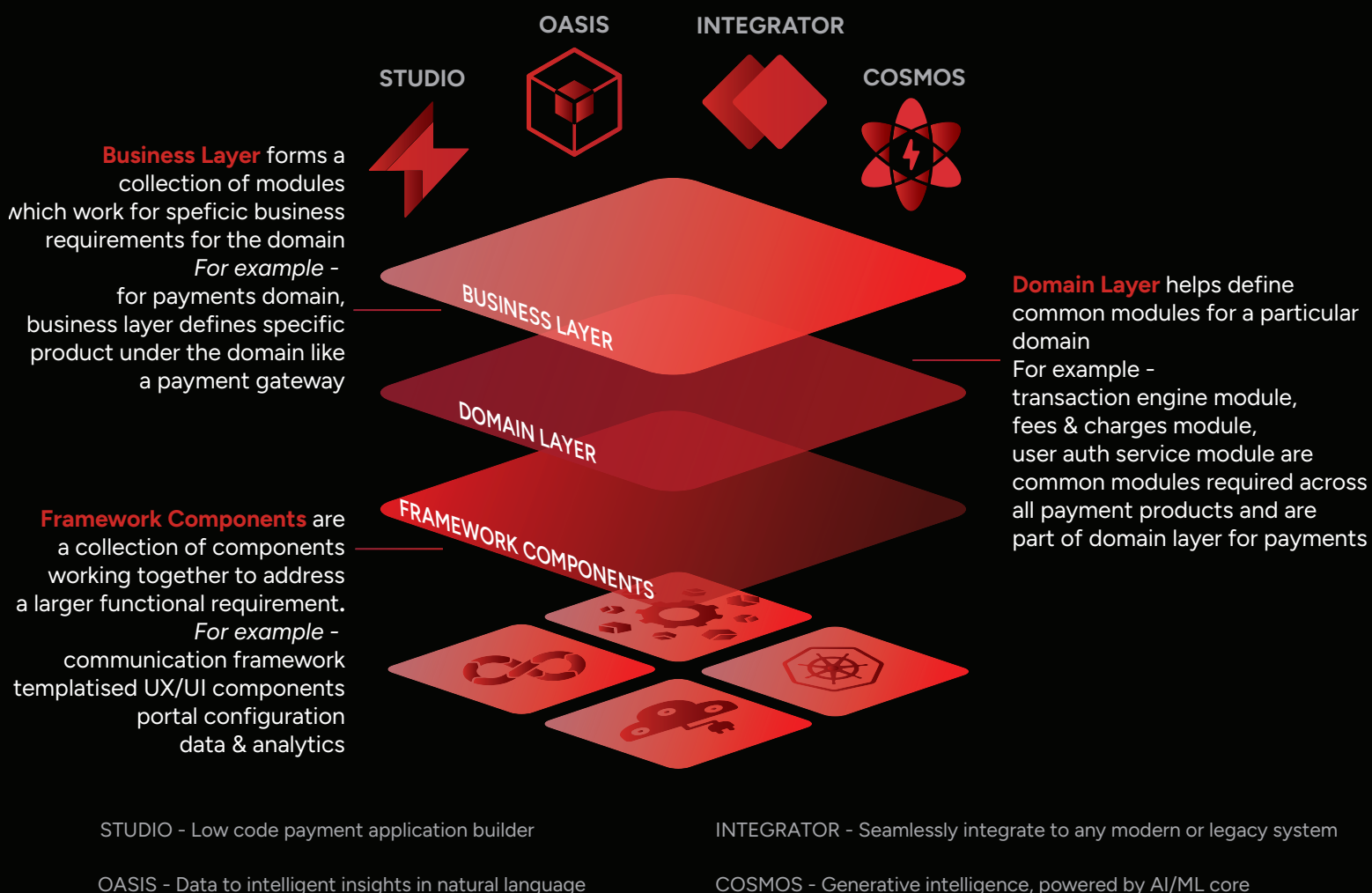
**Data to insights**

**Generative AI**

**Integrates seamlessly**

FSS BLAZE™ is a next-generation, cloud-native payments platform designed to help banks and financial institutions modernize their payments infrastructure. Built on microservices architecture, it delivers unmatched scalability, performance, and flexibility, enabling seamless integration with existing systems and emerging digital ecosystems. Its modular design accelerates the launch of new services, helping banks stay ahead in a competitive and rapidly evolving market. By leveraging cloud technology, the platform reduces operational costs and enhances efficiency, making it a future-ready solution to meet the growing demand for innovative, high-performance payment systems.

## Anatomy of FSS BLAZE Platform



FSS BLAZE™, built on a robust microservices architecture, stands as a formidable backbone powering a resilient and dynamic transaction engine. This transaction engine is engineered to excel in the face of scalability challenges, ensuring success even under demanding workloads. The microservices architecture enables the transaction engine to break down complex processes into modular, independent components, allowing for seamless integration and orchestration. This approach empowers businesses to achieve scalability by adding more instances horizontally or enhancing computing power vertically, adapting to varying transaction volumes.

# Card Management now made efficient

**Automate your Debit Card operations with faster configurability, multi-card support, and comprehensive lifecycle management.**

API-first card issuing for the digital age. FSS Card Management System is a future-ready, cloud-agnostic solution designed to deliver enhanced scalability, reliability, and seamless integration with modern payment ecosystems.

With a focus on enabling innovative card issuance and management, the system leverages robust microservices and a flexible architecture to offer tailored solutions for diverse banking needs. FSS Card Management System 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.

**800Mn+**

cards issued worldwide

**240+**

financial institutions  
onboard

**63%**

market share, largest debit  
card issuer in India

**200K+**

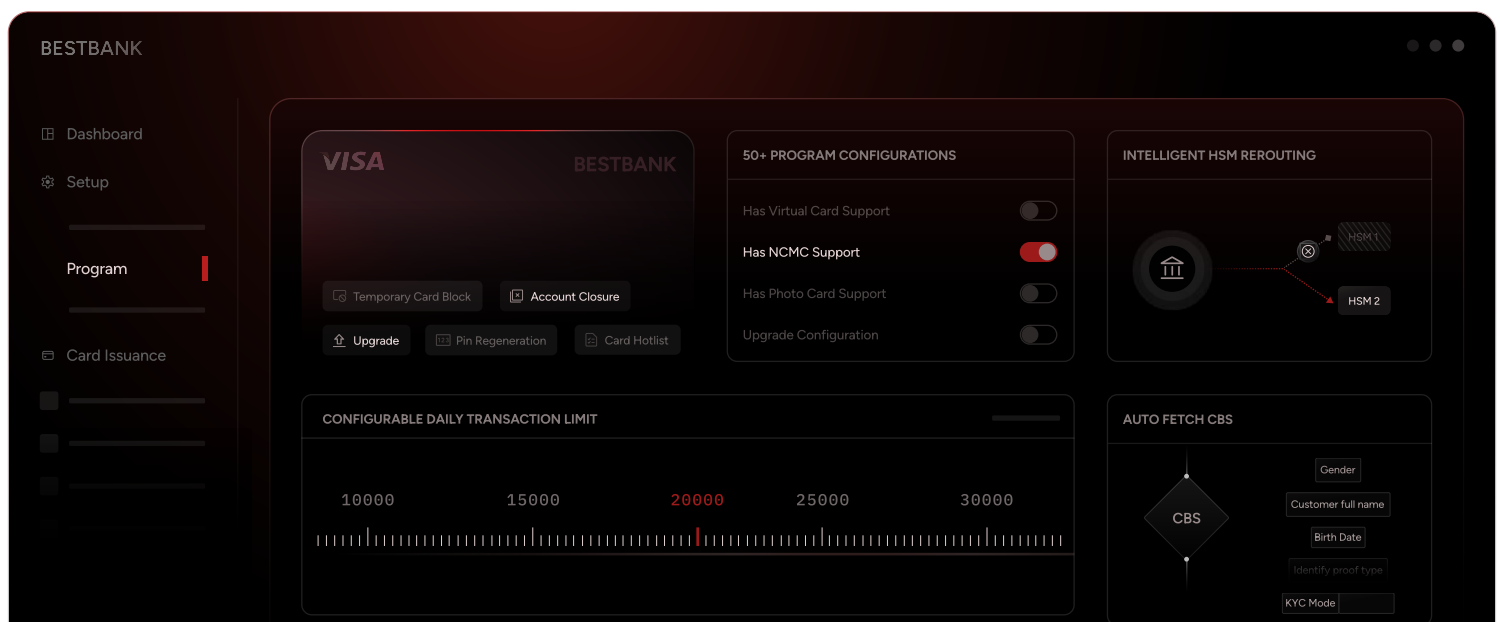
card requests daily capable  
on a single deployment

**60+**

lightweight APIs

**PCI S3**

certified



# Faster than ever

## 10x daily operations efficiency

General details (Name, Gender, DoB, ID Proof etc.) can now be fetched automatically from the Core Banking System.

### All New Intuitive User Interface

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

### One Click Configurations

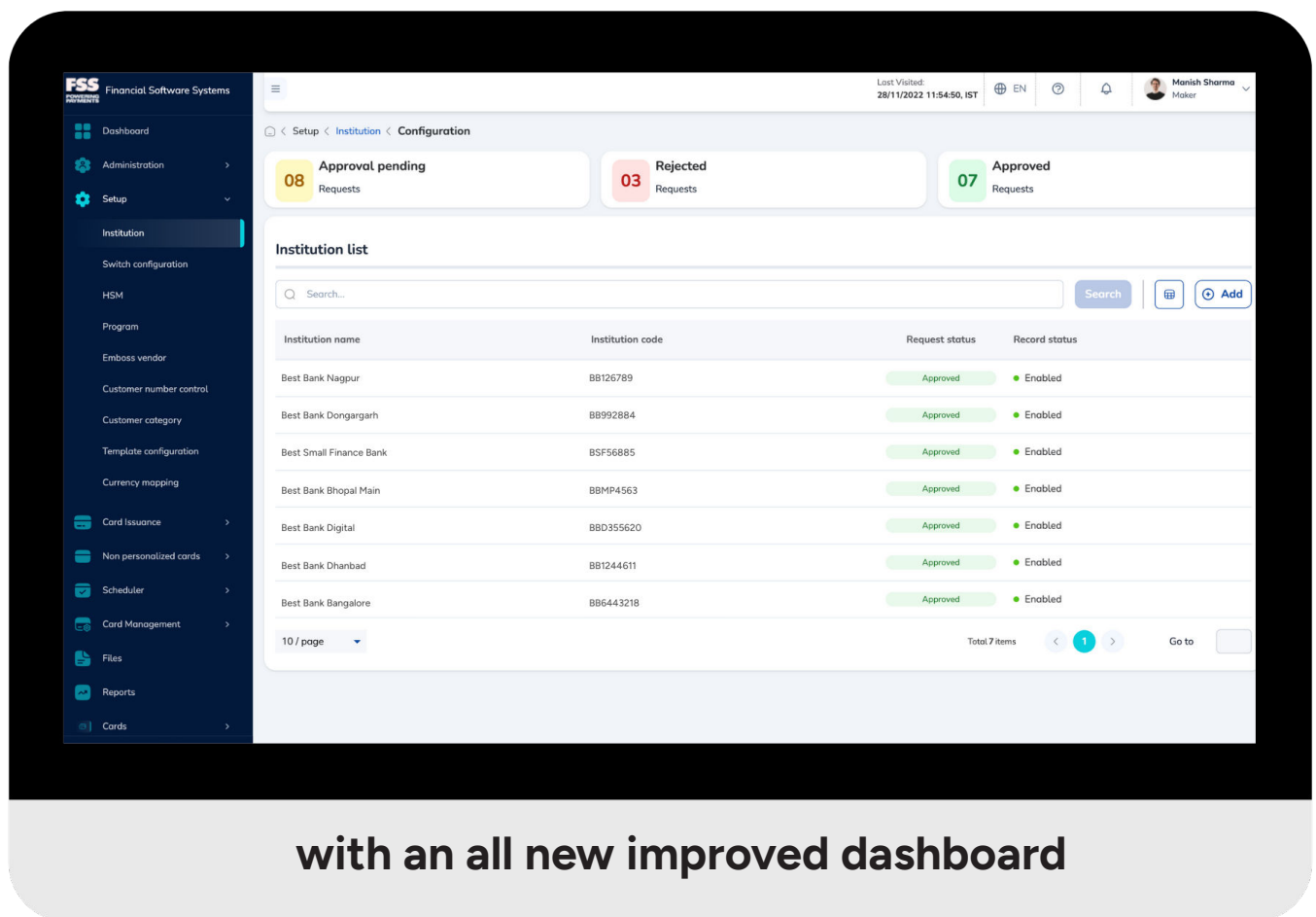
Users can now configure programs with a single click with pre-populated options reducing manual efforts

### 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



with an all new improved dashboard

# Any payment type now manageable 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 Card Management System 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

## DEBIT CARD TYPES SUPPORTED



EMV  
Smart Cards



Transportation Cards  
(NCMC)



Magstripe  
Cards



Biometric  
Cards



Contactless Cards  
(NFC/RFID)



Virtual  
Cards



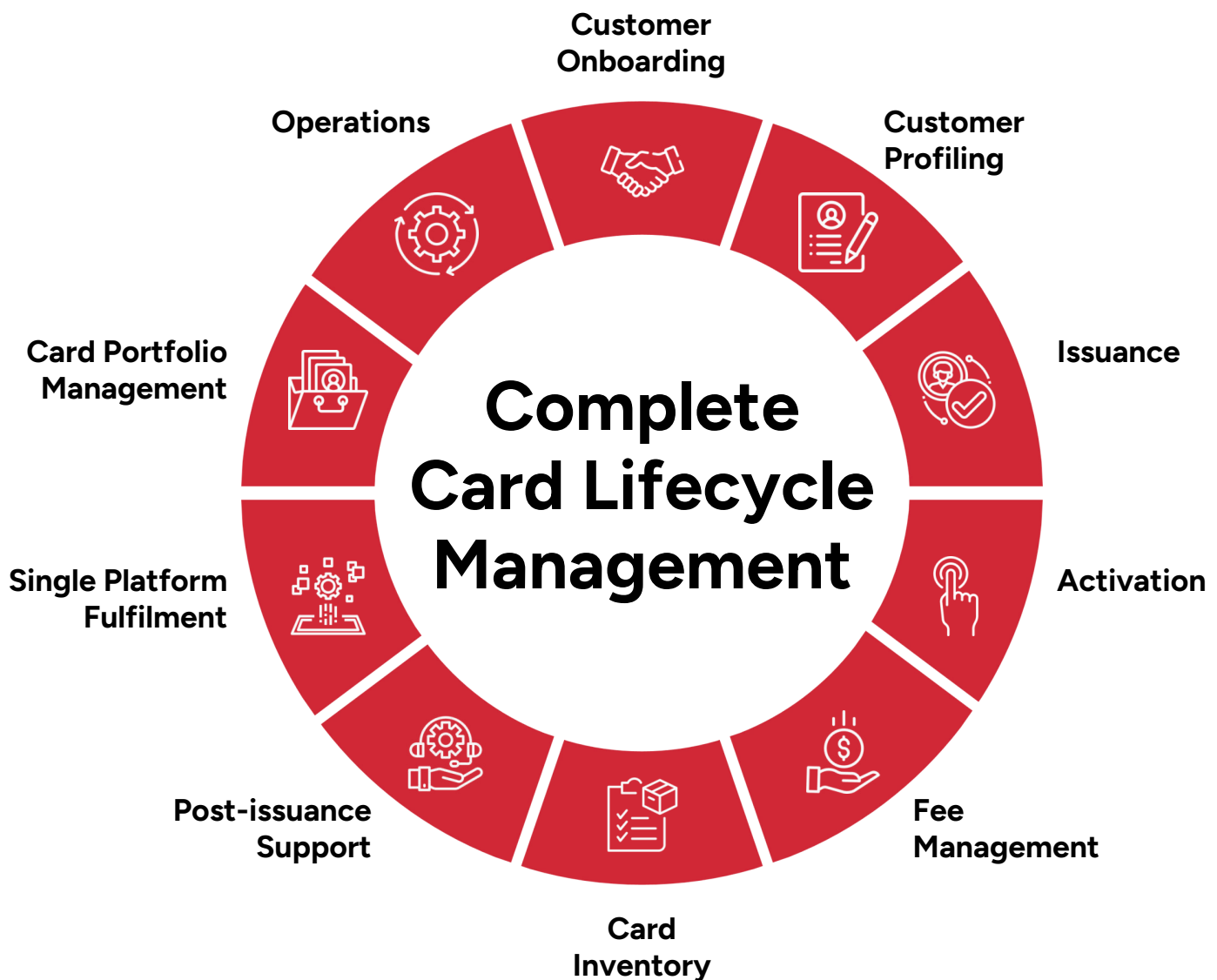
Instant Card via  
Mobile App

*Tailored solutions for every need*

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

# Comprehensive Card lifecycle management

From issuance, to managing customer base for different card programs with highly configurable controls, FSS CMS provides a comprehensive card lifecycle management platform.



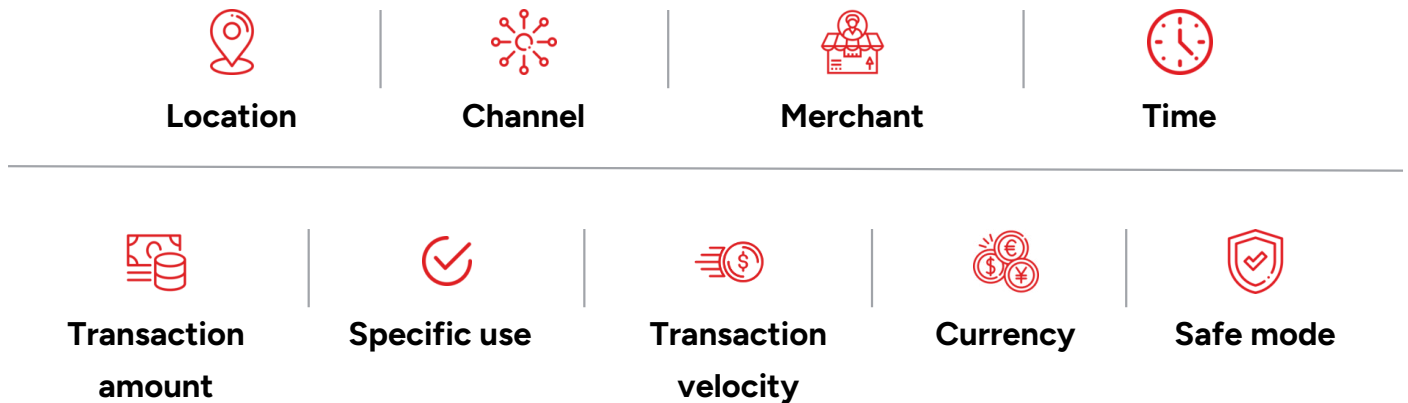
Multi product variant personalization

PCI-S3 and RBI guideline compliance

# Transaction controls

## Security meets flexibility

Define spending limits (time, location, merchant type) with alerts and notifications for real-time fraud detection.



Cardholders can define transaction limits for an 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





# Fraud detection

## Stay ahead of risks

Detect fraud even before it happens with robust security measures inbuilt within FSS CMS.



### **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.



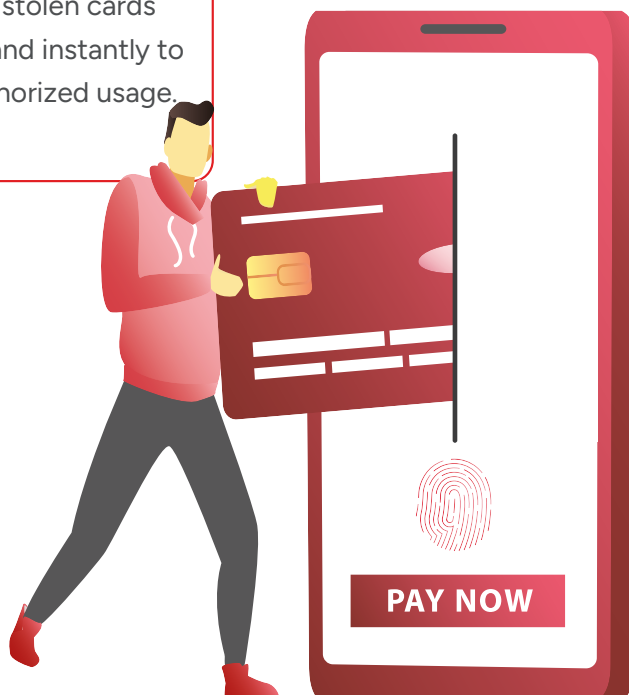
### **Auto Card Blocking**

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



### **Best In-Class Data & Process Safeguards**

Protect sensitive data through highest encryption standards.



YOUR PIN NUMBER



ENTER

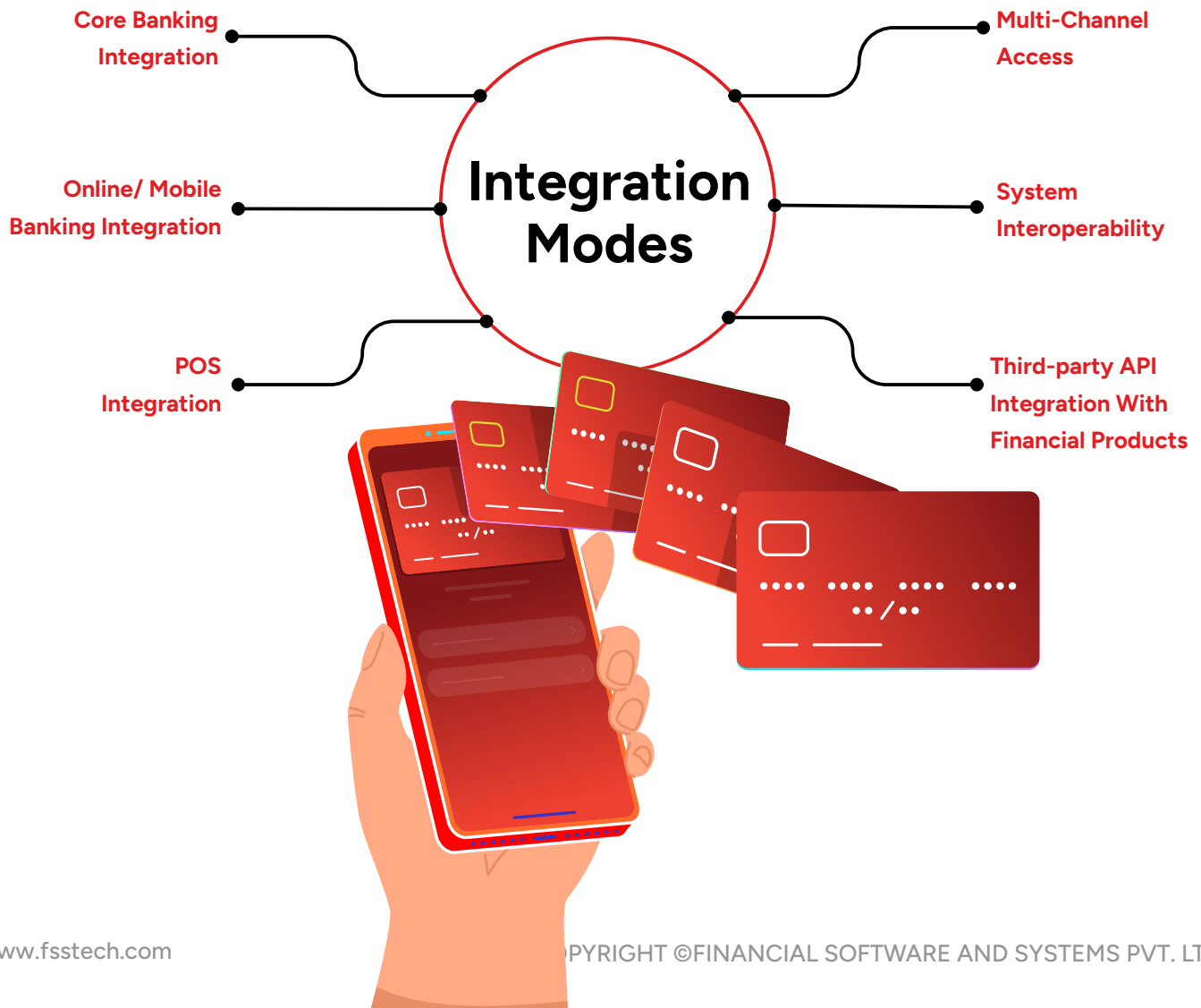
# Integrate seamlessly

## Connect, scale, and innovate

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

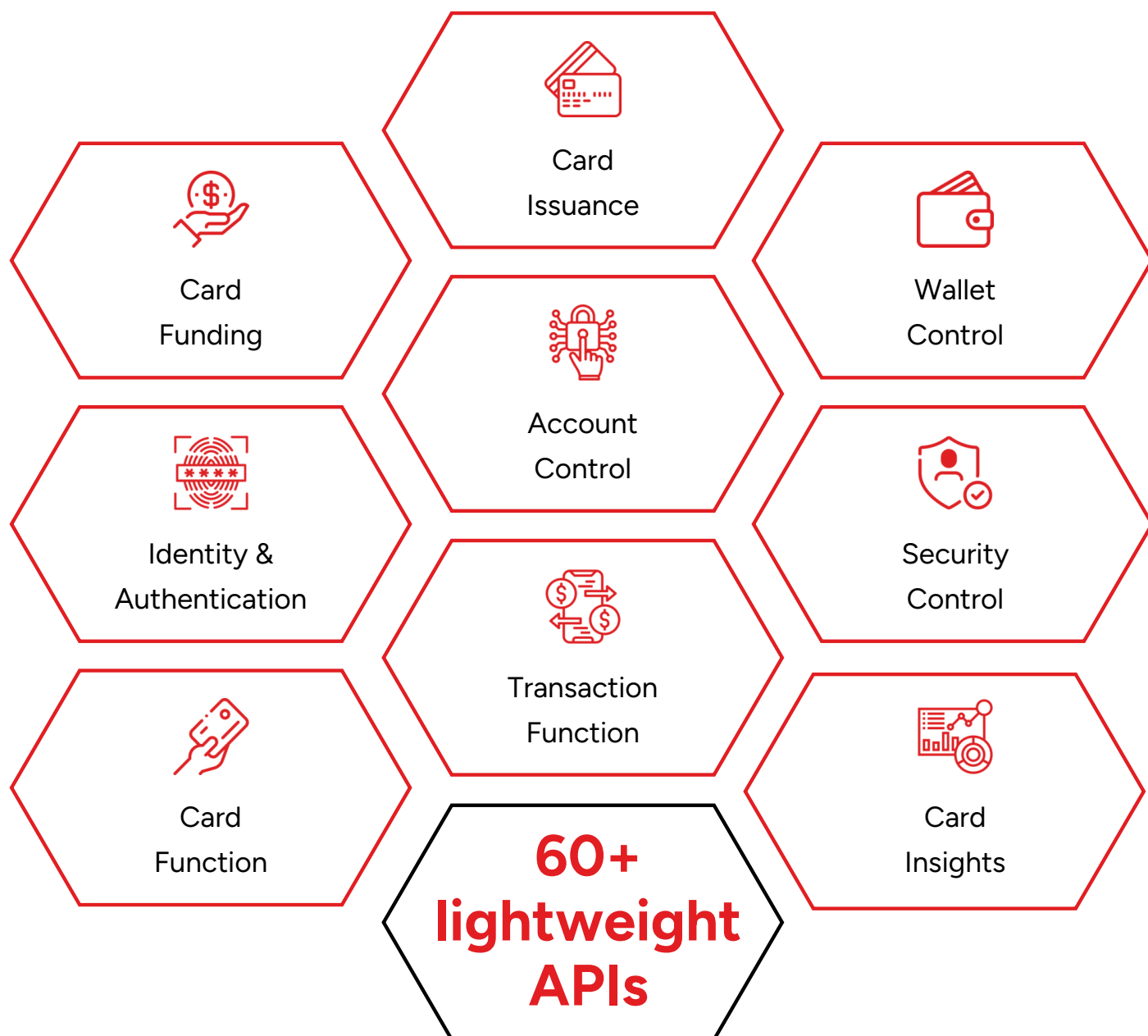
- Core Banking Systems
- Online Banking Platforms
- Embossing Vendor
- KYC Agency
- Interchanges
- Loyalty and Rewards Program
- NETC for Payment and Wallet Management

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 CMS ensures interoperability, exchanging data within different systems.



# Future ready with a Cloud-ready, API-first platform

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



# 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 Language Support

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

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

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.

## Powering Debit Cards for India's Largest Public Sector Bank

- 220M Debit Cards migrated to FSS CMS 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

# Your partner in the transformation journey

Our technology, your business.  
We power the tech, so you can focus on your core competencies.

We laid the foundation of  
**India's ATM network**

**34 years of experience**  
in architecting national payment  
infrastructures

**2000+ payment experts**  
building reliable payment products and  
providing support 24x7x365

**Continuous innovation**  
in partnership with policy makers, schemes,  
regulators and leading global institutions

**7 national level deployments**  
building national payment architecture  
across ME and Africa

## The world leader in digital payments

**150+**  
customers

**26**  
countries

**800M+**  
cards issued

**5**  
continents

**7B+**  
transactions processed  
annually with FSS Switch

**3B+**  
transactions processed  
annually on FSSNeT

**>30%**  
share of transactions as  
India's largest IMPS processor

# Empowering Commerce, Communities, & Economies





## ABOUT FSS

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 us at [www.fsstech.com](http://www.fsstech.com)

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