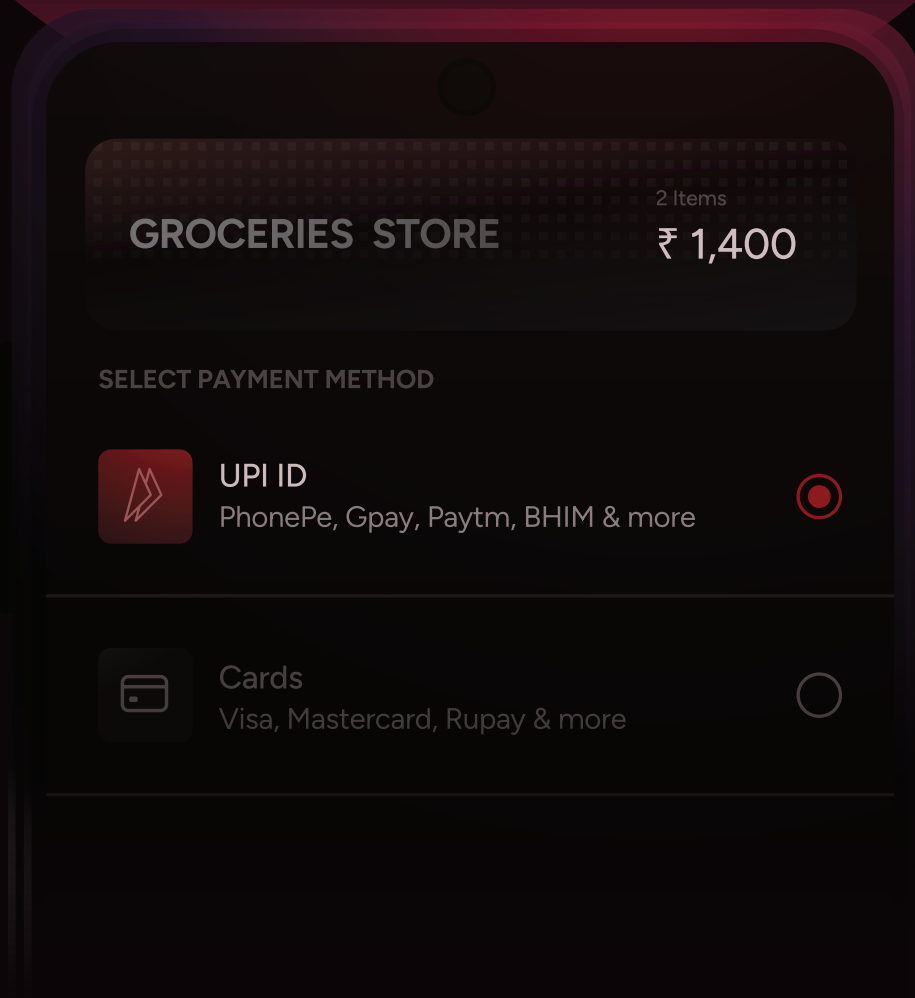




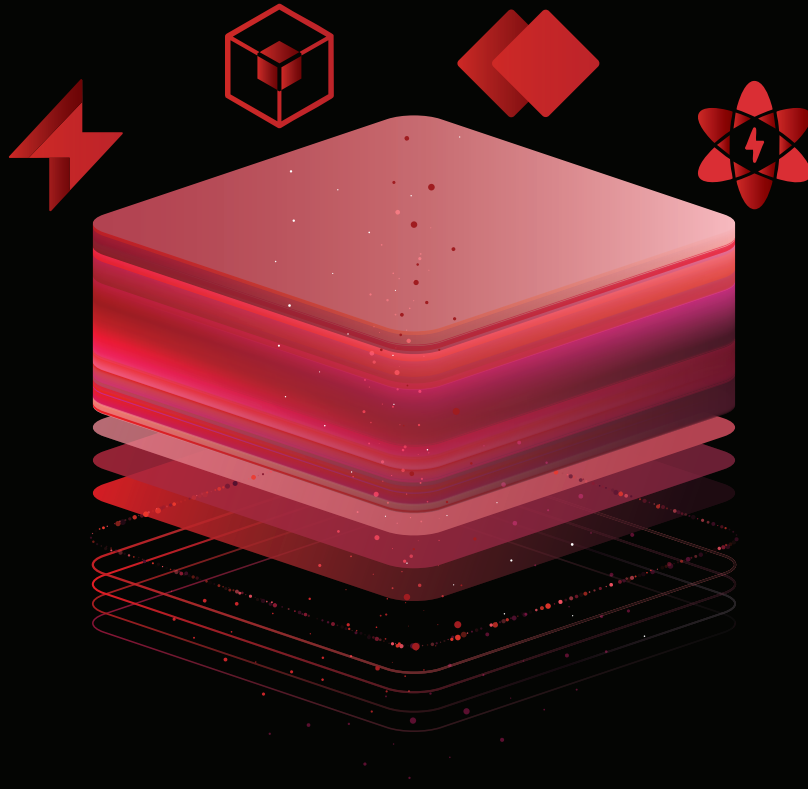
FSS PG

Accelerate digital payments at the speed of commerce
with FSS Payment Gateway

BROCHURE

FSS PG 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

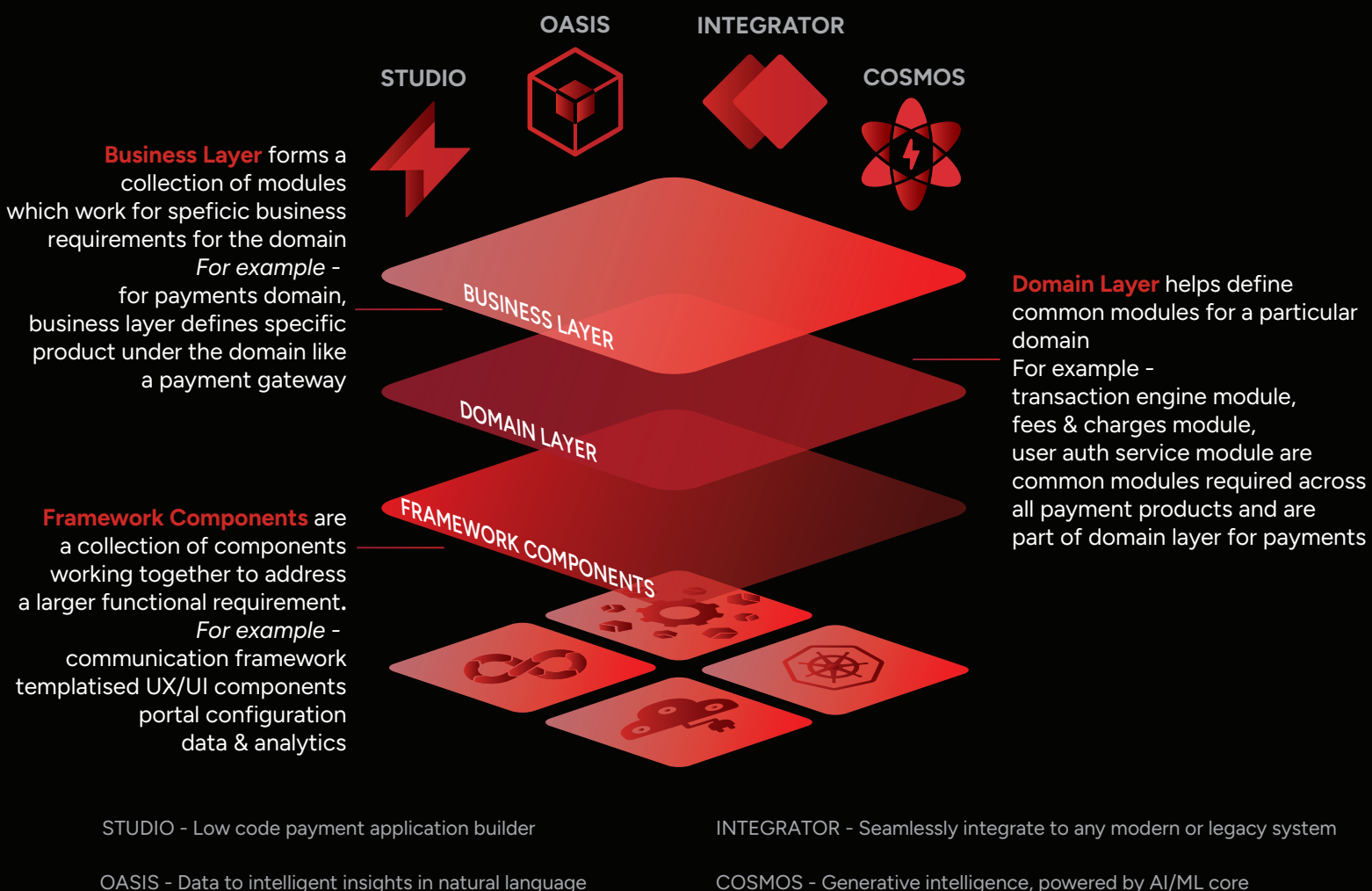
Data to insights

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.

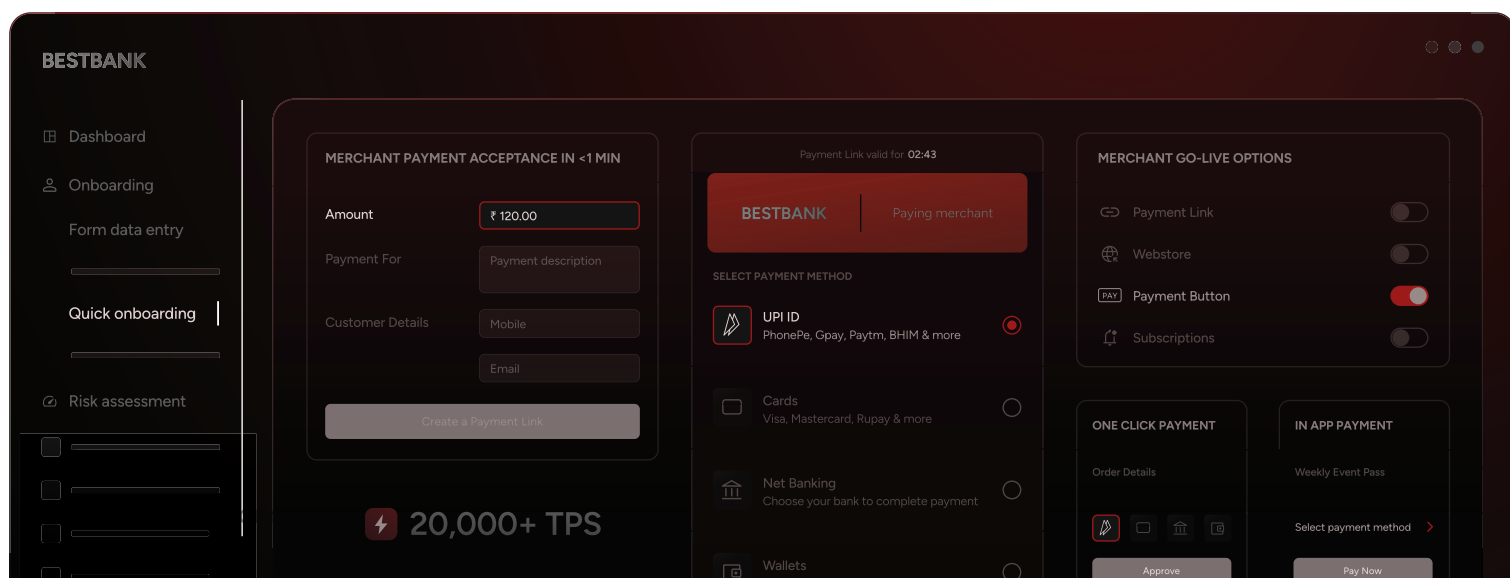
Blazing fast payments at the speed of commerce

Full stack payment gateway for digital merchant onboarding, payment processing, in-depth data insights and a range of value added services that drive higher sales.

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.

20,000+ TPS On Demand Scalable	80% Faster Merchant Onboarding	100% Market Share among Banks in Oman, Bahrain and Kuwait for Debit Card Transactions
30+ Customer User Journeys	1B+ Transactions Processed Annually	<200 Milliseconds Average Response Time



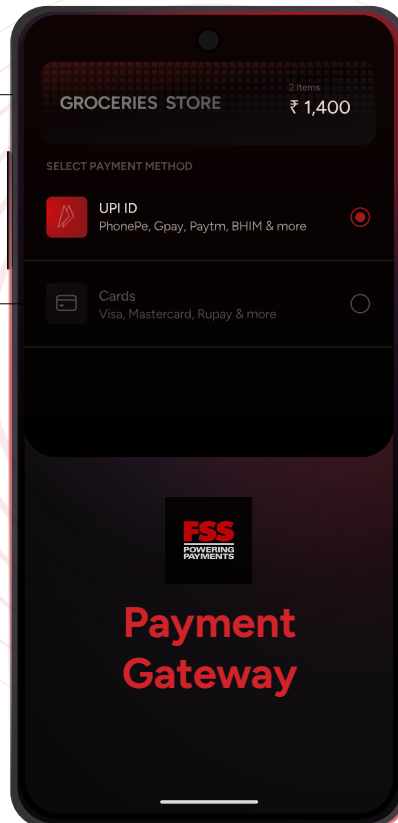
This is your digital payments all rounder

Multiple Payment Modes

-  UPI / Real Time Payment
-  QR Codes
-  Biometric Passkey
-  Apple Pay
-  Google Pay
-  Samsung Pay
-  Net Banking
-  Debit / Credit / Prepaid Card
-  Wallet
-  Invoice Payment

Payment Hosts & Networks

-  NPCI
-  VISA
-  MasterCard
-  RuPay
-  Diners
-  AMEX
-  IMPS
-  JCB
-  KNET
-  OmanNet



Multiple Payment Types

-  Link based payments
-  Partial payments
-  One Click Checkout
-  EMI / SI
-  Subscription / Autopay
-  Split payments

Multiple Transactions

-  Pay to Merchant
-  Pay to Card
-  Credit Card Bills

Multiple Currencies

-  Supports currency conversion
-  Supports global expansion

Multiple Integration Modes

-  RESTful API
-  Mobile SDK
-  Plug & Play
-  JS-based Integration

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.

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:

- **One-click payments** for a frictionless checkout experience.
- **Customizable checkout pages**, giving merchants the flexibility to reflect their unique brand.
- **A risk profiling engine** that evaluates hundreds of parameters to detect and prevent fraud before it even happens.

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.

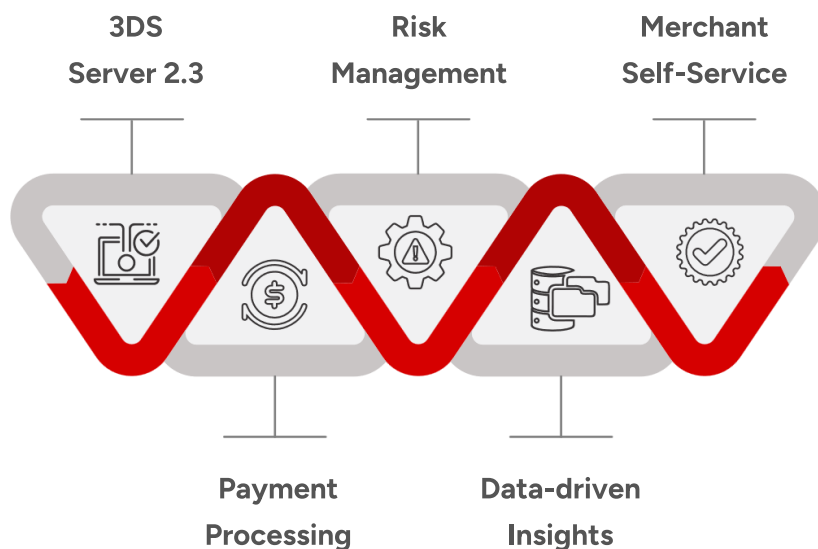
**With rapid onboarding, merchants can start
accepting payments in <5 mins pre KYC**



With your merchant's business at every step

Full stack payment gateway for digital merchant onboarding, payment processing, in-depth data insights and a range of value added services that drive higher sales.

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.



Industry first support for 3DS 2.3 on both browser and SDK enables a smoother checkout experience for the customer.

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

Say never to transaction failures with **FSS Paypath**

Streamline transactions by routing through the best performing payment gateway, every single time.

A customer is seconds away from completing their purchase, but the payment fails due to gateway downtime. Frustrating, right? For businesses, every failed transaction isn't just a loss in revenue—it's a hit to customer trust.

That's where FSS PayPath comes in—a revolutionary solution that ensures your payments never hit a red light. Like a smart traffic controller for digital transactions, it intelligently routes payments through the best-performing gateway every time, keeping your business moving smoothly and your customers happy.

With our AI-driven rule engine, you can manage all your payment gateways effortlessly from one centralized platform. Picture this: you have 10 gateways in your ecosystem. FSS PayPath lets you set thresholds—say, a success rate of 95%—to determine which gateways to use. If your primary gateway dips below that rate, our system automatically switches to a fallback gateway, ensuring zero downtime and uninterrupted payments.

What's more, you can prioritize gateways based on factors like transaction amount, success rate, processing fee, or even specific card issuers.

And the results speak for themselves. FSS PayPath empowers financial institutions with:

10% increase in transaction success rate	+50% operational efficiency with reduced integration efforts	99.999% uptime for always on availability
20,000+ transactions per second	40% savings in transaction costs	3-4 weeks time to market, launch new methods in weeks

FSS PayPath doesn't just streamline—it optimizes and elevates every transaction. Say goodbye to complexity and hello to a smarter, faster, and more reliable payment ecosystem.

Transform your payment experience today with FSS PayPath.

Powering the payment infra *that doesn't blink*

NetBanking 2.0: Enabling interoperability through NBBL

Legacy NetBanking is fragmented and clunky, requiring multiple PA-bank integrations and complex settlements.

FSS Payment Gateway powers banks' transition to NBBL's Interoperable NetBanking (IBMB) framework through a unified integration and orchestration layer. It handles all API endpoints—transaction initiation, fetch, and check—across QR, intent, and web flows.

Through the FSS Settlement Engine, banks can synchronize ledgers with NBBL's RTGS structure in real time, while the Merchant Lifecycle Manager automates onboarding, MCC/MID assignment, and compliance.

Value Delivered

- Pre-integrated API hub for NBBL connectivity
- Mobile-first experiences via intent and QR-based journeys
- Real-time settlement and reconciliation automation
- Merchant lifecycle management aligned with RBI/PA norms

Result

Banks and PAs join the new interoperable NetBanking ecosystem quickly and efficiently—delivering faster, simpler, and mobile-ready experiences.



Standing Instructions: Subscriptions that never miss a beat

Recurring payments form the backbone of digital services, from OTT platforms to insurance renewals. Customers expect renewals to just happen, without friction or failure.

FSS Payment Gateway automates recurring debits using its Standing Instruction Transaction Authorization module, supporting eMandates, UPI Autopay, and card-on-file transactions. Each instruction is tokenized and processed through AES-encrypted, PADSS 3.2 certified flows, ensuring compliance and safety. If a renewal fails, Smart Retry and Recovery automatically reattempts through the most reliable acquirer using historical success patterns.

Value Delivered

- Secure mandate management with tokenization and encryption
- Automated retries and recovery for failed renewals
- Seamless compliance with RBI and global recurring frameworks
- Real-time analytics on renewal rates and drop-offs

Result

Continuous subscription renewals, minimal revenue leakage, and uninterrupted user experience.



Link-Based Payments: Empowering merchants without websites

Millions of small businesses operate without websites but need fast, secure, and branded digital payment collection options.

Through FSS Payment Gateway's PayNow suite, merchants can generate instant payment links or QR codes from a simple portal interface and share them across WhatsApp, SMS, or email. Each link opens to a merchant-branded, multilingual, mobile-optimized checkout page.

Behind the scenes, the gateway applies risk-scoring algorithms to each link, ensuring authenticity and fraud protection. For in-person payments, the same link can be converted into a QR in one click.

Value Delivered

- Instant digital collection without code or integration
- Merchant-branded, mobile-first checkout pages
- AI-driven fraud and risk validation on each link
- Integration with cards, UPI, wallets, and NetBanking

Result

Any seller can start accepting payments in minutes—with trust, branding, and simplicity intact.



Split Payments: Intelligent, real-time disbursement

Marketplaces and platforms manage multi-party payments involving merchants, service providers, and partners—all requiring instant and compliant settlements.

FSS PG's Split Settlement Engine divides transaction values instantly based on predefined logic (percentage, flat, or tiered). Each party's share is disbursed in real time through the settlement module, eliminating batch dependencies. The system maintains complete audit trails, ensuring transparency and compliance with GST and TDS norms.

Value Delivered

- Rule-based split logic configurable via dashboard or API
- Instant settlement to multiple stakeholders
- Automated GST/TDS tagging and reconciliation
- Merchant-level reporting with full visibility

Result

Every transaction finds its rightful destination the moment it's completed, accurately, transparently, and instantly.



ERP Integrated Payments: Invisible layer that just works

Businesses and enterprises need seamless, automated management of payment requests, collections, and reconciliation within their ERP or accounting environments.

FSS PG integrates with ERP and accounting systems through Invoice APIs or file-based flows. It automates link or invoice generation, supports QR-based collections, and updates payments in real time, ensuring complete alignment between the ERP and payment systems.

Value Delivered

- API-based integration with ERP and accounting systems
- Automated reconciliation and instant digital receipts
- Personalized payment links and invoice-level tracking
- Reduced manual errors and accounting overhead

Result

Businesses achieve end-to-end automation in collections and reconciliation, turning payments into a seamless part of the ERP workflow.



Temporary Marketplaces: For organizing cashless large events

Event organizers, marketplaces, and aggregators need to enable secure, compliant payments across dynamic, short-lived ecosystems.

FSS PG enables acquirers or organizers to create sub-merchant profiles instantly, complete with KYC, MCC tagging, transaction limits, and automated lifecycle management. These profiles can be time-bound, automatically expiring at the end of the event or campaign.

Value Delivered

- Instant sub-merchant onboarding with compliance controls
- QR-based payment acceptance and digital receipts
- Auto-expiry of merchant profiles post-event
- Simplified settlement and audit-friendly closure

Result

Temporary or event-based ecosystems gain enterprise-grade reliability, compliance, and control — all without the friction of traditional onboarding or manual settlement.



Multilingual Payment Support: Inclusivity at checkout

Customers from diverse linguistic backgrounds often abandon checkout when payment pages appear in unfamiliar languages.

Through FSS Payment Gateway's PayNow suite, merchants can generate instant payment links or QR codes from a simple portal interface and share them across WhatsApp, SMS, or email. Each link opens to a merchant-branded, multilingual, mobile-optimized checkout page.

Behind the scenes, the gateway applies risk-scoring algorithms to each link, ensuring authenticity and fraud protection. For in-person payments, the same link can be converted into a QR in one click.

Value Delivered

- Instant digital collection without code or integration
- Merchant-branded, mobile-first checkout pages
- AI-driven fraud and risk validation on each link
- Integration with cards, UPI, wallets, and NetBanking

Result

Any seller can start accepting payments in minutes—with trust, branding, and simplicity intact.



Analytics and Interactive Dashboards: Deep insights

Merchants and acquirers need real-time insights to improve payment success, routing performance, and customer behavior understanding.

FSS PG provides data-driven dashboards and 50+ prebuilt reports that visualize authorization ratios, failure points, and settlement trends. Built on FSS BLAZE's OASIS analytics layer, the system converts data into intelligent insights in natural language. From authorization to refund, every transaction is visible across acquirer, merchant, and customer touchpoints.

Value Delivered

- Real-time dashboards with AI-assisted insights
- Transaction-level visibility for all stakeholders
- Exportable, compliance-ready reporting
- Configurable widgets per role or department

Result

Operational efficiency improves, decision-making accelerates, and merchants gain full control over their payment ecosystem.



Instant Webstores: Custom merchant branding

Event organizers, marketplaces, and aggregators need to enable secure, compliant payments across dynamic, short-lived ecosystems.

FSS Payment Gateway now enables merchants to create their own online webstores within minutes. Using templated designs, merchants can set up product catalogs, inventory, and pricing. The platform automatically embeds FSS's hosted checkout, supporting UPI, cards, wallets, and NetBanking. Merchants can apply their own brand elements, colors, and logos to the store, ensuring a consistent customer experience. Integrated analytics track performance, while risk profiling safeguards transactions in real time.

Value Delivered

- No-code webstore creation for merchants
- Custom branding for checkout and store pages
- Integrated inventory and payment management
- Fraud protection via FSS risk profiling engine

Result

Merchants of any size can go digital in under 5 minutes—launching secure, branded e-commerce experiences powered by FSS.



Central Infrastructure for National-Scale Payments

Central banks, acquirers, and national switches require large-scale, resilient, multi-rail payment infrastructure.

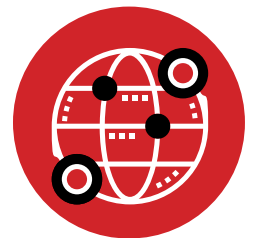
Built on FSS BLAZE, the Payment Gateway supports 20,000+ TPS, horizontal scalability, and modular microservices architecture. Deployed as an acquiring, issuing, or central switch layer, it integrates seamlessly with card networks, real-time payment rails, and alternate channels. With 99.999% uptime and cloud-native elasticity, it ensures consistent performance during national-scale peaks such as festive or flash-sale surges.

Value Delivered

- Cloud-native, horizontally scalable payment stack
- ISO 20022, PCI DSS, and EMV 3DS 2.3 compliance
- Multi-institution, multi-rail, multi-currency support
- Centralized monitoring and proactive health analytics

Result

FSS PG becomes the trusted digital backbone for national and institutional payment ecosystems—future-ready, resilient, and intelligent.



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 annual e-commerce sale

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

Powering e-payments for India's largest public sector bank (20% acquiring market share)

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

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



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

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