FSS
POWERING PAYMENTS

How a National Payment Service Provider built an independent payment infrastructure in the Gulf region.

A cloud-first transformation that gave a Gulf-region PSP full control over POS acquiring, merchant clearing, and real-time reconciliation.

2M+	99%	50K
POS / MONTH	SUCCESS RATE	DAILY CLEARING

// BY_THE_NUMBERS

The scale of a cloud-first payments stack.

Four production-grade metrics measured in live market conditions across POS and e-commerce channels.

VOLUME

2M+

POS transactions processed every month through the cloud-native switch

RELIABILITY

99%

Transaction success rate, a production-grade proof point

THROUGHPUT

50K

Daily clearing transactions across POS and e-commerce

EFFICIENCY

70–80%

Reduction in manual reconciliation effort

// CONTEXT

A central role, limited by dependency.

A leading payment service provider in the Gulf region was at a **critical inflection point**.

While it played a central role in the country's payment ecosystem, its operations were still **deeply dependent on banking infrastructure** for transaction processing, reconciliation, and data access.

This dependency limited its ability to scale, access real-time insights, expand acquiring, and control operational workflows.

// THE INFLECTION POINT

As digital payments accelerated across the region, the organisation needed to redefine its role: from a dependent intermediary to a fully independent payment enabler.

// CHALLENGE_LOG

Five structural challenges.

Each one a direct obstacle to operating as a sovereign payments infrastructure provider.

01 **Reliance on banks** for reconciliation and transaction visibility.

02 **Delayed access to critical data**, impacting dispute handling and reporting.

03 **No direct acquiring capability**, limiting merchant growth.

04 **Fragmented systems**, leading to operational inefficiencies.

05 **Need for a future-proof real-time SWITCH**, device, function, and transaction independent.

// THE_GOAL

Build a self-sufficient, scalable payment infrastructure capable of supporting national-level transaction volumes.

FROM

A dependent participant in a bank-led system.

→

TO

A sovereign infrastructure provider in its own right.

// FSS_SOLUTION

Three products. One integrated platform.

A unified ecosystem covering the full payment lifecycle: from transaction acceptance, to clearing, to settlement reconciliation.

PRODUCT_01

POS Switch

Cloud-native acquiring at scale across 5000+ POS terminals.

PRODUCT_02

Clearing Platform

Intelligent clearing for both POS and e-commerce channels.

PRODUCT_03

Reconciliation Engine

Automated, real-time matching with full data sovereignty.

PRODUCT_01 CLOUD-NATIVE ACQUIRING

POS Switch, the first cloud implementation of its kind in the region.

The switch handles all card-present transactions and connects the PSP directly to network schemes, operating in a cloud-to-cloud model.

- Connected **5000+ POS terminals**, routing across domestic and international networks.
- Supported **Visa, NPAS, Mastercard, and AMEX**, PCI DSS compliant with TLS encryption.
- Integration with **Payment Key Management System** for cryptographic security.
- Real-time reporting via web-based dashboard, used daily by operations.

> *"This is the first cloud implementation of a POS Switch in the region with a 99% transaction success rate. It has proven that cloud-native acquiring is not just viable in this market. It's the future."*

PRODUCT_02 INTELLIGENT CLEARING

MAPS Clearing Platform, built for both POS and e-commerce.

A lightweight clearing engine customised for the PSP's operational model. Ingests data from the POS Switch and MPGS gateway, generating scheme-compliant clearing files.

- Processed **50K+ transactions daily**, consolidating POS and e-commerce channels.
- Generated **scheme-specific clearing files** for Visa, Mastercard, and AMEX.
- **Real-time API integration** for merchant onboarding, eliminating manual uploads.
- Focused on **settlement optimisation**, fund movement, and clearing automation.
- **Modular and lightweight** design ensuring faster adoption.

PRODUCT_03 AUTOMATED RECONCILIATION

Real-time reconciliation with full data sovereignty.

Replaced a manual, bank-dependent process with automated, real-time matching. The PSP now operates its own reconciliation engine, surfacing exceptions instantly.

- **Automated, high-precision matching**, eliminating manual effort.
- Reduced operational risk with **real-time exception visibility**.
- **Full data sovereignty**, no longer dependent on external bank infrastructure.
- **End-to-end matching** across POS and e-commerce channels.

> *"Real-time reconciliation isn't just an efficiency gain. It's a control gain. And for a national PSP, that distinction matters enormously."*

// WHAT_MADE_THIS_DIFFERENT

Three things that set this apart.

API-Based Merchant Onboarding

- → Real-time onboarding via API integration.
- → Eliminated manual uploads and duplication.
- → Automatic updates and synchronisation across systems.

Cloud-Based Payment Switching

- → First cloud deployment of its kind in the region.
- → Enables scalability and significantly faster rollout.
- → Sets a new benchmark for regional payments infrastructure.

Integrated Payment Stack

- → Seamless integration across all three modules.
- → End-to-end transaction lifecycle management.
- → Modular design for faster, lower-risk adoption.

// BUSINESS_IMPACT

Measured outcomes in market.

Operational efficiency, compliance, strategic positioning.

● MEASURED_OUTCOMES · LIVE_MARKET_PROOF_POINTS

INFRASTRUCTURE_SOVEREIGNTY

First payments company in Qatar to operate without dependence on a commercial bank. **Enhanced negotiating power and resilience.**

CLOUD_FIRST_PRECEDENT

First cloud POS Switch deployment in the region, establishing a new benchmark for infrastructure modernisation.

RECON_EFFORT_REDUCTION

70–80% reduction in reconciliation effort. Automated matching across POS and e-commerce.

SCALE_PROVEN

2M POS transactions per month at 99% success. A production-grade reliability proof point.

DAILY_CLEARING_VOLUME

50K+ daily clearing transactions across Visa, Mastercard, and AMEX, full POS and e-commerce mix.

MARKET_EXPANSION

Tango Switch proven in market: a **reference point for further bank migrations and new client acquisitions**.

// STRATEGIC_OUTCOME

Not a technology upgrade. A fundamental repositioning.

By owning and operating its own switching, clearing, and reconciliation infrastructure, the organisation has moved from being a dependent participant in a bank-led system to being a sovereign infrastructure provider in its own right.