FSS
POWERING PAYMENTS



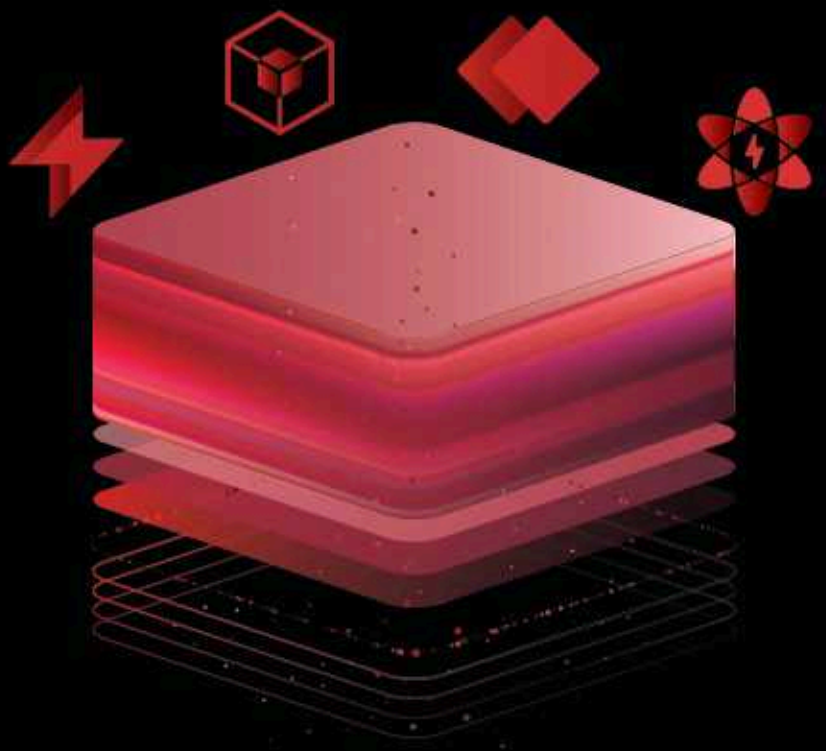

# FSS /PG

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.**

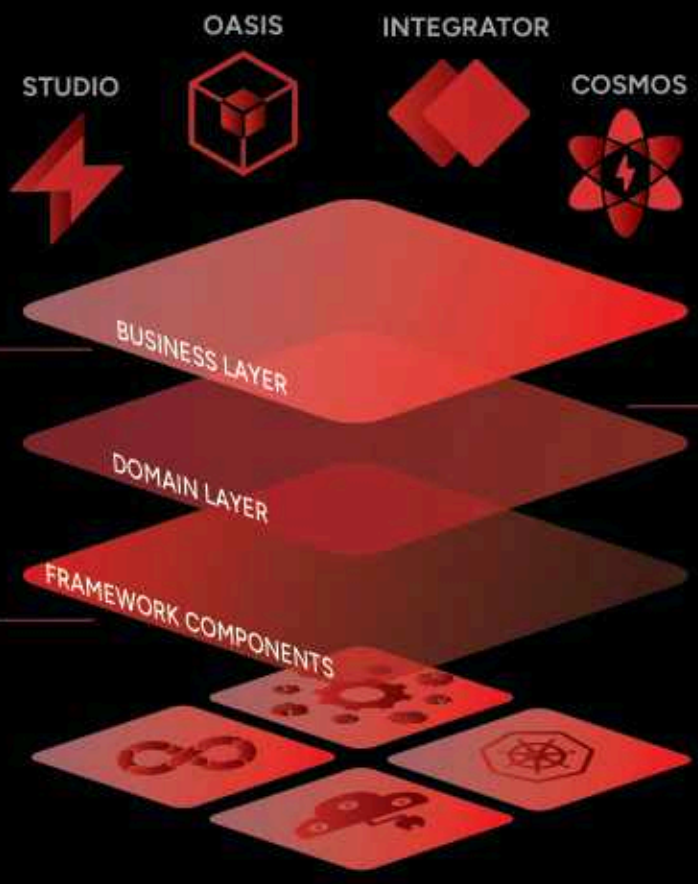
*20,000+ TPS*

*Go-live in ≤ 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




**Business Layer** forms a collection of modules which work for speficic business requirements for the domain
*For example -*
for payments domain, business layer defines specific product under the domain like a payment gateway

**Domain Layer** helps define common modules for a particular domain
For example -
transaction engine module, fees & charges module, user auth service module are common modules required across all payment products and are part of domain layer for payments

**Framework Components** are a collection of components working together to address a larger functional requirement.
*For example -*
communication framework
templatised UX/UI components
portal configuration
data & analytics

STUDIO - Low code payment application builder

INTEGRATOR - Seamlessly integrate to any modern or legacy system

OASIS - Data to intelligent insights in natural language

COSMOS - Generative intelligence, powered by AI/ML core

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.

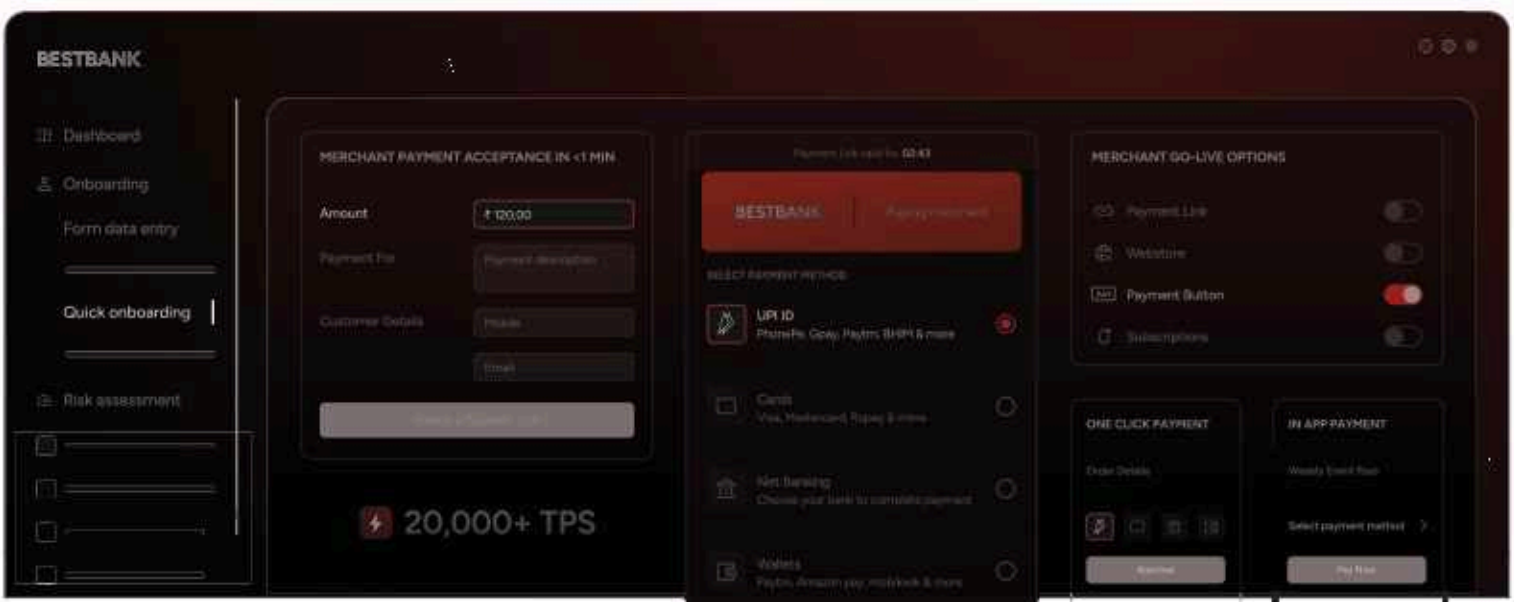
# Blazing fast payments
# at the speed of commerce

## 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+**<br>TPS On Demand Scalable | **80%**<br>Faster Merchant Onboarding | **100%**<br>Market Share among Banks in Oman, Bahrain and Kuwait for Debit Card Transactions | **250+**<br>Merchant Category Templates |
| **30+**<br>Customer User Journeys | **1B+**<br>Transactions Processed Annually | **<200**<br>Milliseconds Average Response Time | **20%**<br>Share in Processing Ecommerce Traffic in India |



# 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



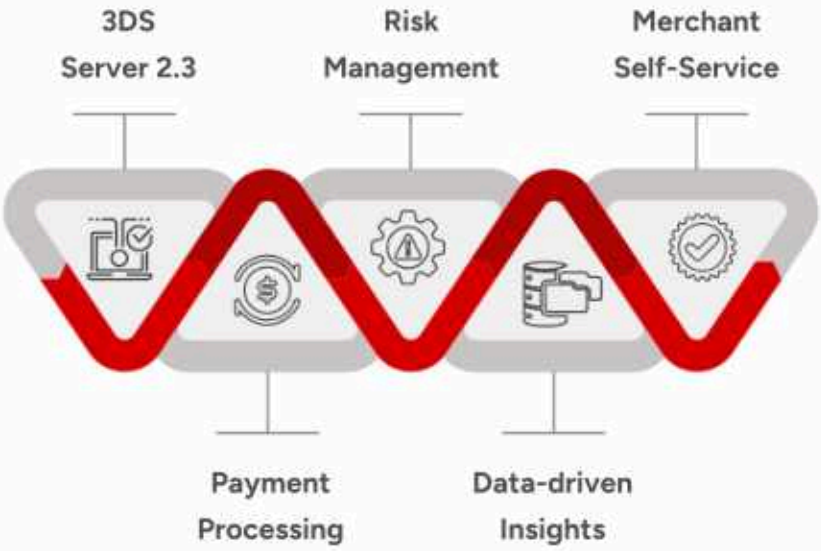


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# With your merchant's business at every step

## 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.





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# 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 costs | **300+** payment gateways supported | **99.999%** uptime for always on availability |
| **20,000+** transactions per second | **40%** savings in transaction costs | **1500x** reduction in routing time and cost |

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.


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FSS POWERING PAYMENTS

# PAYMENT PASSKEYS

Payment passkeys allow you to authenticate your online purchases using your fingerprint, face scan or PIN on your personal device



## Authenticate your payment as easily as unlocking your phone

*Make payment with your*



Face ID



Fingerprint




Mobile PIN

## Why now?

**Increased Online Fraud:** As online fraud around OTP is increasing day by day, Payment Passkey provides a secure, password-free solution using unique, device-based authentication.

**Demand for Faster Checkout:** Consumers want a streamlined checkout experience without the hassle of entering one-time passwords, and Payment Passkey makes this possible by integrating biometric security.

## Benefits to Acquirers

- Reduced cart abandonment rate by avoiding OTP failures
- Unlike OTPs, biometrics provide a more secure method to authenticate
- Higher merchant retention by providing advanced, frictionless experience
- Increase in card usage for low value payments

# 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


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# 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



FSS
POWERING PAYMENTS

## 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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