

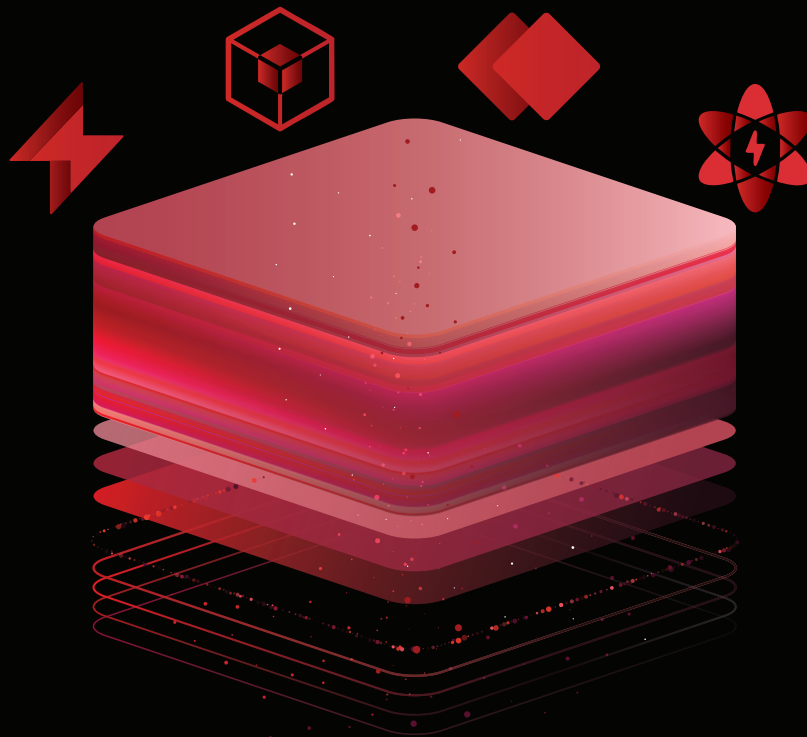


FSS / CMS

Simplify end to end Card Management on a single system

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

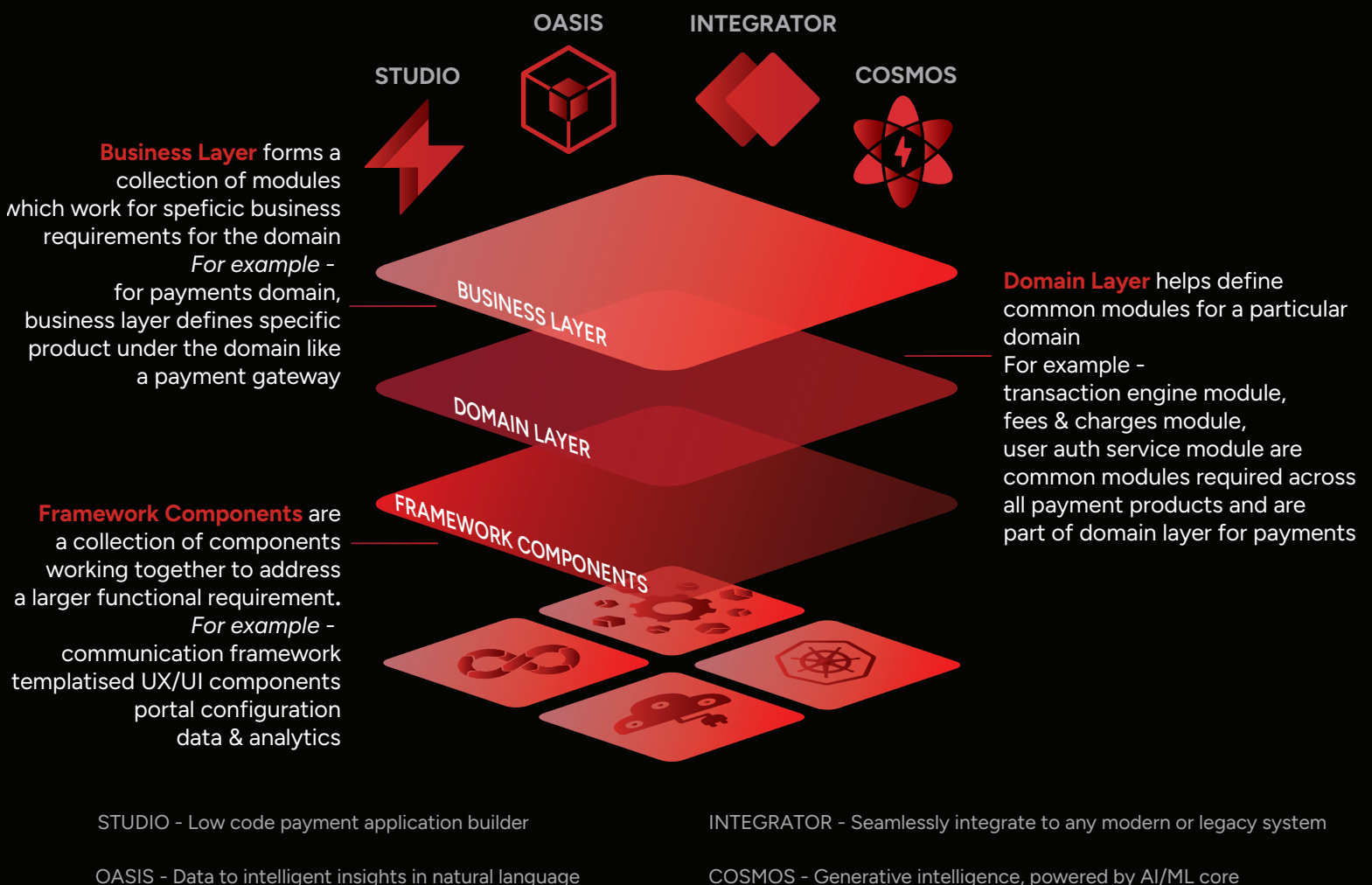
Data to insights

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

The screenshot displays the BESTBANK Card Management System dashboard. On the left is a navigation sidebar with options: Dashboard, Setup, Program (selected), and Card Issuance. The main content area is divided into several panels:

- VISA BESTBANK** panel: Includes buttons for Temporary Card Block, Account Closure, Upgrade, Pin Regeneration, and Card Hotlist.
- 50+ PROGRAM CONFIGURATIONS** panel: Features toggle switches for Has Virtual Card Support, Has NCMC Support (checked), Has Photo Card Support, and Upgrade Configuration.
- INTELLIGENT HSM REROUTING** panel: Shows a diagram with a bank icon and two HSM nodes (HSM1 and HSM2) connected by a red line.
- CONFIGURABLE DAILY TRANSACTION LIMIT** panel: A horizontal bar chart with markers at 10000, 15000, 20000 (highlighted in red), 25000, and 30000.
- AUTO FETCH CBS** panel: A flowchart starting with a diamond labeled 'CBS', leading to a 'Gender' field, then a 'Customer full name' field, a 'Birth Date' field, an 'Identify proof type' field, and finally a 'KYC Mode' field.

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

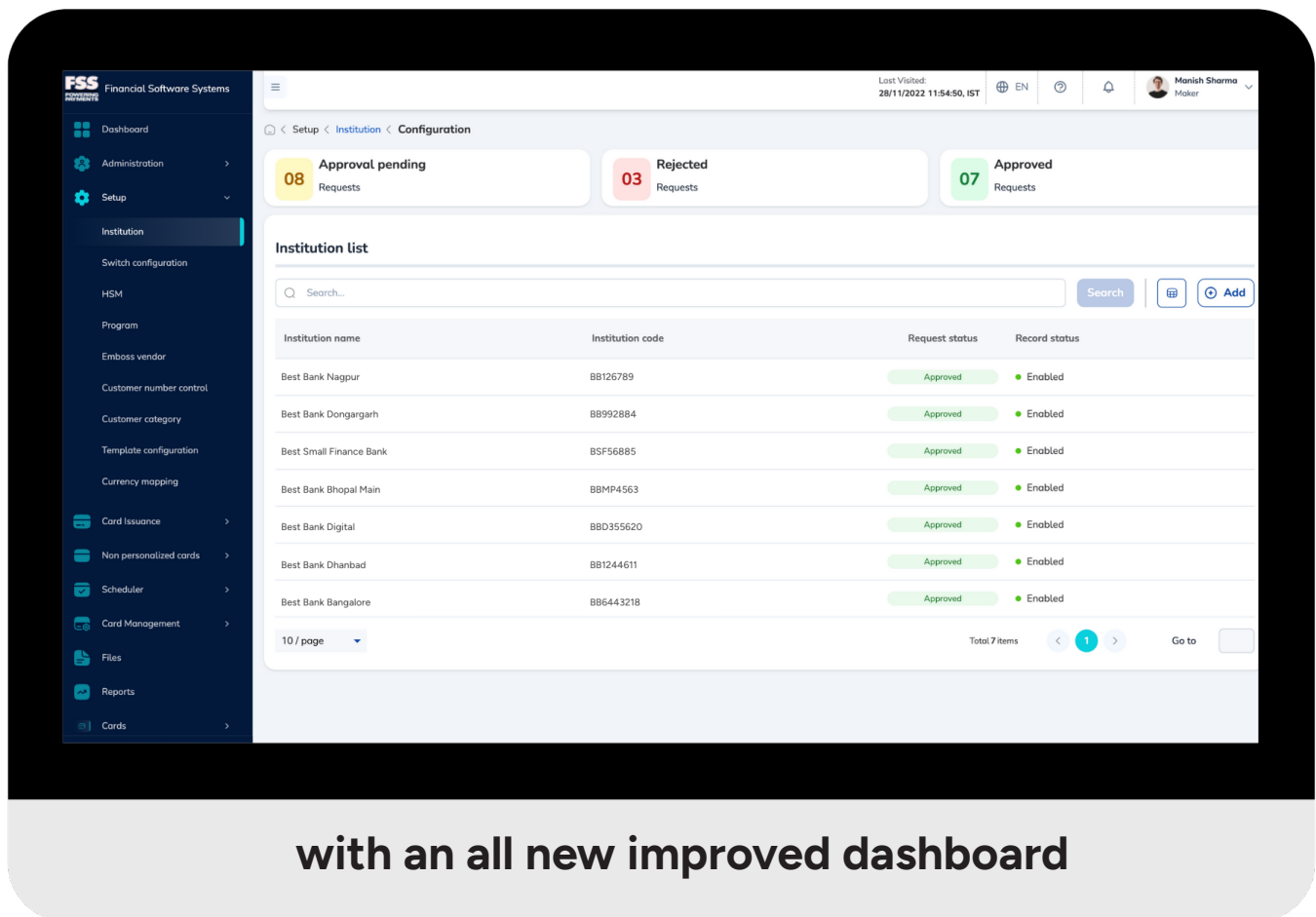
Users can now configure programs with a single click with pre-populated options reducing manual efforts

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



EMV
Smart Cards



Transportation Cards
(NCMC)



Magstripe
Cards



Biometric
Cards



Contactless Cards
(NFC/RFID)



Virtual
Cards



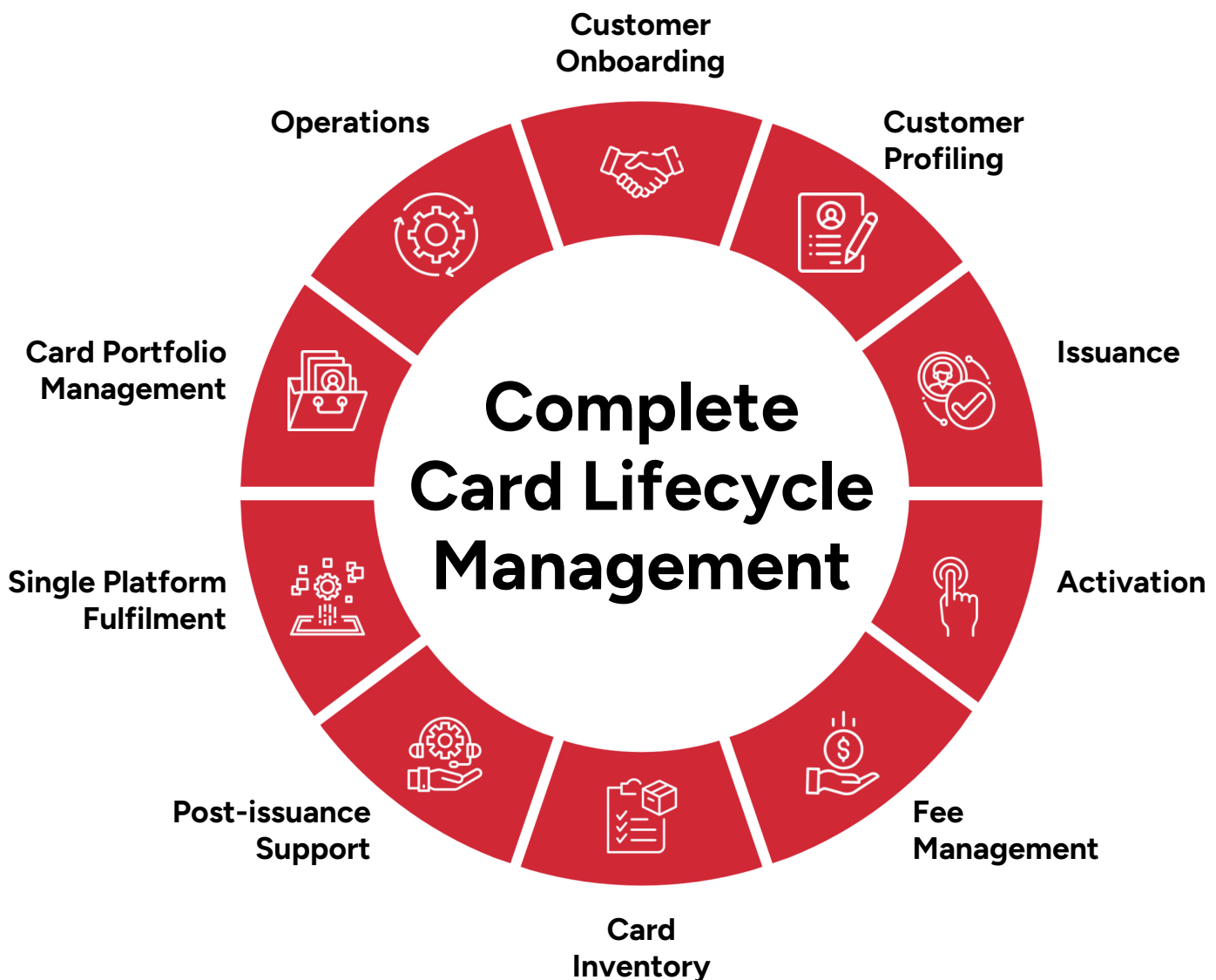
Instant Card via
Mobile App

DEBIT CARD TYPES SUPPORTED

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.

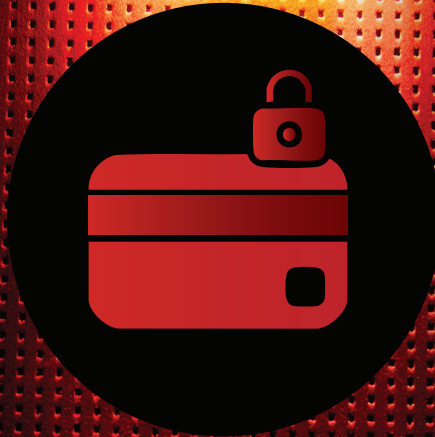


KEY FEATURES

- Instant card issuance and activation.
- Multi-product variant support with personalization options.
- Compliance with global and regional standards, including PCI-S3 and RBI guidelines.
- Modular architecture ensuring scalability and easy maintenance.

PUSH PROVISIONING

Secure, convenient card tokenization with Push Provisioning allows user to save his card at multiple merchants in one go from his Issuer mobile banking /internet banking channels



Tokenize your card with 40+ leading merchants at once

Boost card activation spends by 40%

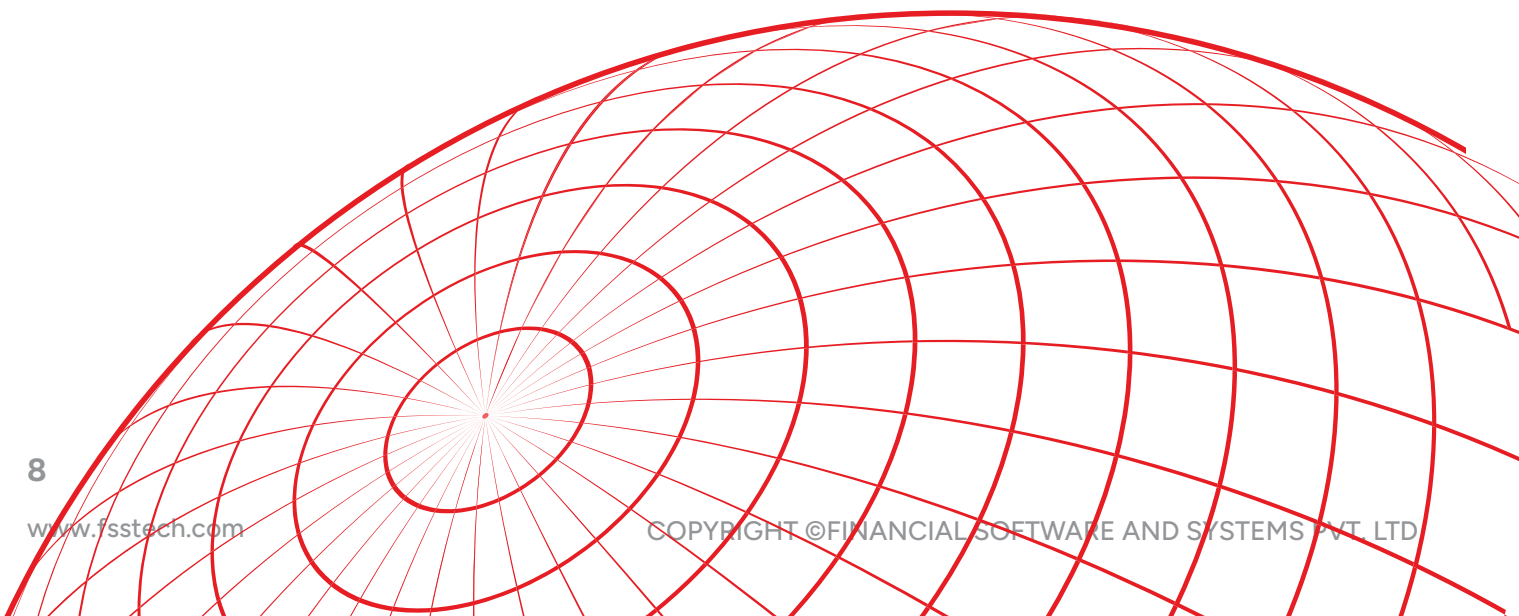
Why now?

Growth in transactions per cardholder has been one of the biggest challenges for Debit & Credit. Despite SPAC growth, TPAC hasn't grown due to exponential scale up in UPI transactions.

The current manual process of adding cards at each of the merchants is full of friction with multiple touch points causing customers drop off and delays.

Benefits to Issuers

- Enhanced customer experience
- Increased card activation usage
- Boost in Transaction Per Active Customer (TPAC) and Spend Per Active Customer (SPAC)
- Increased merchant collaboration opportunities
- Customer retention and loyalty



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.

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