



FSS MERCHANT HUB

Powered by FSS BLAZE™

Modernize payment acceptance,
drive commerce

FSS PAYMENT GATEWAY IS NOW POWERED BY

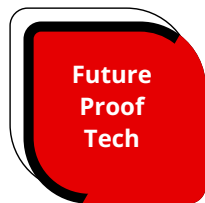
FSS BLAZE™



FSS BLAZE™ is built with the sole purpose of creating a strong ecosystem of world class payment technology that enables population-scale development and deployment of reliable, scalable, maintainable payment products and service.

The challenges of scalability, complexity, maintenance, and slow-release cycles have hindered banks' ability to keep pace with the industry's high demands. These constraints have underscored the need for a more agile, flexible, and resilient technological framework for the industry.

The new payment platform FSS BLAZE™ brings with it strong value propositions that create the foundation of a world-class product.



Agile & Flexible	Cloud Agnostic	Domain Driven Design	Continuous Feedback & Improvement	Customizable Reporting	Agile & Flexible
Rapid Prototyping	Hybrid Multi-cloud	Open Source Architecture	Observability	Robust Data Analytics	Rapid Prototyping
Near Zero Downtime	On-Premise	Rapid Scalability	Anti Fragile		Near Zero Downtime
High Configurability	Software & Tool agnostic				
Extensibility Framework					

An Ecosystem for Innovation

POWER UP YOUR DIGITAL PAYMENTS, FOR TODAY AND TOMORROW

FSS Unified Issuance Platform is now powered by FSS BLAZE™ - FSS's New Payments Platform.

Banks and payment players have long grappled with the limitations imposed by heavy, monolithic architectures. The challenges of scalability, complexity, maintenance, and slow-release cycles have hindered their ability to keep pace with the industry's high demands. These constraints have underscored the need for a more agile, scalable, and resilient technological framework in the banking and payments industries.

Built to scale, built to adapt, built to succeed – FSS's new and improvised Payment Gateway is a full-stack, white-labeled solution backed by FSS BLAZE™ – FSS's Payment Platform. A modern, flexible, microservices framework-based technology platform that ensures an unmatched payment experience for all and propels payments innovation at the speed of commerce.

**Microservice
Based**

**Faster
Time-To-Market**

**Hybrid-Multi Cloud
Infrastructure**

**Cloud Native &
Kubernetes Native**

**Seamless and Risk-Free
Migration**

**High
Observability**

**Smart AI/ML
Backed Insights**

**Anti-fragile and
Fault Tolerant**

BLAZING FAST PAYMENTS FOR YOUR ECOMMERCE

FSS BLAZE™
*A cloud native
microservices
payment platform*

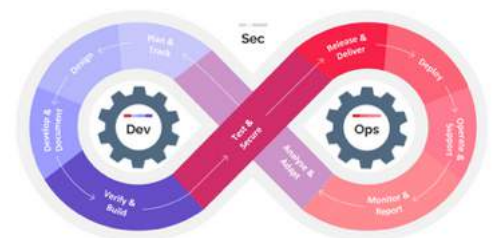
Introducing FSS BLAZE™, a cutting-edge payments platform that redefines the payment solutions landscape. Built on a robust microservices architecture, FSS BLAZE™ offers seamless growth, uninterrupted performance, and effortless integration. With this new payments platform, you can navigate through the rapidly changing market demands, ensure reliable, secure, and compliant payment processes, and safeguard sensitive data while monitoring transactions effectively with advanced security features.

Experience the transformative power of FSS BLAZE™, where innovation and excellence converge to reshape the future of payments.

STAY AHEAD OF THE COMPETITION WITH BLAZE AT THE CORE OF YOUR PAYMENT SOLUTION

-  **Performance**
-  **Scalability**
-  **Availability**
-  **Durability**
-  **Resilience**
-  **Extensibility**
-  **Agility**
-  **Usability**
-  **Observability**
-  **Consistency**
-  **Compliance**
-  **Security**

FSS BLAZE™ embodies the future of payment technology, meticulously designed with modern principles in mind. By re-imagining payment boundaries, embracing data-driven decisions, and ensuring security at every stage, FSS BLAZE™ paves the way for domain innovation and cost efficiency.



With scalable, resilient, and hybrid multi-cloud infrastructure, FSS BLAZE™ stands as a future-proof solution, backed by **Dev-Sec-Ops** practices, adhering to global standards, regulations, and data security.

WHY FSS MERCHANT HUB?

850K+

**Merchants
Onboarded**

10+

**Global
Acquiring Deployments**

450+

**Merchant
Categories**

70+

**Dynamic
Reports**

PCI S3

Compliant

FSS Merchant Hub is a one-stop solution for acquirers for all modern-day merchant management needs.

CREDIT CARD

DEBIT CARD

PREPAID CARD

CONTACTLESS CARD

MAGNETIC STRIP/CHIP

QR

RTP (UPI)

INTERNET BANKING

WALLETS

GROW

IN-STORE, ONLINE OR ON-THE-GO

Over the past few years, the commerce landscape has undergone a significant transformation. With the rise of e-commerce, mobile commerce, and social commerce, along with the rise in the number of offline experience centers, kiosks, and more, consumers are getting habituated to an omnichannel experience using multiple channels to shop and purchase products. Customers today expect a seamless and consistent shopping experience across all channels and to provide that, businesses are constantly under pressure to ensure their presence across all customer touchpoints.

Acquirers, on the other hand, have another problem. In a multi-channel shopping landscape, acquirers need to ensure they have an integrated and streamlined merchant management solution that can provide merchants real-time access to data, support, and visibility for all transactions and at the same time provides the banks a unified view of all merchant's business across different channels.

FSS Merchant Hub enables acquirers improve efficiency of managing merchants in an omnichannel commerce landscape by offering a single window of operation for all channels, instruments, and payments.



FSS Merchant Hub's end-to-end merchant lifecycle management system allows acquirer banks to manage multiple merchant channels through a single integrated system providing a unified view and deeper insight into the merchant business. With FSS Merchant Hub, banks are able to offer greater flexibility to their merchants by enabling them to onboard additional payment channels, offer better pricing structures, and ensure faster settlement via a secure system.

A COMPLETE SOLUTION FOR MODERN DAY COMMERCE

FSS Merchant Hub supports key modern-day channels and instruments of commerce ensuring that an acquirer is able to capture every single touchpoint of the end customer. With a single merchant account, a merchant can onboard multiple instruments, self-manage account-related tasks, view reports for all channels, instruments, and payment types.



POS



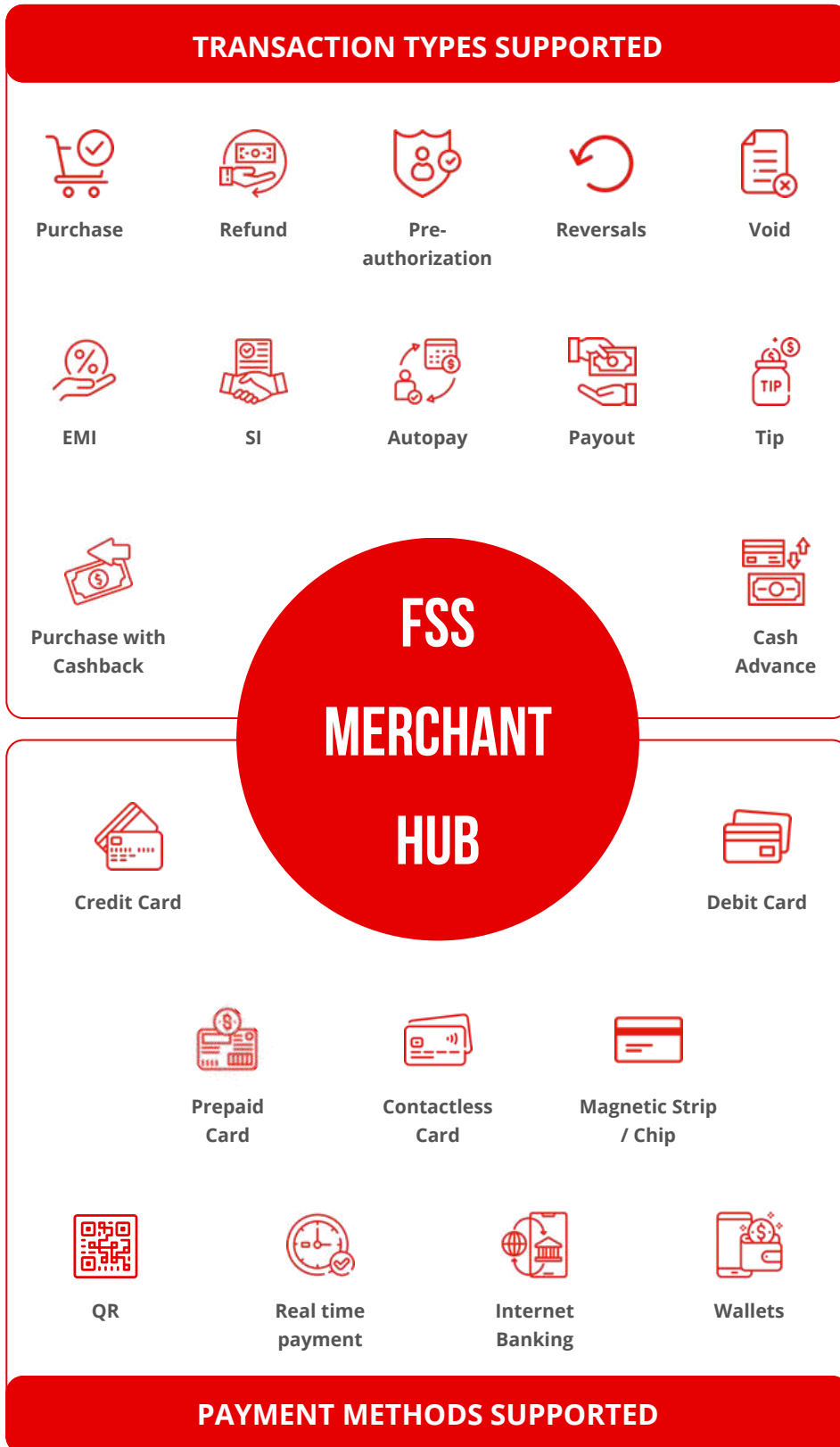
eCommerce



Real Time Payments

FSS MERCHANT HUB SUPPORTED CHANNELS

FSS Merchant Hub offers acquirers the capability to support multiple transaction types and sets along with the flexibility to accept the payment via different capture modes, ensuring that every merchant onboarded with the acquirer is able to offer the maximum number of choices to its customer to make payments.

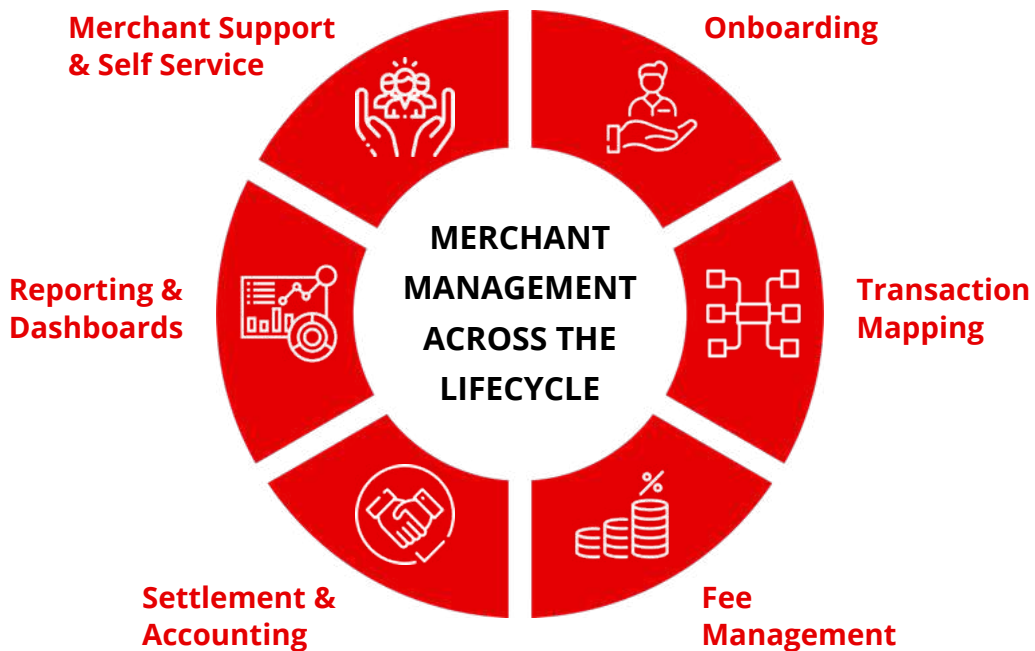


With a single merchant onboarding platform, FSS Merchant Hub improves an acquirer's time-to-market per merchant, per channel. Additionally, it allows merchants the flexibility to deploy additional channels at significantly marginal costs within a few hours.

ACCOUNTABILITY AND FLEXIBILITY EVERY STEP OF THE PAY

FSS Merchant Hub is a one-stop solution for acquirers for all modern-day merchant management needs.

FSS Merchant Hub is an end-to-end merchant life-cycle management solution that allows acquirers to monitor merchant business at every step of the journey, improving the merchant experience by providing customizability at an account, location, transaction, and merchant level and at the same time reducing the complexities of managing a large base of merchants with multiple accounts based on varied payment channels and instruments.



FSS Merchant Hub’s comprehensive set of on-demand features through-out the merchant lifecycle significantly increases an acquirer’s scope of offering varied merchant services to its customers.

Onboarding:

- Merchant Self onboarding
- Proactively onboard a terminal, store, merchant, or aggregator based on pre-set or customizable account rules for the specific merchant.
- Perform advance merchant risk assessment.
- Onboard using multiple options including API, Bulk-Onboarding, and more.

Transaction Mapping:

- Setup channels and instruments including PG, POS, RTP and more.
- Setup transaction types
- Setup Schemes (Visa, MasterCard, Rupay, Maestro, JCB, Amex, DCI, CUP, MADA)
- Enable Tokenization
- Enable Value Added Services like Auto Settlement

Fee Management:

- Setup template-based fees and charges (Transaction, Time, Event-based)
- Flexible fees, charges, and reimbursement mechanisms like Merchant Service Fee, Cardholder Service Fee, Recurring Charges, and more.

Settlement & Accounting:

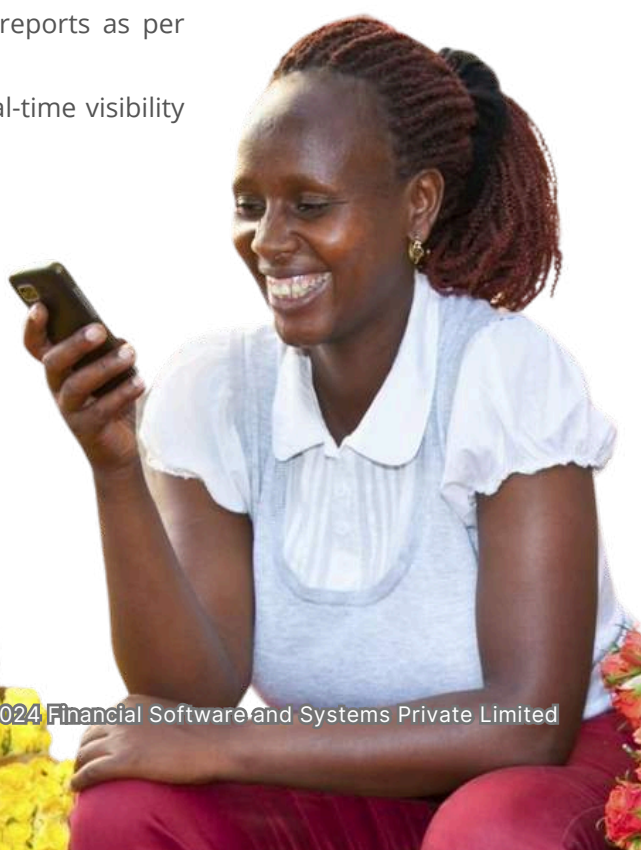
- Settlement process Automation is available to ease out Bank operations.
- Offer same-day settlement with the ability to manage multiple settlement cycles
- Transaction level Risk assessment based on pre-defined Risk Strategy
- Multi-currency support and negative roll forward for merchant convenience
- GL Accounting to ease out the Banks reconciliation process

Reporting & Dashboards:

- Dynamic report framework which allow you to generate reports as per your requirement
- Setup dynamic, predictive, or prescribed dashboard for real-time visibility and insights

Merchant Support & Self Service:

- Offer multi-institution, multi-lingual support to acquirers.
- Merchant self-service portal allowing the merchant to self-manage maintenance service requirements, manage disputes, raise refunds, check transaction status, track settlements, raise queries and much more.



MERCHANT SELF-SERVICE PORTAL

FSS Merchant Hub offers a robust Merchant Self-Service Portal that gives back power to the hands of merchants and ensures high customer satisfaction for the acquirers.

Control Merchant Users

Create and manage concurrent logins and merchant user access.

Login-based data

Access data filters based on type of account – store, merchant, aggregator.

Real-time Data

Get real-time insights and summaries on transactions, terminals, and stores.

Manage Requests

Capture merchant/store profile data update and offline refund request.

Initiate Transactions

Initiate individual e-commerce transactions and batch uploads.

Manage Information

Display system news, merchant guidelines and merchant FAQs.

Generate Online Data Inquiries

Get information on real-time transaction view & offline listing, pending settlement transactions listings, transaction summaries, chargeback details and more.

Generate Dynamic Reports

Generate multiple reports like transaction summary, transaction declined, merchant settlement summary, settled fee details, etc.

LOW RISK LUCRATIVE BIZ

Businesses need to grow while they manage risk. FSS Merchant Hub's transaction-based risk management system ensures that all transactions, across merchants, accounts, channels, and terminals are scrutinized for a risk score and go through a risk check based on that score.

FSS Merchant Hub's risk engine analyses transactions based on multiple parameters like number of transactions, location, value, BINs, MCCs and more that allows the system to perform a comprehensive risk audit every time and reduce potential payment risks.

Transaction-based Risk Management



Low

Transactions are not subjected to risk checks



Medium

Transactions are subjected to risk checks



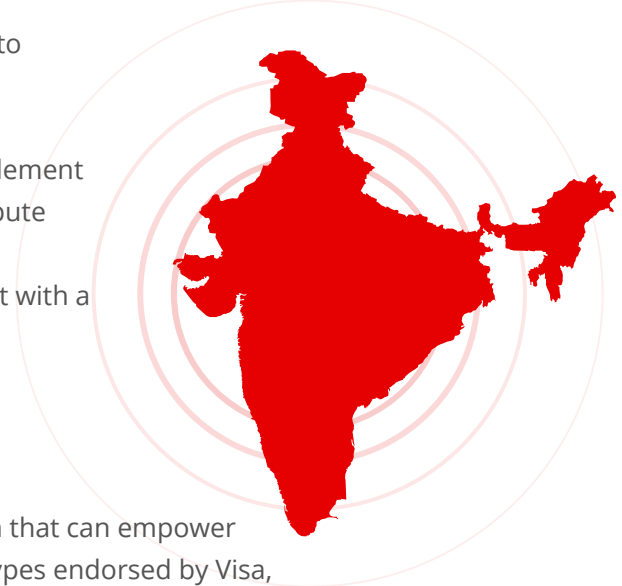
High

All transactions are put on hold

DELIVERING SUCCESS GLOBALLY, AT SCALE

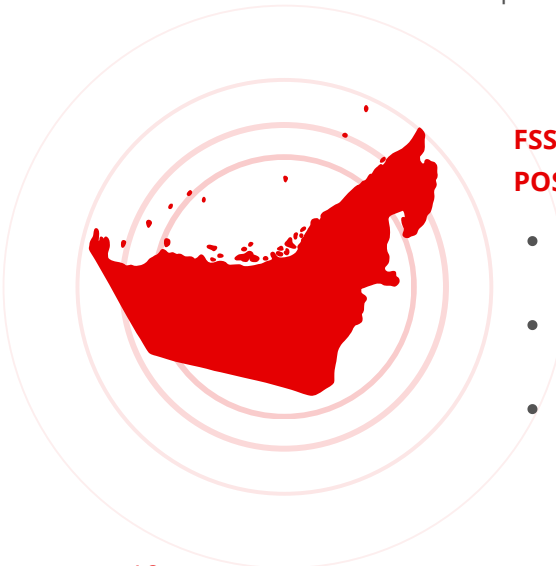
FSS Merchant Hub deployed for State Bank of India (SBI) to enable eCommerce payments

- FSS enabled an integrated E-commerce Acquiring solution to accept transactions and manage the entire merchants and payment life cycle events.
- FSS' solution supports multiple transaction currencies, settlement cycles in a day, multiple card networks and end-to-end dispute management.
- 30,000+ merchants onboarded within a year of deployment with a peak volume of 1.6m+ transactions per day



FSS Merchant Hub deployed for Bank of Baroda (BOB) Financial to enable POS Acquiring

- FSS offered a configurable, scalable and compliant solution that can empower the merchants to accept POS payments via multiple card types endorsed by Visa, Mastercard and Rupay
- FSS' solution was able to migrate 170,000+ Merchants/ Stores, 260,000+ Terminals and all pending non-hold transactions/ dispute cases from the legacy Electra/ MasterCard based system.



FSS Merchant Hub deployed for Arab Financial Services (AFS) to enable POS and eCommerce payments

- FSS enabled POS and Ecommerce payments to boost acquiring business for AFS
- A multi-country, multi-institutional deployment offering single-point onboarding for POS and PG merchants.
- AFS processes more than 2.5 Million transactions per month on POS.

FSS PROMISE

Our Technology, Your Business

At FSS, we leverage cutting-edge technology to offer innovative financial solutions and simplify the banking experience for our clients. By working with us, you'll have the opportunity to be part of a dynamic and forward-thinking team.



Over 3 decades
of experience
architecting national
payment infrastructures



Laid the
foundation for
India's
ATM Network



2500+ payment experts
are building reliable
solution & providing
support 24x7x365



Global presence with local
knowledge across 26
countries in
**MENA, APAC, Europe and
Americas**



Future proof technologies
with integrable SDKs/ APIs,
cloud-native microservices,
elastic apps, zero data loss,
pluggable marketplace
apps



Diverse base of
150+ Customers among
banks, processors,
non-banks, central banks
and more



ABOUT US

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 www.fsstech.com

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FSS

POWERING PAYMENTS