CMS v5.0

now on

HP NonStop
A Global Payment Systems Company

100+ customers worldwide

1600 employees

$375m revenue fy19

23 years

$170m Investment next 3 years

$102m revenue fy14

$100m Investment committed

$170m
FSS - India’s largest payments processing & technology company

- 6m txns daily @FSSNeT
- 20+ mobile banking customers
- >500m cards issued
- 23 years
- 20+ internet payment customers
- #1 internet payments mobile payments
- PCI-DSS 2.0
- $100m investment committed
- 1600 employees
- 31,000 ATMs
- 8,500 ATMs End2End
- 10,000 ATMs driving
- 60m txns daily @client locations
- 100+ customers worldwide
- 100+ internet payment customers
- PA-DSS Certified
- CMS
- Recon
- Merchant
- >500m cards issued
- 31,000 ATMs
- 100+ customers worldwide
- PCI-DSS 2.0
- 20+ internet payment customers
- $100m investment committed
- 1600 employees
- 60m txns daily @client locations
- 23 years
- >500m cards issued
- 31,000 ATMs
- 100+ customers worldwide
Expertise across the Payments Ecosystem

- Transaction Switching
- Debit, Prepaid, Smart card processing
- Reconciliation & Settlement
- Managed Services, Monitoring - Switch, Terminals, Infra
- Internet, Mobile banking & payments
- Merchant Management
- Financial Inclusion & Micro Banking
- Risk and Fraud Prevention
- Wholesale Payments
  - Payments Hub
  - Corporate Payments
Presence across the Payments Domain
CMS v5.0

now on

HP NonStop
FSS CMS 5.0

Delivery Channels

- EMV/Non EMV Transaction processing
- Green PIN
- Instant Card issuance
- Complete card life cycle management
- Debit/Prepaid card processing
- Virtual Card processing
- EMV Data preparation
- Loyalty and Rewards
- EMV Scripting
- Closed user group processing

FSS CMS

- Chip Card
- Magstripe Card
- Digital Wallet
- Virtual Card

Payment Providers:
- VISA
- MasterCard

Payment Processing:
- Regional payment processors
- Transaction processing Switch
Highlights

- Complete Card Issuance and Lifecycle Management
- Instant card issuance & Chip Data Personalization
- EMV Data Preparation & Transaction processing
- Extensive Printer/Embosser Support
- Real time Transaction Authentication & Authorization
- Configurable Transaction processing rules and fee engine
- PA-DSS 3.0 compliant
- Built-In Reporting and Analytics
- Multi web portals
- Multi-institution, Multi-product, Multi-currency, Multi-purse
- Multi-HSM & Multi card business categories support
- Green PIN support
- Digital wallet services
- Virtual cards
FSS CMS on HP NonStop

- Pre-integrated from factory
- Quick Goto to market
- Expandable CPU
- Single system image
- CMS 5.0 Expected benchmark at 1100 TPS for 24 hours

- Integrated Stack
- Availability
- Manageability
- Scalability
- Application Benchmark
- Space, Power & Cooling

- Hardware software fault tolerance
- Automated takeover vs manual failover
- Minimum intervention
- Single instance of database
- Entire solution in a standard 42U Rack

Expected benchmark of 1100 TPS for 24 hours
• In excess of 500 million cards issued to date
• Range of deployments includes;
  – Debit
  – Prepaid
  – Loyalty
  – Gift
  – ID
Prepaid Cards
Overview
Global PrePaid Market Size

What does MasterCard say;

• Prepaid growth is expected to increase at an annual rate of 22% through to 2017

• The ‘Global PrePaid Opportunity’ in 2017 will be;

$822 Billion
The potential for prepaid remains strong

Top 5 product categories represent 77% of the overall prepaid opportunity in 2017;

Corporate Payroll $191 billion
Government Benefits $177 billion
General Purpose Reloadable $152 billion
Consumer Travel $56 billion
Healthcare $55 billion
In addition to the U.S., eight markets are expected to play a key role in driving the growth of prepaid through 2017: Brazil, Mexico, Italy, U.K./Ireland, India, Canada, Russia and KSA/UAE.
Opportunities.....

• 25.6% of U.S. households (close to 30 million) are either unbanked or underbanked
  
  Source: FDIC National Survey of Unbanked and Underbanked Households, 2009

• 45% compounded annual growth rate (2010 -2017) for corporate payroll prepaid cards in UAE.
  
  Largely driven by the UAE Ministry of Labour Decree that requires all business institutions registered with the Ministry of Labour to transfer salaries of all their employees through the Wages Protection System (WPS)
What is a PrePaid Card??

- Look and feel - same as a Debit or Credit Card
- Issued by VISA, MasterCard & AMEX
- Mag Stripe – restricted single load only, e-vouchers/gift cards/airline payout
- CHIP & PIN; (SDA , DDA & Dual interface (contactless))
- Embossed, indented, or thermal inkjet
- Bespoke card design, and personalised images (requires additional integration)
- Multi Currency
- Wide range of configurable velocity parameters (load & spend limits per day/week/month)
- Configured for specific use;
  - ATM Blocking
  - Gaming/Adult prohibited (mcc)
Why use a PrePaid Card??

- Security – not linked to a bank/credit account
- Unbanked
- Foreign Exchange (ease of use & increased security)
- Instant payout (insurance)
- Instant Issue – shopping mall/kiosk
- Internet safe shopping
- Virtual cards - replaces e-voucher
- Segregation of funds for budgeting
- Gift (*Incomm*)
- Consolidation of services (access control, ID, loyalty, EMV)
Business Sectors

- Payroll
- Government Benefits
- General Spend (unbanked)
- Money Remittance
- Corporate Expense
- Employee Recognition/Corporate Incentive
- Loyalty
- Travel (FX)
- Insurance Payout (travel and home)
- Youth/Teen
Vertical Market

• Banks & Financial Institutions;
  • Credit Card declines
  • Debit Card declines

Issue a PrePaid card as an interim solution, monitor the consumer load and spend patterns.
Upgrade to debit/credit once transactional history has been achieved.
Where can Prepaid Cards be used??

Accepted wherever the Scheme Brand Marks are displayed;

Limited/protected by preset parameters
How do you Load a PrePaid card?

- Online banking
- Payroll – bank transfer
- **Cash** (Country dependent) – PayPoint, Post Office, PayZone, Ukash
- Debit Card
- Card to Card Transfer
Thank You
Further questions please contact:

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