FSS DCC Processing Services

FSS
POWERING PAYMENTS

Global Billing and Payments Simplified

FSS
1 billion+
Payment Transactions Every Month

FSS DCC Processing Service

Better Customer Experience, Higher Revenues

Tourism. Hospitality services. Shopping and retail. Healthcare bills. Millions of transactions take place in multiple international currencies – and the numbers are projected to grow tremendously.

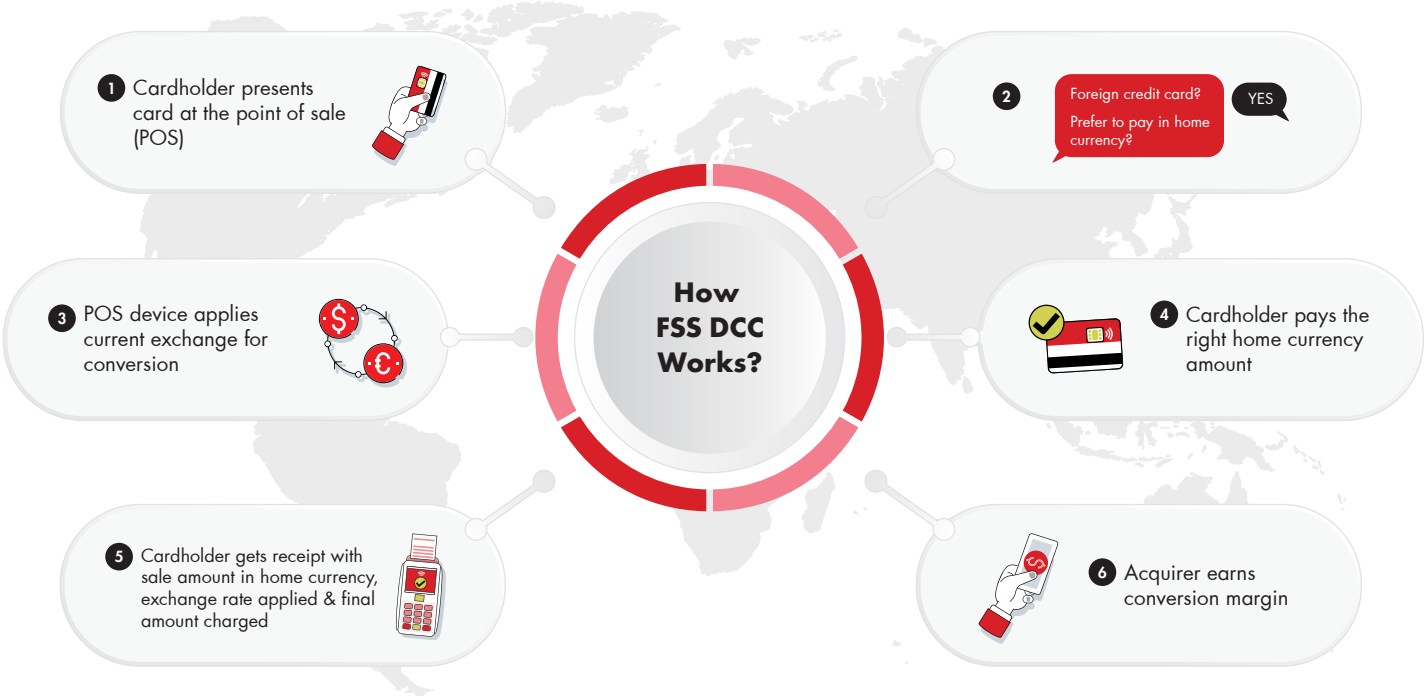
As a bank, can you enable your merchants to offer their customers the convenience to get billed in their home currency? So that international customers can pay in their own currency for better customer experience and enhanced levels of service? And so that you can earn additional revenue?

FSS Dynamic Currency Conversion (DCC) makes it simple for your merchants to offer cardholders the convenience of paying in their preferred currency. Effortlessly and accurately, it converts transaction sale prices of local currencies to the cardholder's currency of choice at the Point of Sale (PoS) terminal.

Features at a glance

FSS DCC Processing Services enable merchants to not only earn additional revenue on existing transactions, but also provide personalized and customer-centric experiences.

- Multi-currency payment by international credit and debit (Visa and Master Card) cardholders
- Supports upto 60 currencies
- Instant conversion from merchant currency to cardholders' preferred currency
- Accurate matching of point-of-sale receipt to cardholder statement
- Secure, transparent and compliant transactions



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Versatile Benefits

Customer Benefits

Payments in preferred currency

Transparency - full disclosure of payment details and exchange rate applied

No additional charges other than the accepted amount in DCC currency

Convenience of use

Merchant Benefits

Additional revenue generated by Dynamic Currency Conversion fees

Zero exposure to risk of foreign exchange rates

Reduced cost of card acceptance

High customer satisfaction and loyalty

Better opportunities for new customer

Why FSS Dynamic Currency Conversion

Integrated and end-to-end POS services
Through our Central Operations (COPS) we manage all POS services for smooth and un–interrupted services to merchants - turnkey POS deployment, central operations, field services, maintenance, POS driving, merchant management, analytics, back office, fraud and risk management.

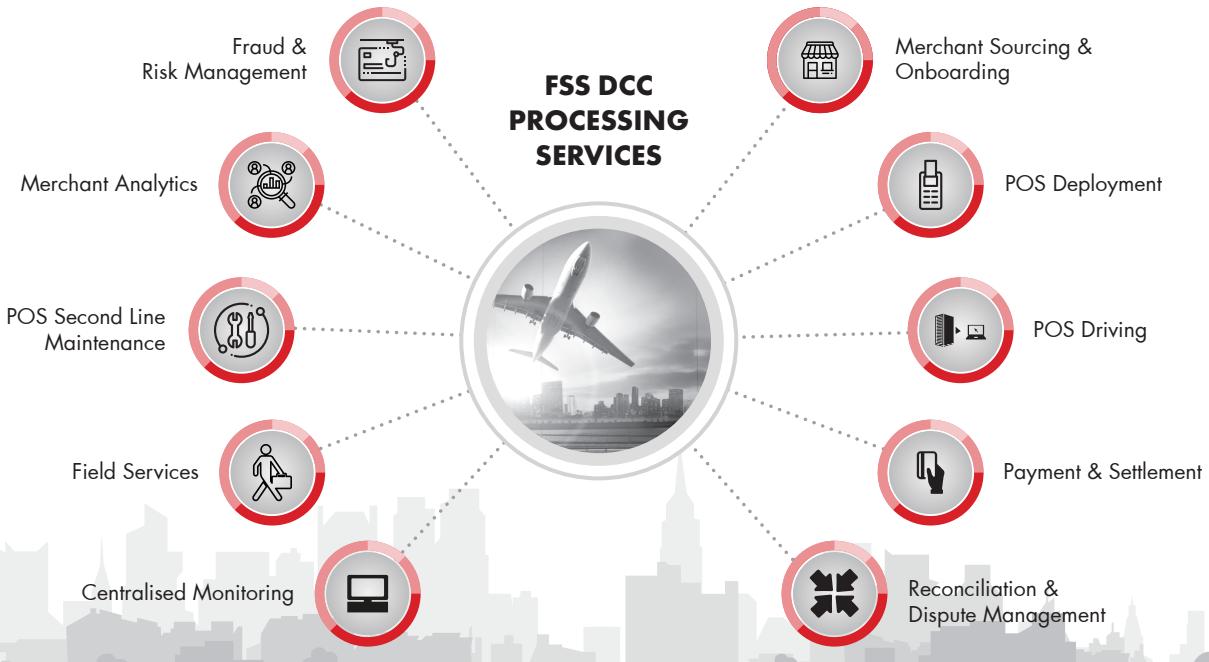
Comprehensive merchant management
We enroll merchants, query transaction history, manage fees, track terminal inventory, assess risks and generate settlements.

Centralized DCC management
Our centralized view of the entire DCC network enables remote management of DCC devices across any network. Transaction authorization, remote key injection and regular patch updates – we provide support for different POS 'make and models.

Comprehensive backend support
Our backend support services cover all aspects of transaction processing, risk and fraud management, merchant billing systems, interchange clearing and settlement, dispute management, GL accounting and posting and terminal inventory management.

Merchant analytics for smarter business decisions
Deploying predictive analytics, we forecast transaction trends by type, size and season, across merchant categories. This helps you make insights-driven decisions for competitive edge

24x7 seamless field support services
We provide round-the-clock services to manage POS installation, preventive maintenance, proactive consumable management and web-based logistics management.



FSS DCC Processing Service

Accelerate time-to-market and reduce investment cost

Leverage leading edge payment technology and platform capabilities to expand payment and self-service channels easily and cost effectively to deliver value to the end customer.

- Cost effective value to end customers
- Easy to implement, feature-rich platform to launch new products and services
- Access to the latest functionality and innovations to stay ahead of the curve
- Multiple platform options – on premise, off premise, on cloud.
- Skilled domain and technology experts on operations and processes
- End to end management of business support functions
- Efficient capacity planning to manage peaks and valleys of daily processing - smooth response to spikes in volumes
- Scalable world class infrastructure for superior uptime
- No investment in hardware, networking, third party software or other infrastructure
- PA-DSS certified products, PCI DSS compliant environment, CMMI Level 3 and ISO 9001: 2015 certified
- Stringent governance models for data protection and efficient operations.
- Compliance to mandates – financial interchange, local laws, information security etc.
- Specialized partner management team to drive service excellence, mitigate risks, and optimize costs
- Pay-per-use model, frees up capex to fuel innovation

FSS Hosted Services Advantage	25+ years payments domain expertise	Leading edge technology products	World class payment processing infrastructure	Quality Leadership for delivery excellence	Pay per use model

About FSS

Financial Software and Systems (FSS) is a leader in payments technology and transaction processing, offering a diversified portfolio of software products, hosted services and software services built over 25+ years of comprehensive experience across payments spectrum. FSS, through its innovative products and services, caters to the retail and wholesale payments initiatives of leading banks, financial institutions, processors, merchants, governments and regulatory bodies. It's end-to-end payment suites span Issuance, Omni-Channel Acquiring, Digital Security, Digital Banking, Analytics, Smart Back-Office and Payments Processing. FSS has over 2,700 experts serving clients across North America, Europe, Middle East, Africa and APAC.

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