



# Paynalytix- As-a-Service

Accelerating  
Business Performance with  
Data-Driven Insights

With the growth of digital payments, banks have a plethora of data available from an increasing number of digital payment sources. Financial institutions appreciate the potential benefits of data, but many face challenges in aggregating and mining information resident in multiple payment systems to generate business-wide efficiencies.

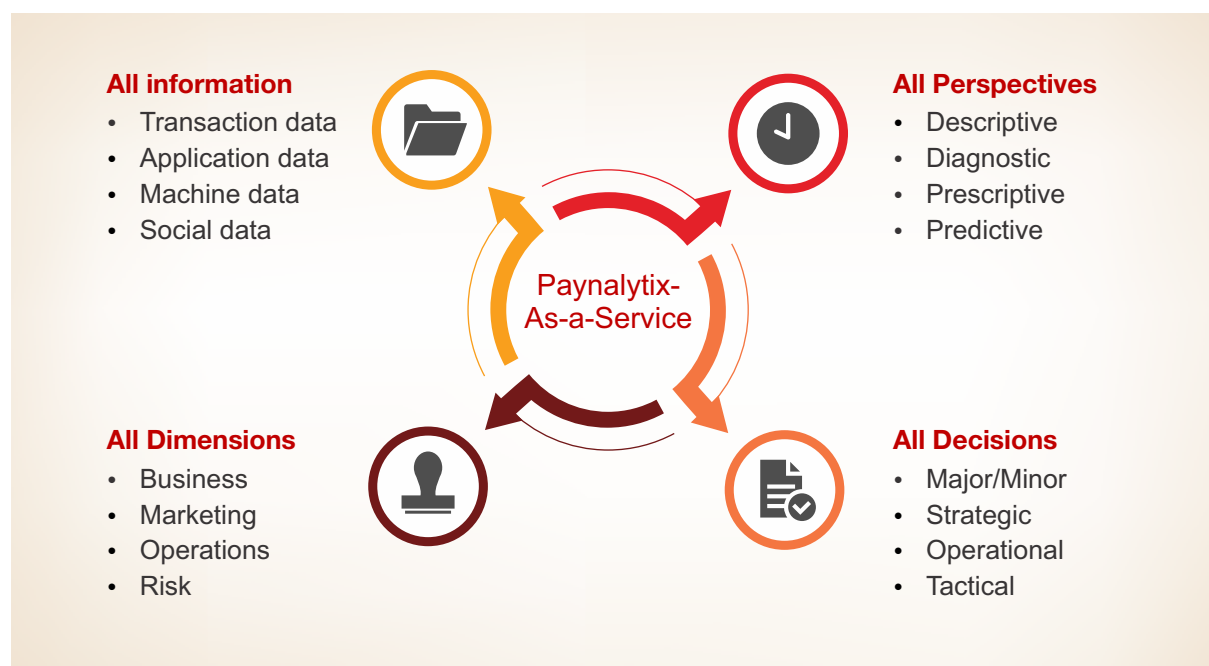
## Maximize Business Performance

FSS Paynalytix-As-a-Service, a turnkey managed services offering, bundles expertise in payments and Big Data to aid banks exploit the value of their data assets. The service brings multi-source, multi-format data onto the cloud to deliver actionable insights to drive improved business outcomes. The service can be provisioned from FSSNet, FSS private cloud, on-premise private cloud, or a third-party cloud and delivered within weeks.

FSS Paynalytix-As-a-Service offers a full-solutions stack comprising:

- FSS Paynalytix, an advanced Big Data platform, underlying the service, synthesizes large volumes of data from discrete payment sources including Switch, Payment Gateways, Mobile Banking, Internet Banking, Card Management Systems, Payment Reconciliation Systems as well as external third-party systems to generate relevant meaningful insights
- Paynalytix Viewz, a rich web-based visualisation tool, delivers highly responsive, interactive dashboards to equip business teams with intelligent decisioning capabilities
- Paynalytix Application Catalog, a pre-built library of applications to improve time-to-insights

The service is customizable to specific business needs of customers, enabling financial institutions to address immediate requirements, and expand as required. FSS Paynalytix-As-a-Service model is underpinned by 25+ years of expertise in delivering switching, payment services and payment products for banks, strong partnerships with leading cloud-service providers, big data platform vendors, and a large base of skilled functional experts in the payments and Big Data domain.



## Payanalytix Application Catalog

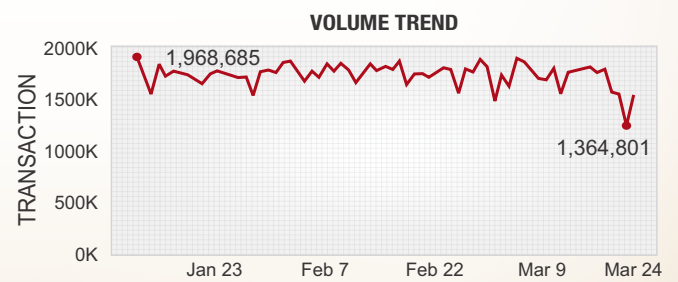
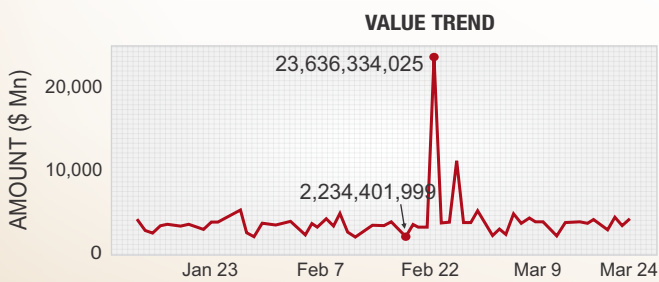
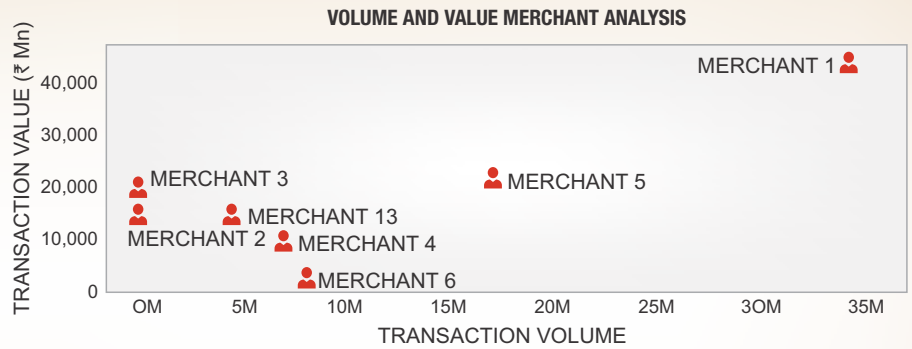
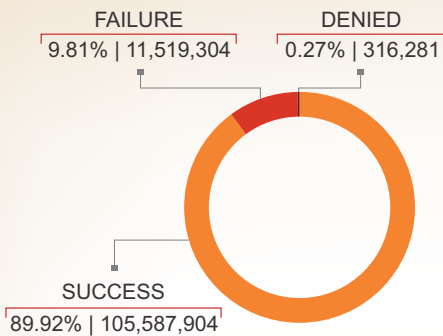
Marketing, business and operations teams within the banking organizations can access a pre-packaged catalog of readily available applications for immediate business results.

**Customer Analytics:** Deliver contextually relevant experiences, personalized recommendations, and targeted offers by correlating behaviour, transactions, and location data

Spend Analysis	Profile customer spend across channels (web, mobile, in-store) helps financial institutions become more relevant to users and strengthens the brand
Product Portfolio Analysis	Analyse product performance to tailor product portfolio in line with evolving market trends
Optimised Offers	Anticipate customer needs through insights into consumer preferences and behaviour and deliver real-time optimised offers

**Merchant Analytics:** Uncover transaction patterns for informed strategy making related to acquisition, promotions, pricing and overall performance

Segmentation/Performance	Analyse merchant transactions using sophisticated machine learning algorithms to create merchant segments and determine marketing strategies
Intelligent Pricing	Reliable insights into segment and merchant performance for optimised pricing strategies
Acquisition Strategy	Improve quality of acquisitions and drive down costs with merchant category and transactions analysis
Merchant Loyalty	Visibility into merchant performance to design loyalty and offers to incentivize sales
RFM Score	Segment merchants based on recency, frequency and value to benchmark performance
Chargeback Patterns	Understand chargeback patterns to aid retailers improve quality of service
Consumer Behavioural Analysis	Analyse customer behaviour to predict transaction growth
Transaction Failure Analytics	Perform root cause analysis to improve ratio of success to failed transactions



Merchant Transaction Trends

**Risk Analytics:** Gain visibility and better control over risk across payment systems and channels to contain fraud

<b>Real-time Risk Management</b>	Discern risk patterns to tune the accuracy of risk assessment and scoring rules on an ongoing basis
<b>Risk Identification</b>	Screen transactions in real-time by detecting unusual patterns that indicate potential fraud
<b>Merchant Risk Score</b>	Builds a dynamic risk score based on multiple variables to minimise fraud loss
<b>Omni-channel Risk Management</b>	Assess and manage real-time risk across channels
<b>Device-related Risk Management</b>	Assess and manage real-time risk across devices
<b>Customer Risk Score</b>	Creates a dynamic risk score for customers to lower exposure to fraud

**Operational Analytics:** Tap value buried in log, sensor and machine data for better operations performance to save millions of dollars

<b>ATM Network Optimisation</b>	Track customer footfalls and transaction performance at each ATM location to optimise network planning
<b>Cash Management</b>	Track cash positions to detect and pre-empt likelihood of outages and improve transactions per terminal
<b>On-Us/Off-Us Transactions</b>	Visibility into on-us and off-us transactions to lower interchange costs
<b>Real-time Service Monitoring</b>	Monitors end-to-end service performance to optimise transaction fulfilment time
<b>Predictive Capacity Planning</b>	Analyse transaction volume and system performance to meet existing and forecasted capacity demand
<b>Operations Optimisation</b>	Identify cause of failure to minimise transactions failure rates

## Why FSS?

### ➤ Trusted Payment Partner to Leading Financial Institutions Globally

Our machine learning algorithms have been fine-tuned using 25+ years experience in hosting payment products and solutions and processing 50B transactions annually

### ➤ Fastest Time to Value

Expert teams, an agile approach, support for the industry's most available visualization tools and a focus on outcomes puts real results in the hands of users in weeks, not months

### ➤ Scalable Cloud-based Model

Paynalytix-As-a-Service allows customers cost-effectively scale cloud or on-premise deployments - as and when they need to adjust to the changing nature of workloads

### ➤ Low-Cost Cloud Infrastructure

Flexible consumption-based commercial models make FSS Paynalytix-As-a-Service more cost-efficient than owning and operating infrastructure in-house

### ➤ Access to Best-in-Class Expertise

FSS provides customers access to first-in-class talent in payment data modelling and analytics, thereby solving a major headache for financial institutions struggling to find the right people



#### ➤ Privacy and Compliance First

Stringent security measures - comprehensive perimeter protection, unified role-based access controls, PCI compliance - combined with strong governance - balances the agility required for wide business user adoption without risk to data and reputation.

#### ➤ Complete Service and Support

FSS offers a full array of support advantages, including:

- Single vendor for all support needs; eliminating need for third-party coordination
- Experienced and dedicated regional and global teams for 24/7 support
- Tested and proven support processes
- Secure remote connectivity options

## About FSS

Financial Software and Systems (FSS) is a leader in payments technology and transaction processing. The company offers a diversified portfolio of software products, hosted payment services and software solutions built over 25+ years of experience.

FSS, end-to-end payments suite, powers retail delivery channels including ATM, POS, Internet and Mobile as well as critical back-end functions including cards management, reconciliation, settlement, merchant management and device monitoring. Headquartered in Chennai, India, FSS services leading global banks, financial institutions, processors, central regulators and governments across North America, UK/Europe, ME/Africa and APAC and has 2,500 experts on-board.

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