



FSS Mobile Pay

Banking for an
Omni-Digital World

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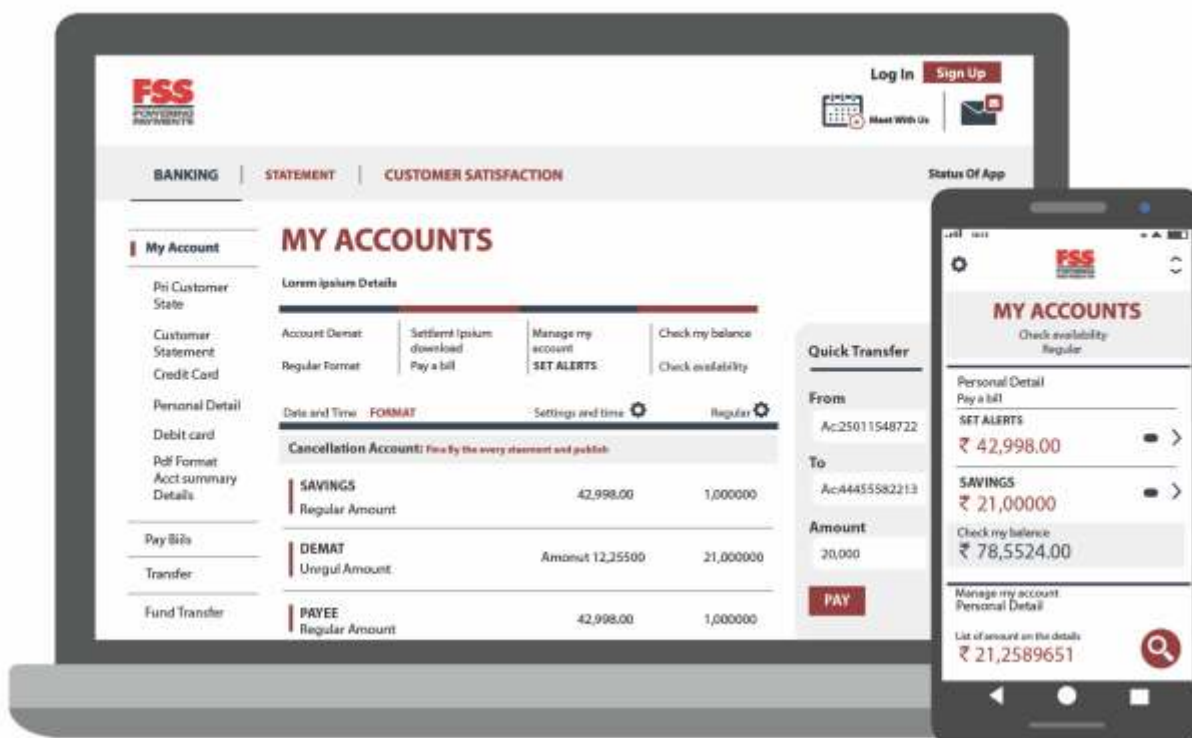
Digital banking is the new normal. Digitally-empowered consumers, shaped by their experiences with new age companies want it all. They are looking for relevant, convenient, and frictionless experiences - combining the latest in digital banking with human interaction. To improve engagement and wallet share, banks need to leverage the mobile channel to deliver services beyond routine transactions and create new sources of engagement and value.

FSS Mobile Pay

Deployed by 20+ banks globally, FSS Mobile Pay a white-labeled mobile banking solution, is designed to deliver engaging digital experiences that consumers expect today.

Beyond standard banking services, FSS Mobile Pay offers an expansive range of added value services that users can interact with utilizing chat, messaging, or natural language interfaces.

Further, the underlying mobile application development platform allows banks to anticipate and rapidly launch new services in line with evolving market demand. A set of built-in ready adapters to core banking host, Interchanges, CRM, and aggregators and merchants accelerates go-live time for new services.



Benefits We Deliver

➤ Universal access to banking services

FSS Mobile Pay can be accessed on all mobile devices - iOS, Android, Windows, Blackberry - as well as Mobile Web ensuring universal reach.

➤ Convenient, secure access improves app experience

FSS Mobile Pay supports a wide range of authentication mechanisms. Customers can securely sign in and access banking services using facial-print or a fingerprint access, with one-time pass codes providing extra protection.

➤ Protects customer accounts, building trust

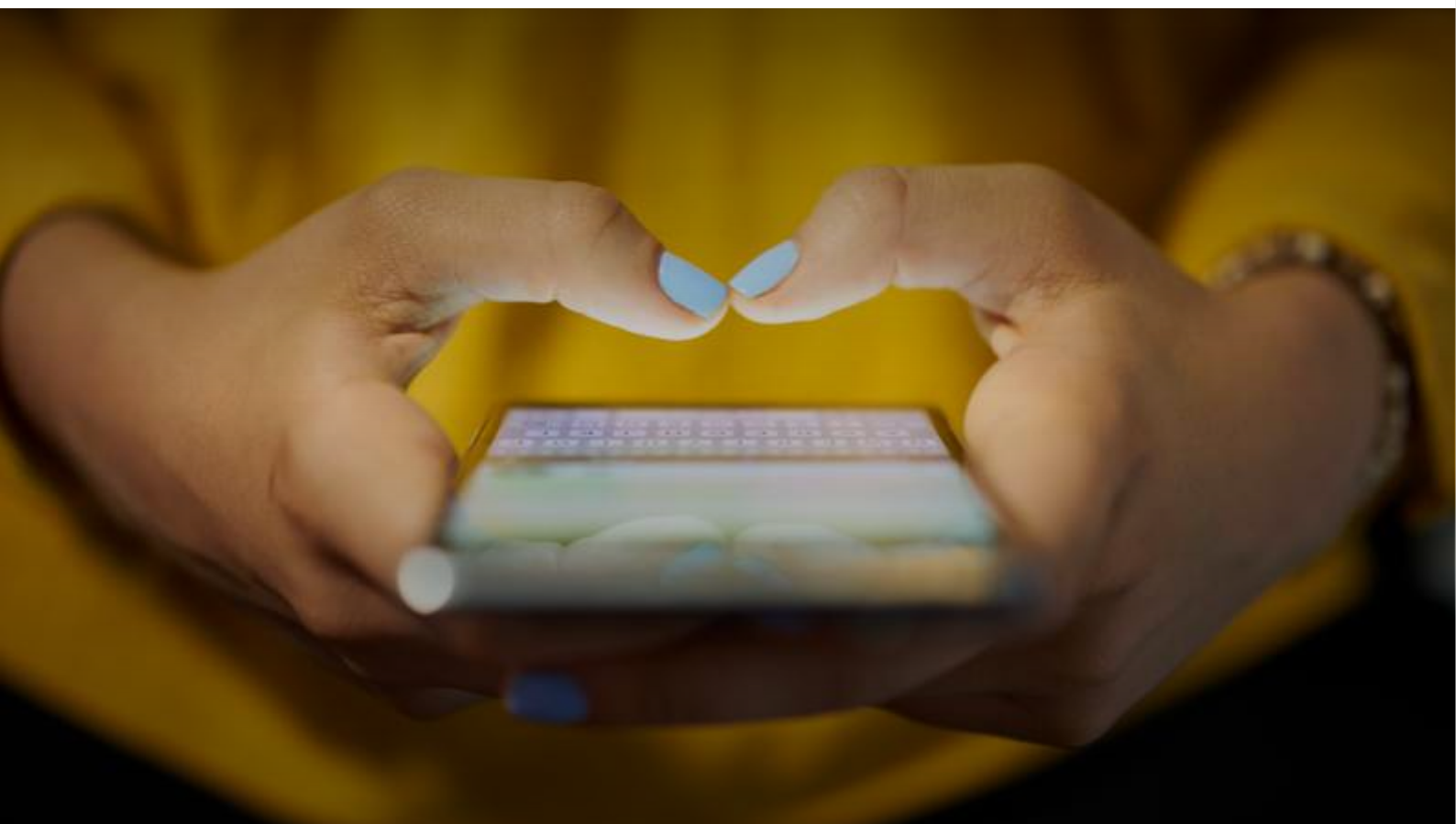
FSS Mobile Pay addresses all aspects of digital banking security at the application and the transaction layers. Features such as data encryption, key management, compliance with OWASP policies and PCIDSS certification, assure a safe banking environment for consumers.

➤ Unique risk score for customers lowers fraud

FSS Mobile Pay can integrate with FSS Sentinel, allowing banks to provide a risk score to each customer. This improves account related security awareness and reduces incidence of fraud.

➤ Drives higher usage with In-App payments

FSS Mobile Pay lets merchants add a fully-optimized checkout flow to their existing mobile app. Customers can access to a rich bouquet of added value services and can make payments using their existing accounts, without leaving the affiliate merchant's app. The transaction requests are directed to the CBS for authorization.





➤ **Accelerates services development**

The underlying mobile application development platform supports rapid prototyping and quick delivery of new features to continually raise the customer engagement bar. Banks can deliver truly native mobile and web experiences - from a single code base, resulting in faster delivery and easier app maintenance.

➤ **Improve service performance with rich reports**

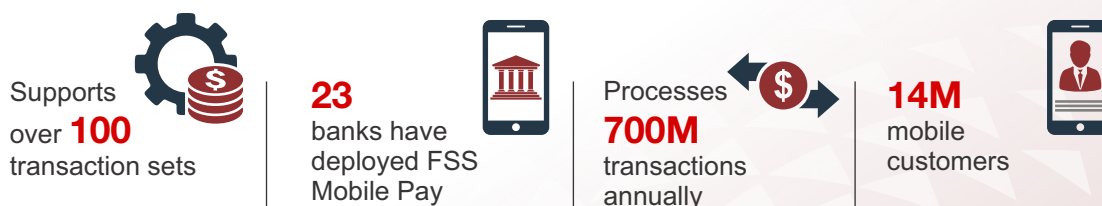
FSS Mobile Pay's dynamic report configuration allows banks to generate reports, based on a range of parameters - transaction type and category, customer type - to view service uptake patterns for fine tuning marketing campaigns as well as launching and promoting new services to potential user groups for increasing transaction revenue.

➤ **Faster time to revenue with ready integration adaptors**

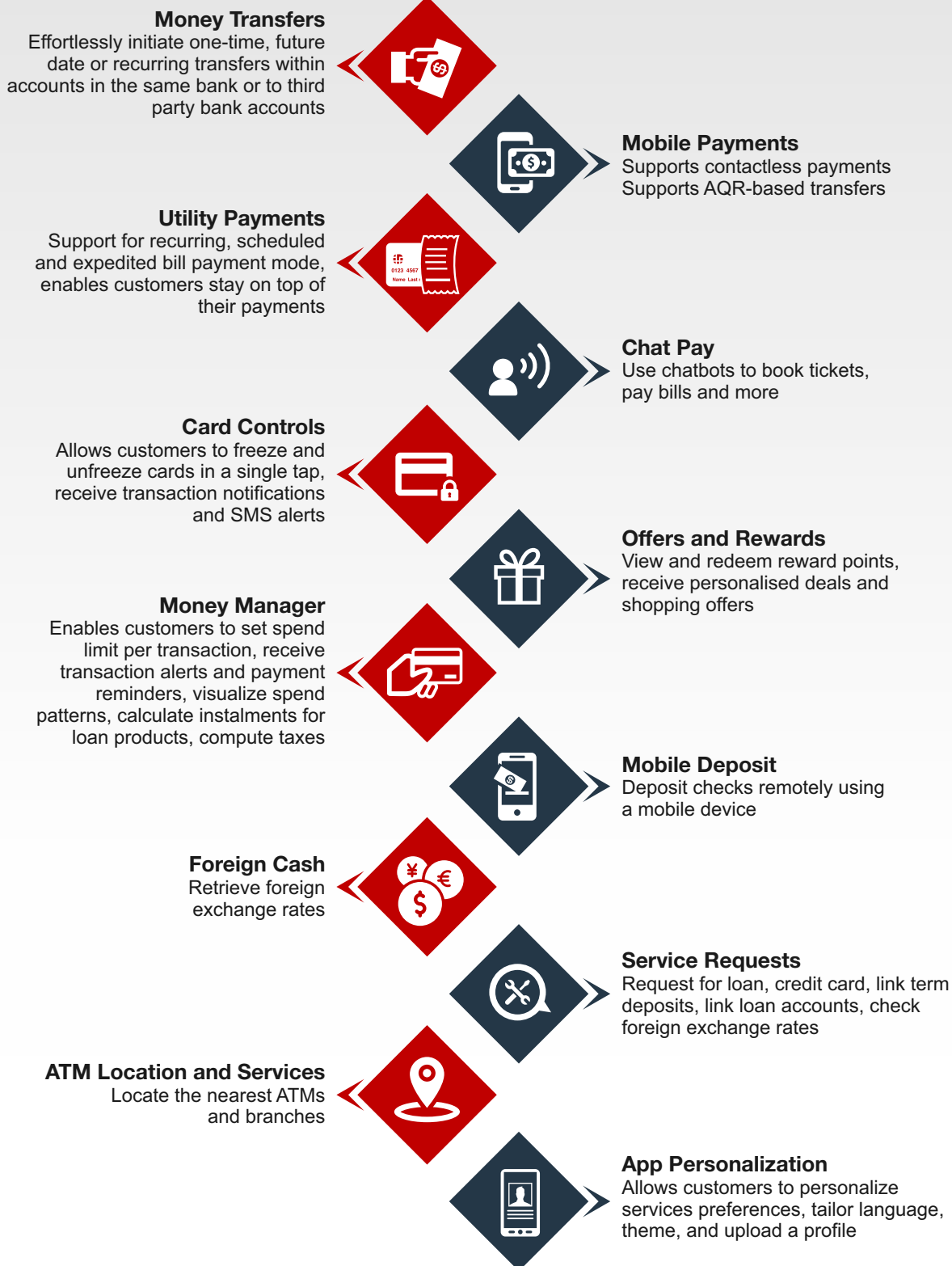
Built-in ready adaptors for integration with Core Banking systems and merchant applications improve time to revenue.

➤ **Available as a hosted and a licensed offering**

FSS Mobile Pay is available as a licensed solution or can be hosted on FSSNeT, FSS private cloud. It provides single and multi-institution capabilities to meet a bank's needs today and tomorrow.



Delight Customers with a Broad Range of Services



Extends Convenient Ways to Engage and Pay



TONE PAY:

Allows customers to make proximity payments using low-frequency sound waves



TAP - n - PAY:

Customers can link cards to the FSSMobile Pay App to make contactless payments at the point of sale



SCAN - n - PAY:

Enables customers to link cards to make contactless payments at the point of sale



CHAT PAY:

Discover new services quickly and conduct a wide range of transactions - mobile recharge, ticket booking and utility payments. Built-in machine-learning algorithms grow in sophistication with the customer's transaction patterns and ensure high accuracy of responses



GLOBAL PAY:

Facilitates instant secure, cross-border money transfers in partnership with a globally leading blockchain service provider. At the backend, FSS Mobile Pay leverages blockchain technology for secure real-time transaction authorization

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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