



CMS v5.0

now on

HP NonStop

A Global Payment Systems Company



Datacard

100+

customers worldwide

\$375m

revenue fy19

Iusis

1600 employees

23 years

\$102m

revenue fy14

\$170m

Investment next 3 years

\$100m

Investment committed

FSS - India's largest payments processing & technology company



6m txns daily
@FSSNeT

20+ mobile
banking
customers

>500m cards
issued

23 years

#1 internet payments
mobile payments
gateway
PCI-DSS 2.0

1600 employees

20+ internet
payment
customers

31,000 ATMs

8,500 ATMs End2End

10,000 ATMs driving

\$100m
investment
committed

60m txns daily
@client locations

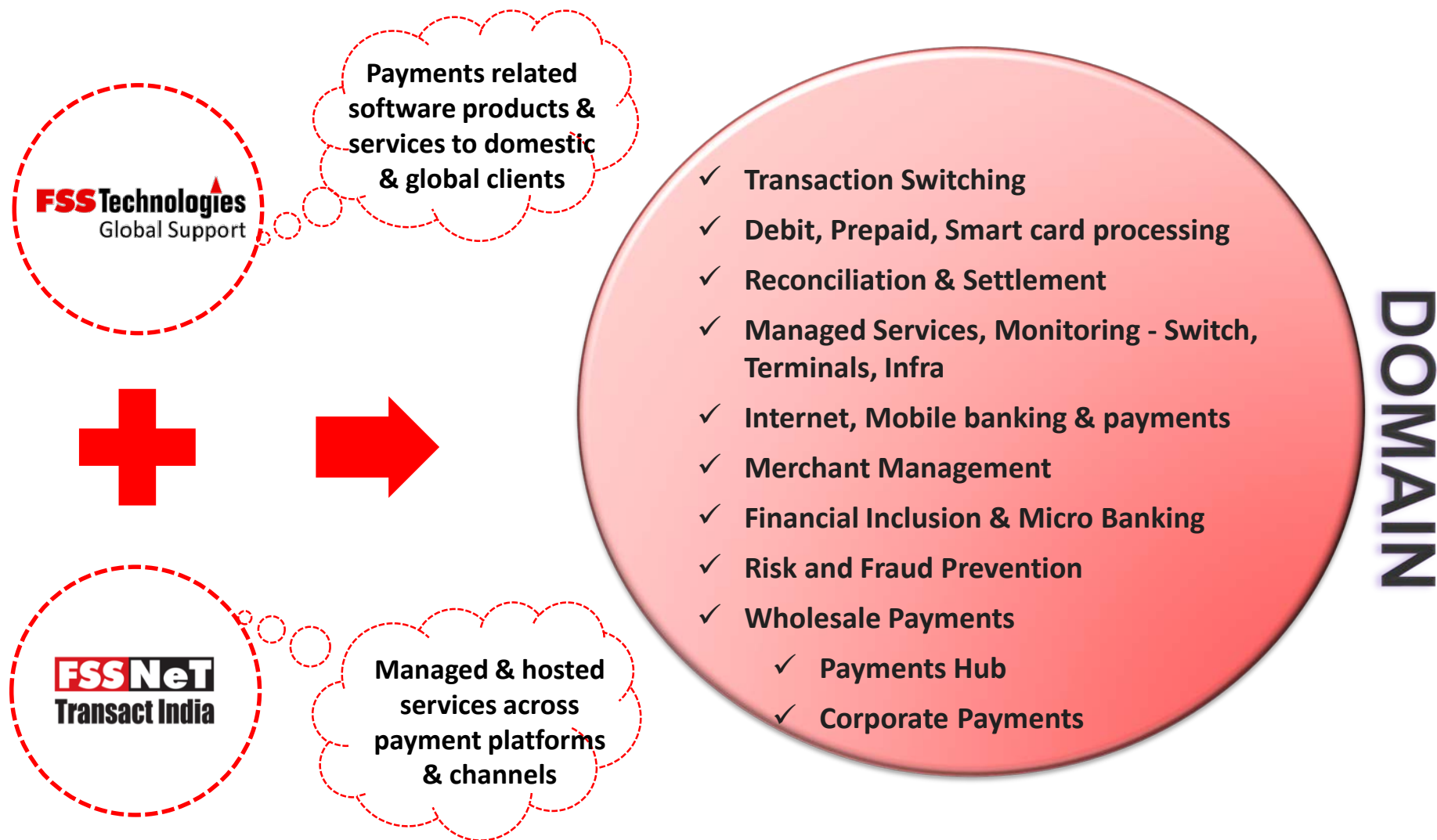
100+ customers
worldwide

PA-DSS Certified



- cms
- recon
- merchant

Expertise across the Payments Ecosystem



Presence across the Payments Domain

VALUE ADDED PAYMENTS



Bill Pay &
Utilities



Institution Fee
Payment



Prepaid &
Loyalty

BACK-OFFICE PROCESSING



ATM/Debit/
Prepaid &
Smart
Cards



Merchant
Acquiring &
Managed
Services



Generic
Recon



Fraud
Detection &
Prevention

ATM / POS SERVICES



ATM / POS
Monitoring &
Mgt



ATM EJ &
Content



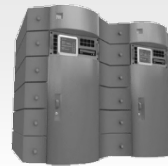
ATM Cash
Mgt &
Recon



ATM/POS
Testing &
Cert



Domestic &
Regional Interchange



ATM / POS Switch Servers



FSS
Digital Payment Servers



Business
Continuity
Servers (DRS)



Wholesale Payments
Payments Hub
Corporate Payments



Core
Banking
Hosts

ATM SERVICES



NCR



Diebold



Wincor

POS SERVICES



Mobile POS



POS



Micro ATM

DIGITAL PAYMENTS



Internet
Payment
Gateway



Mobile
Banking &
Payments



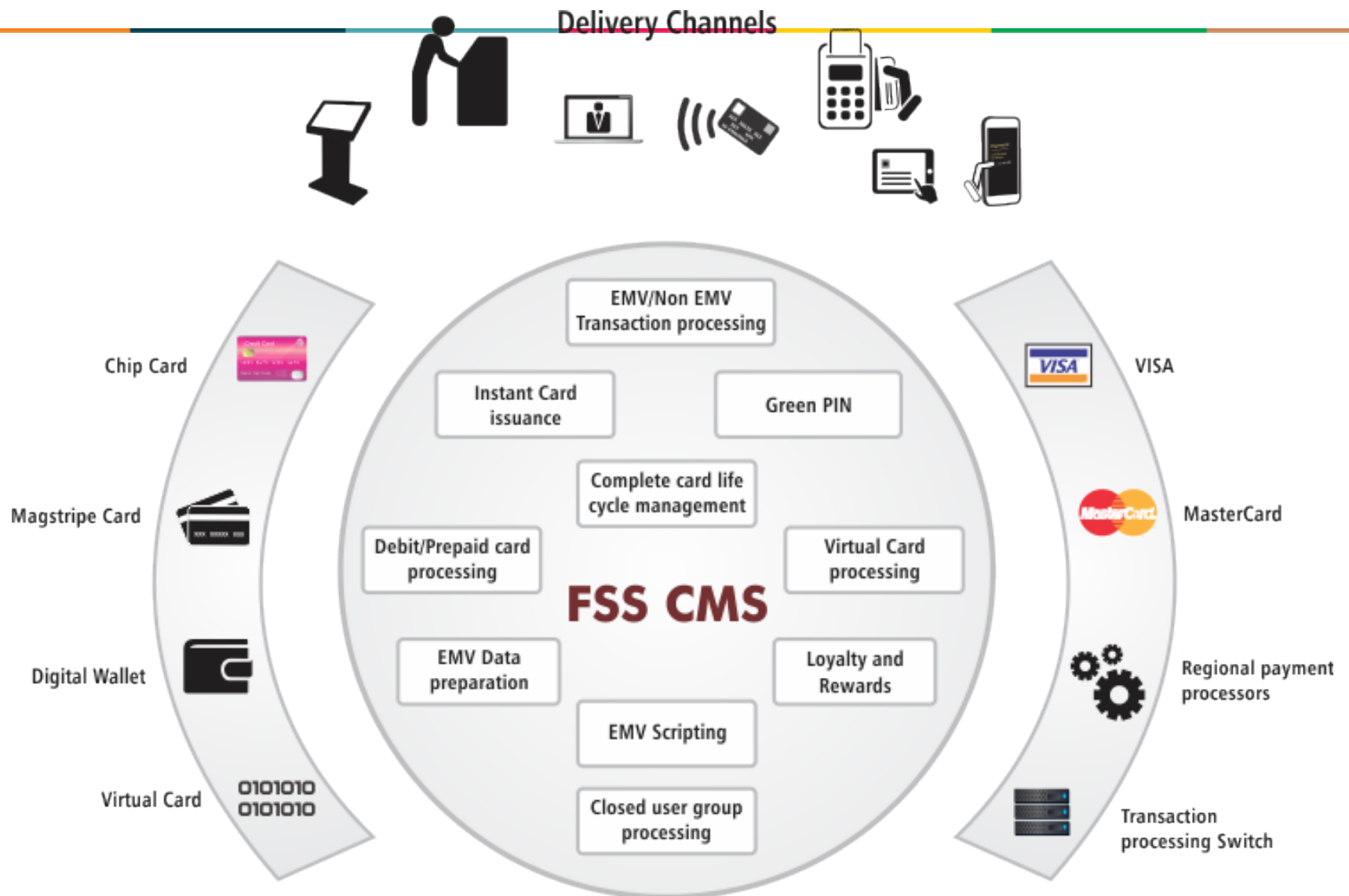
Financial
Inclusion &
Remittance



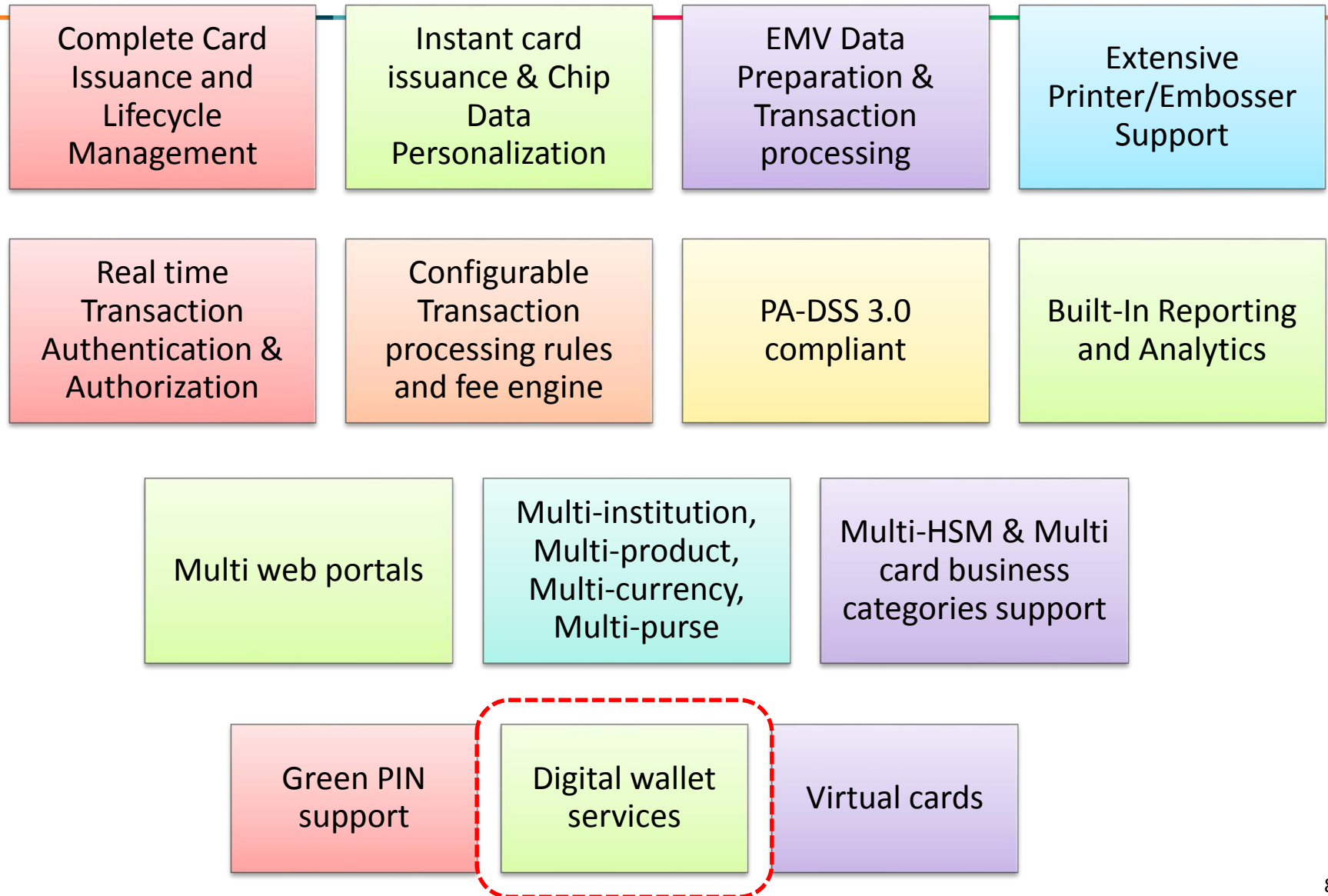
CMS v5.0

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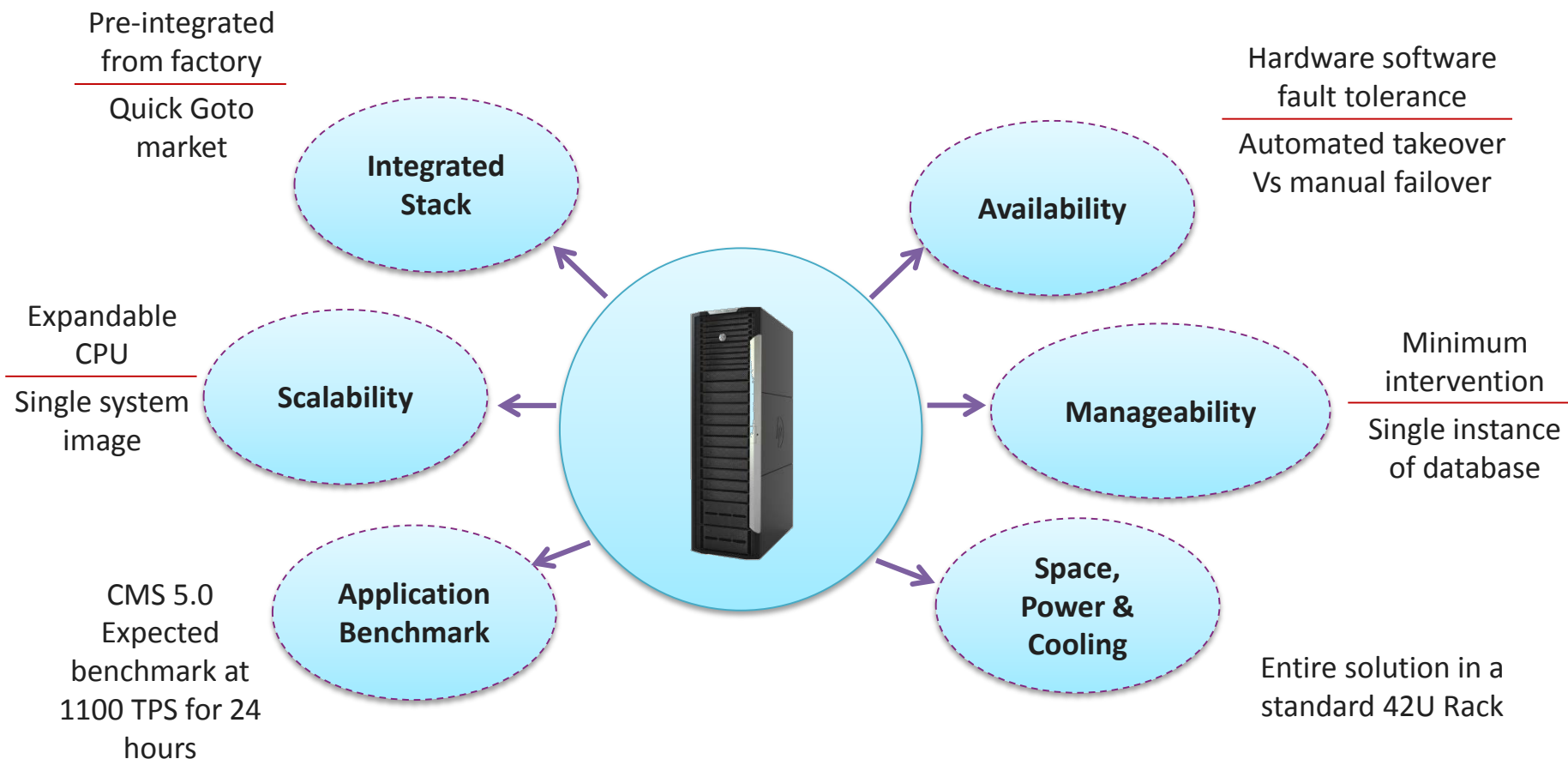
HP NonStop



Highlights



FSS CMS on HP NonStop



- 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;

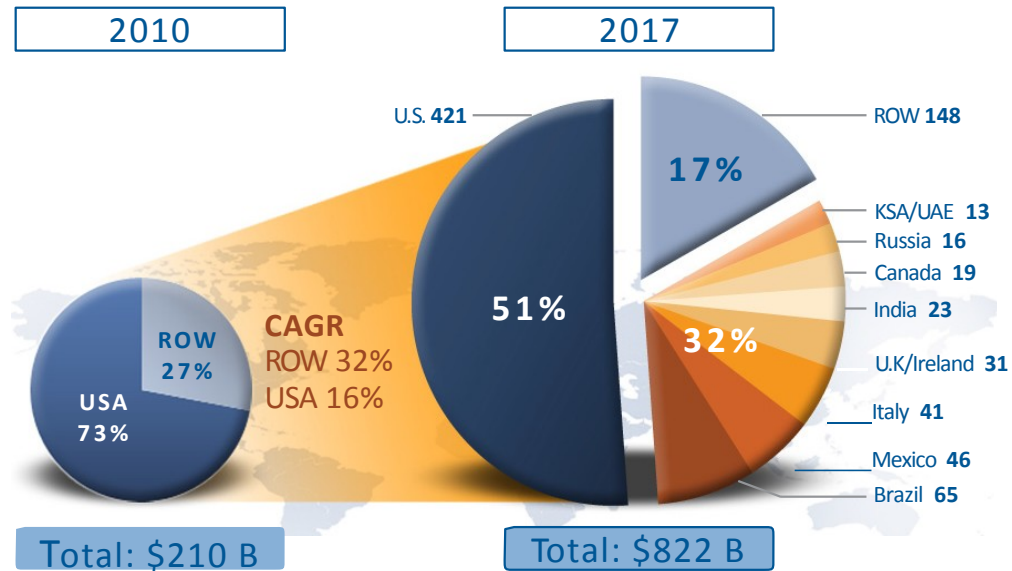
\$822 Billion

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

Growth.....



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

- 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
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