



# FSS Toggle

Instant Card Control at Your Fingertips



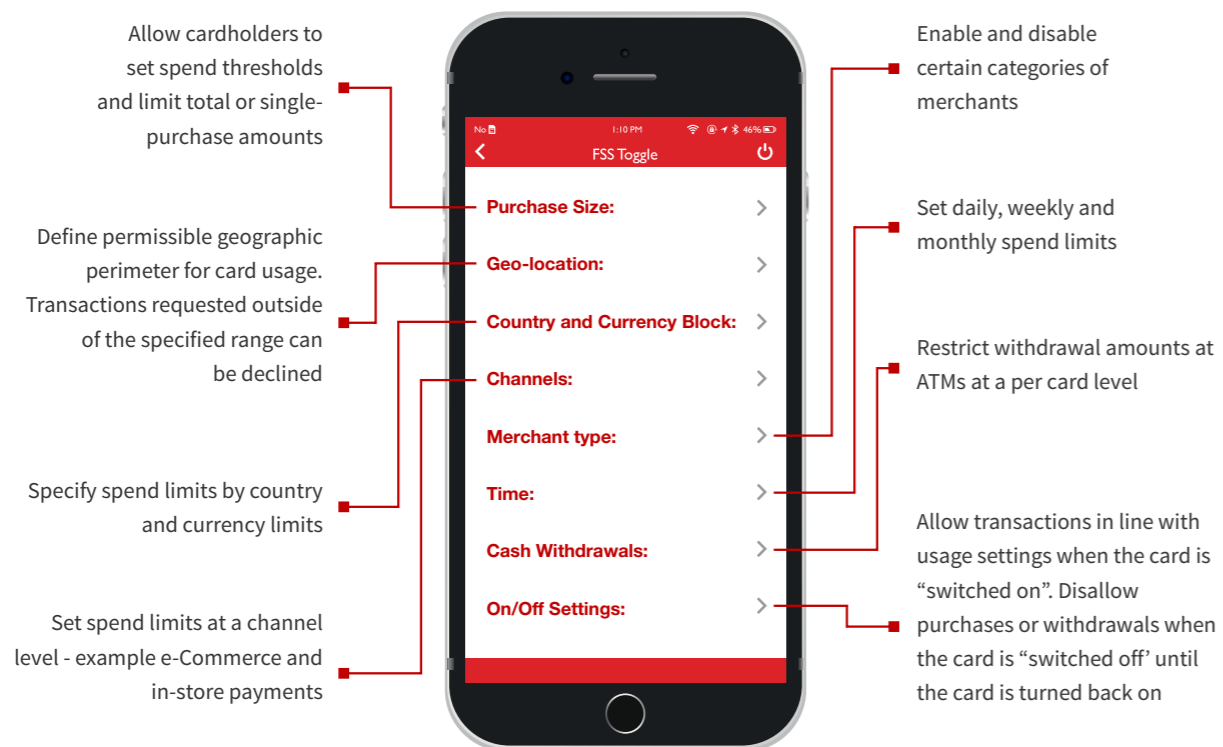
The rapid proliferation in the number of payment end-points and channels increases the risk of data breaches. For issuers, securing customer trust in emerging digital payment propositions is critical to drive transaction volumes and revenues. In addition to centralised security measures, empowering cardholders to take on a more active role in fraud protection can help banks strengthen counter-fraud mechanisms as well as foster greater trust in digital payments.

## Card Control at Your Fingertips

FSS Toggle minimises the risk of fraud by allowing cardholders to proactively manage how, when and where cards are used. With FSS Toggle, cardholders can set spend limits on their cards using a mobile app or the issuers' mobile banking application or Net banking. Cardholders receive instant notifications on transactions that breach pre-defined rules. The ability to promptly detect and respond to fraudulent activity instils confidence and increases cardholder satisfaction in the issuer's card program.

## How FSS Toggle Works

FSS Toggle empowers cardholders with a broad suite of controls to better manage card transactions and prevent fraud. Cardholders have the complete flexibility to use the available set of controls in any combination to block or unblock transactions on primary and dependent cards. These include:



## Use Cases



### Traveling on Business:

Enable international transactions and disable international online and in-store payments on return



### Block Online Shopping:

Turn off all transactions from Internet-based merchants



### Set Safe Mode:

Enable a single transaction on the card. For example, sending staff on a specific errand



### Misplaced Card:

Just turn it off until it is found, instead of calling the bank to cancel



### Stay on Budget:

Create customized spend profiles for each dependent card and proactively monitor where, when and how dependents spend



# Benefits We Bring

FSS Toggle offers issuers opportunities to provide added value to cardholders, profitably differentiate card programs and grow revenues.

## Supports all Cards

FSS Toggle is secure and flexible and can be used with prepaid, debit and credit card products including international and domestic card schemes.

## Strengthens Anti-Fraud Mechanisms and Lowers Fraud Loss

Crowd-sources fraud prevention and lowers losses resulting from transaction scams by allowing consumers to define spend limits and monitor transactions on the go.

## Boosts Revenue from Higher Card Usage

Added level of access, management and control heightens sense of confidence and translates into higher card usage and revenue.

## Expands Cardholder Base

Ability to prescribe spend limits for dependent cards enables banks to tap into the younger demographic, creating a ready base of future consumers for banking products.

## Improve Brand Equity

Embeds brand into the daily financial lives of customers, driving card preference and creating opportunities for product cross-sell and upsell.

## Accelerates Deployment via Standardized Integration Interfaces

Supports standard interfaces - ISO 8583, XML and Web API calls - to facilitate faster integration with the financial institutions' existing infrastructure - bank switch, bank host, card host - as well as mobile and online banking.



### Broadens Reach

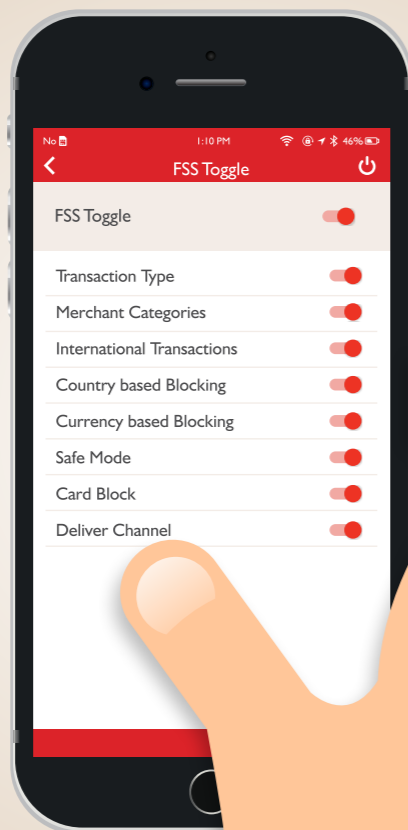
Supports all major devices and platforms - Android, iOS and Windows, enabling banks to address a broad base of cardholders.

### Flexible Commercial Models

Based on issuers' business needs, FSS supports CAPEX as well as OPEX-based commercial models.

### Totally Secure

PA-DSS 3.2 compliance provides an added layer of security and ensures all sensitive data is encrypted.



### 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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