

# INFOSYS MERCHANT MODERNIZATION OFFERINGS





## ABOUT INFOSYS

Infosys is a global leader in next-generation digital services and consulting. We enable clients in 46 countries to navigate their digital transformation.

*With ~40 years of experience in managing the systems and workings of global enterprises, we expertly steer our clients through their digital journey. We do it by enabling the enterprise with an AI-powered core that helps prioritize the execution of change. We also empower the*

*business with agile digital at scale to deliver unprecedented levels of performance and customer delight. Our always-on learning agenda drives their continuous improvement through building and transferring digital skills, expertise, and ideas from our innovation ecosystem.*

## Key Statistics



\$14.2 b Revenue  
 \$50+ b Market Capitalization  
 \$5 b Cash Assets  
 1659 Clients

### Talent



267,953 Employees  
 46 Countries  
 144 Nationalities

### Learning Investments



World's Largest Corporate University  
 20+ Academic Partnerships

### Awards and Recognitions



NASSCOM Customer Service Excellence Award  
 BEST Awards by the ATD, US

### Industry And Technology Services

Financial Services, Insurance, Healthcare  
 Consumer Tech, CPG, Retail, Logistics  
 Services, Utilities, Resources Energy  
 Telecoms Media Entertainment  
 Hi-Tech, Manufacturing

-  Application Development And Maintenance
-  Cloud
-  Infrastructure Management Services
-  Engineering
-  Mobility
-  Business Process Outsourcing
-  Management Consulting Services
-  SAP and SFDC Services
-  Advanced Technologies
-  Infosys Products

## Infosys' Financial Services ADM and Cards & Payments Domain Practice

<b>\$1+ Billion</b> Revenue	<b>18,000+</b> ADM FTE	<b>30+Yrs</b> ADM Experience	<b>500+</b> Technocrats / Architects
<b>70+</b> FS Clients	<b>50+</b> Alliances	<b>98%</b> Client Retention	<b>100+</b> Publications

Our deep domain expertise is fostered by unique capabilities built across FS Domain landscape

	Consumer Banking	Commercial Banking	Capital Markets	Cards and Payments	Risk and Compliance
Strong Workforce	6000+	4000+	8000+	6000+	2500+
Domain Experts	300+	250+	500+	500+	500+
Repository Assets	300+	300+	500+	520+	220+

<b>4 out of top 6</b> European Banks	<b>2 out of top 4</b> Australian Banks
<b>5 out of top 6</b> Mortgage Originators	<b>3 out of top 5</b> Card Issuers
<b>5 out of top 10</b> US Banks	<b>4 out of top 10</b> Acquirers Worldwide
<b>9 large GIC</b> Captives Support	

**A strong dedicated Cards & Payments practice**

6000+ People	500+ Domain Experts	520+ Assets in Repository	Global Presence
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**Domain Penetration**

4 out of 4 Payment Networks	4 of top 10 Acquirers	3 of top 5 Card Issuers	Payment Hub Implementation for 8+ global Banks
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**Centre of Excellence**

Product COE for Finastra GPP, Dovetail, ACI	Product COE for Fiserv VisionPLUS	ISO20022 and SWIFT COE
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**Product / Platform Tie-ups**

**Infosys is Leader in IDC MarketScape - Integrated Payment Platforms & Payments System Implementation Services**

- Infosys is positioned in the Leaders category in the IDC MarketScape for worldwide Integrated Payment Platforms
- Infosys emerged as 'Leader' and Top-most player in IDC Vendor Assessment report on Payment System Implementation Services in their latest ratings

## Infosys Merchant Acquiring Platform Services Capabilities

**Merchant Acquiring Business is being disrupted by**

Changing consumer preferences

Competition from non-traditional players

Regulatory Intervention

Technology enabled innovation

Cost pressure

**Forcing Merchant Processors and Merchant Acquirer to modernize**

Embrace Digital

Impact of the Pandemic

Payments beyond Card Rails

- Digital Merchant Onboarding and Merchant Servicing
- Merchant Offers driven by data analytics
- Cloudification of Mobile POS

- Consumers preference for no-touch payments has led to uptick in EMV Contactless & NFC Mobile Transactions
- Omni-channel acquisition has become table stakes
- Increasing shift of fraud to CNP Transactions

- Increased adoption of Real Time Payment rails at Merchant outlets
- Increased adoption of payments using Virtual Currencies

**Infosys offers end-to-end Platform Consulting, Implementation and Operation services to enable Merchant Acquirers to modernize and stay competitive**

**Digital First Platforms**

- Frictionless payment experience across Physical / Virtual / Augmented world
- Value Added Services on Mobile POS

**Data driven Platform**

- Data Monetization through cross-selling / up-selling
- Contextual, uber-personalized, location based digital offers
- Analytics driven Fraud Detection

**Efficient Platforms**

- Digital Front-end to build on existing platform capabilities
- Platform modernization and SI services to re-imagine legacy IT landscape

# Infosys Merchant Acquiring Platform Services Capabilities

## Infosys Service Offerings for Modernizing Merchant Acquiring Platforms

### Merchant Acquiring Platform Roadmap Consulting

- Platform Assessment - Functional & Technical
- Develop Target state
- Develop Roadmap

### Enabling APIfication of Merchant Acquiring Platforms

- Discoverable API catalog
- REST API Services for digital enablement
- Standardization and Rationalization of services

### Digital Services enabled by human-centric design capabilities

- End-to-end implementation services
- Secure Dev Ops
- Hyper automation
- Design capabilities and living labs

### Merchant Acquiring Platform Modernization

- Rationalization of multiple Platforms into a unified platform
- Merchant Platform Roadmap Refresh
- Migration / re-hosting of Merchant Platforms
- Replacement of legacy Merchant platforms using 3rd Party Package Implementation / Custom build components

### Cloud Transformation

- Cloud based Merchant Acquiring Platforms enabling automation and efficiency
- Hosting data on Cloud
- Modernization of Merchant Acquiring Platforms using cloud native, open-source technologies components

### Digital Payments

- Loyalty, Promotion, Personalized Offers
- Digital wallets
- Tokenization Services components

## THE OUTCOMES WE'VE DELIVERED

- Standardized the acquisition process by replacing regional tools with global tool for Merchant LoB of Global Card Player
- Mobile Point of Sale Solution for a leading US retailer
- Implemented Infosys Edge - Credit Servicing Platform for Merchant Finance Program for a Global Card Player
- Implemented Systems for Merchant On-boarding and Merchant set-up for Merchant LoB of Global Card Player
- Upgraded Settlement Systems for Merchant Services LoB of Large US Bank
- Integrated payment gateway for a top tier Software Product company
- Finance Transformation - GL implementation, Billing Process Definition for a Large US-based Merchant Acquirer
- Built Merchant Reporting System for Merchant Services LoB of Large US Bank

For more information, contact [askus@infosys.com](mailto:askus@infosys.com)

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Navigate your next

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