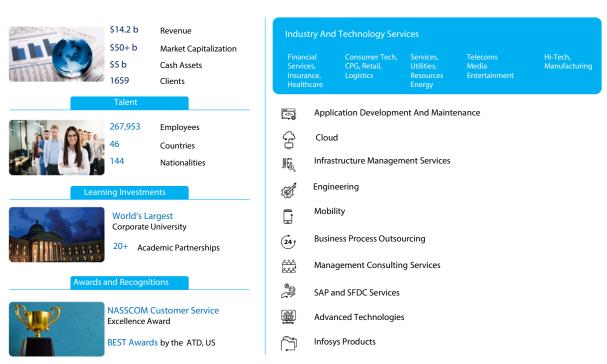
INFOSYS MERCHANT MODERNIZATION OFFERINGS







Key Statistics



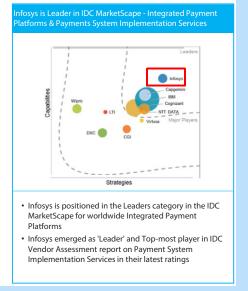
Infosys' Financial Services ADM and Cards & Payments Domain Practice

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

Our deep domain expertise is fostered by unique capabilities built across FS Domain landscape							
	(2)			<u> </u>	S		
	sumer nking	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+		

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

A strong dedicated Cards & Payments practice							
6000+ People	500+ Domain Experts	520+ Assets in Repository		Global Presence			
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				
Centre of Excellence							
Product COE for Finastra GPP, Dovetail, ACI		oduct COE for Fiserv VisionPLUS		ISO20022 and SWIFT COE			
Product / Platform Tie-u	FINA	STRA	dovetail				
episodesix	fiserv	New	⁷ Day	⇔ pismo			



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

Consumers preference for no-touch payments has led to

- Digital Merchant Onboarding and Merchant Servicing
- Merchant Offers driven by data analytics

Cloudification of Mobile POS

- 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
- 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

- 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

- 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, opensource 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

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