zensar
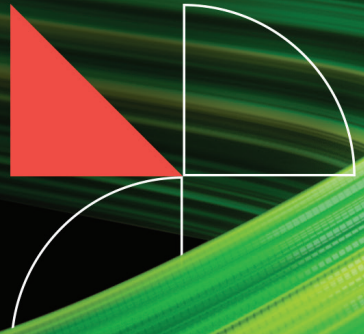
Securing Payments Transformation With Velocity

Zensar's Payments Practice Overview

A robust and fast-growing payments practice with rich global experience across fintech, banks, card issuers, merchant acquirers, network providers, payment processors, and deep expertise across the payment value chain.

Clients:
25+ clients globally within BFS and cross industry.

Consulting team:
50+ payments consultants providing rich industry perspective, thought leadership, and consulting services.

Partners:
Strong and growing payments partner ecosystem (Iliad, Inetco, Feedzai, EZOps, Axway, AppDynamics, etc.).

Frameworks:
Business IT assessment, open banking framework, regulatory compliance, ZenEval platform assessment.
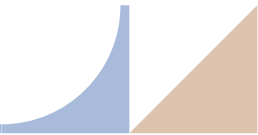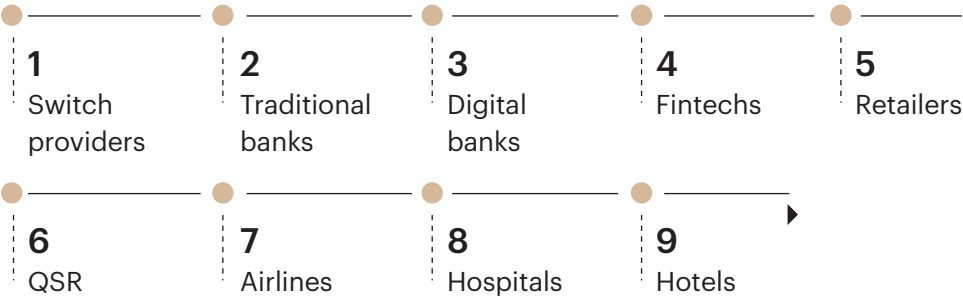
Domain training collaterals:
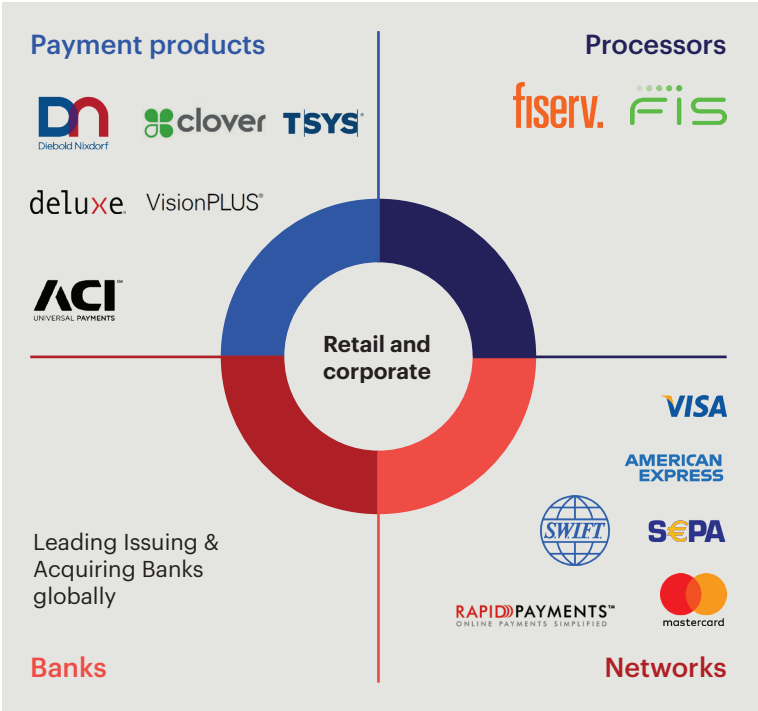L0, L1, L2 for payments, real-time payments, and cards business functions.

Case library:
Ready reference functional test case library.

Zensar's payments practice is focused on the strategic and operational needs of every industry vertical

1 Switch providers

2 Traditional banks

3 Digital banks

4 Fintechs

5 Retailers

6 QSR

7 Airlines

8 Hospitals

9 Hotels

We are a trusted payments partner across the payments ecosystem

Payment products

Diebold Nixdorf

clover

TSYS

deluxe

VisionPLUS

ACI UNIVERSAL PAYMENTS

Processors

fiserv.

FIS

Retail and corporate

Leading Issuing & Acquiring Banks globally

Banks

VISA

AMERICAN EXPRESS

SWIFT

SEPA

RAPID PAYMENTS ONLINE PAYMENTS SIMPLIFIED

mastercard

Networks

Payments
Service Offerings

Drive experience, transformation, efficiencies, and insights

1. Payments Transformation Services

Legacy platform modernization, open banking, and real-time payments

2. Payments Experience Services

Experiental payments and opti-channel strategies

3. Consulting and Advisory Services

Target state definition, regulatory compliance, product consulting, and functional testing

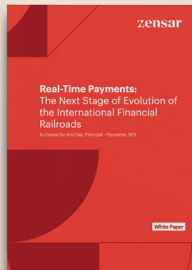### 4. Data Science and Analytics

Data modernization, insights, and intelligent decisions

5. Sustenance/Re-engineering Services

Drive Run the Bank initiatives, improve efficiencies, and enhance delivery certainty

Thought Leadership

Real-Time Payments:
The Next Stage of Evolution of the International Financial Railroads

Re-inventing the ATM in an Increasingly Cashless Economy

The Buy Now Pay Later (BNPL) revolution: Accelerating Embedded Finance adoption

The Payments Industry Revolution
Abandoning 'Small Change' for Big Bets

Visit **www.zensar.com** for more insights

Industry Frameworks

Open banking

End-to-end framework to help clients define their open banking/API strategy and recommend the right technology choices, adoption, and management.

Embedded finance/payments

This framework deliberates requirements and impact areas for implementation and realization for a financial institution.

Real-time payments

This framework explains the key entities required in the ecosystem, reference business architecture, and underlying core business processes as a starter kit.

Payments test automation

Custom-built AI/ML-enabled selenium-based payments test automation framework, pre-built test libraries, and rapid test automation development capabilities.

Experience Across the Payment Value Chain

Digital payments solutions

Masterpass, push payments, and SRC solutions

P2P digital payment platform support (including NextGen, Bill Pay, Zelle) for a leading fintech company

Merchant point of sale solutions

Development and support partner and point-of-sales solutions provider (BOT model) for a next-gen cloud-based mobile-first platform delivering 100% increase in sprint velocity over 12 months and 50% API automation

Payment gateway

Cloud-native payment gateway solution for a leading FTSE 250 financial and consumer services organization resulting in savings of £2.5 million and 55% savings in project costs

Payments platform modernization

Payment hub modernization for a leading bank in the UK, managing the E2E payment IT ecosystem, driving increased payments capacity by 130% and operational efficiency by ~25%

Corporate payments

Over nine years of 24X7 support and maintenance of an enterprise corporate payments platform for a leading bank in SA that operates across 19 countries and delivers 87% reduction in daily average production job failures

Core credit card processing

Implementation partner for credit card processing for a Fortune 500 fintech leader to build new services using open API standards over existing VisionPLUS services

Open banking and API's

Open banking platform integration for a challenger bank, enabling initiation and submission of payments in near-real-time supporting PSD2 and SCA regulations

Banking/payments app integration for Apple watch in a first for wearables

Emerging tech in payments

Credit card customers' attrition prediction model for a leading credit card company with a robust AI/ML-based solution achieving 98% efficiency

Non-fungible token for track and trade of digital art for a global auction house

Why Zensar?

A NEW
zensar

Think Velocity:
I3E philosophy

Clear vision:
strategic focus areas

BFS industry focus

Value-driven
alliances ecosystem

Nimble, agile,
and responsive

Innovation-driven experience to engineering to engagement philosophy

Clear execution push built around five strategic focus areas to drive growth leveraging our core strengths

Focus on banking and financial services (BFS) growth across NA, Europe, and Africa by investing in sales, consulting, and solutions

A mutual value and investments-driven strategy for enterprise technology and domain product partners

Three-pillar client engagement integrating advisory, relationship, and delivery

zensar

An **»RPG** Company

We conceptualize, build, and manage digital products through experience design, data engineering, and advanced analytics for over 130 leading companies. Our solutions leverage industry-leading platforms to help our clients be competitive, agile, and disruptive while moving with velocity through change and opportunity.

With headquarters in Pune, India, our 11,500+ associates work across 33 locations, including Johannesburg, Cape Town, San Jose, Seattle, Princeton, London, Singapore, and Mexico City.

For more information, please reach out to
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