

DELIVERING NEW PAYMENT
POSSIBILITIES – SECURE.
SEAMLESS. SCALABLE.



Infosys[®]
Navigate your next

INTRODUCTION

In a rapidly evolving digital economy, payments are not just transactions but experiences. At Infosys, our cards and payments practice empowers financial institutions, fintechs, and payment processors to reimagine their offerings, accelerate innovation, and stay ahead of changing consumer expectations.

We bring deep domain expertise, strategic partnerships, and cutting-edge solutions across issuing, acquiring, processing, real-time payments, and digital wallets. Focusing on modernization, security, and customer-centric design, we help our clients navigate regulatory complexity, drive operational efficiency, and unlock new revenue streams.

Whether you're transforming legacy platforms, launching next-gen payment products, or embracing embedded finance, Infosys is your trusted partner on the journey to a future-ready payments ecosystem.



WE HAVE A STRONG STORY IN CARDS & PAYMENTS THAT HAS SERVED US WELL



9 of the top 10
US banks



3 of the top 4
banks in Australia



4 of the top 6
European banks



70% of banks
in India

Our service offerings,

Make IT Transformation a Reality for Banks/FIs

- Manage nearly **1.2B** cards
- Support remittance platforms that transfer over **\$250B** annually
- Enable over **23M** merchants to process payments

Work with the Leading Card and Payment Companies

4 out of 4
payment networks

3 of the top
5 card issuers

Payment hub implementation for **8+** global banks

4 of the
top 10 acquirers

powered by an
AI-first approach

Payments Ops
Workbench

Infosys Rewards
Solution

AI-based Transaction
Fraud Detection

Infosys Payment
Modernization

Revenue
Management

Finacle
Payments

Finacle
Message Hub

Finacle Payments
Connect

and strengthened
through deep partnerships
with payment fintechs,



are validated by
recognition from leading
industry analysts.

★
Leader in IDC
MarketScape
–Worldwide Integrated
Bank Payment Systems
2024 Vendor
Assessment

★
Recognized by ISG as a
Leader in Payment and
Card Processing
Services in the US, UK,
and Nordics

★
Recognized as a 'Leader'
in Payment
Modernization
Technology Services in
the ISG Provider Lens™
Quadrant Study on
'Digital Banking Services'

★
Rated as a 'Market
Leader' and achieved
'Horizons 3' positioning
in HFS Cards and
Payments Horizons

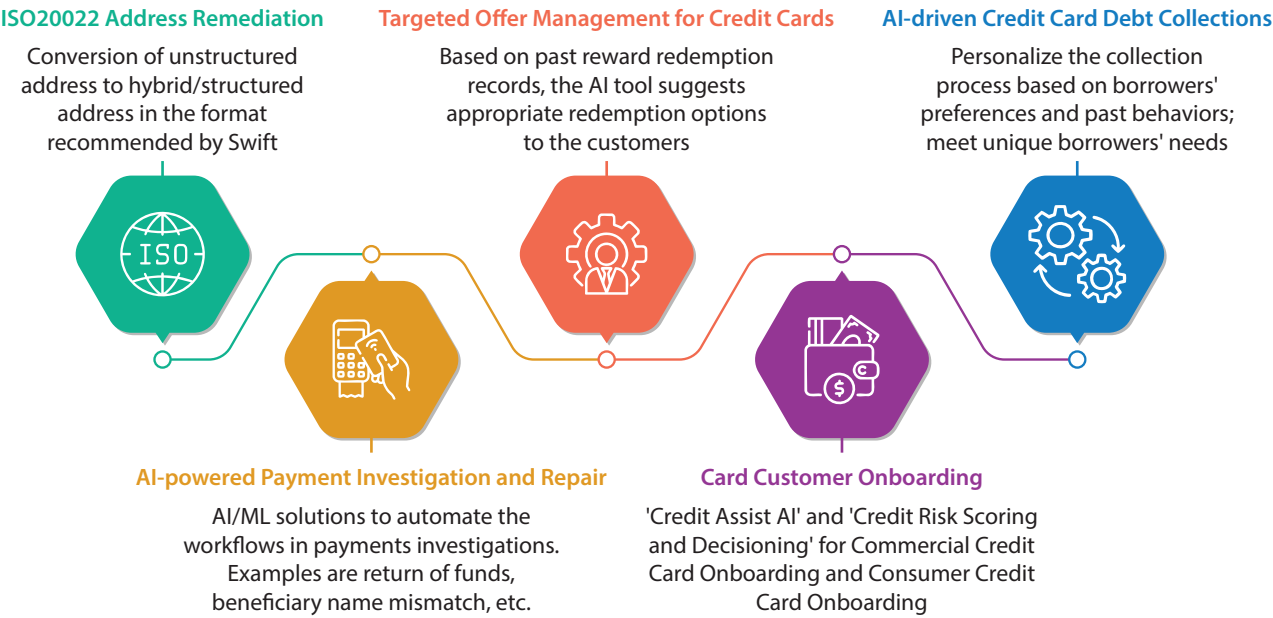
★
Emerged as a 'Leader' in
the inaugural Everest
Payment Services PEAK
Matrix

KEY SERVICE OFFERINGS FOR CARDS & PAYMENTS INDUSTRY PLAYERS

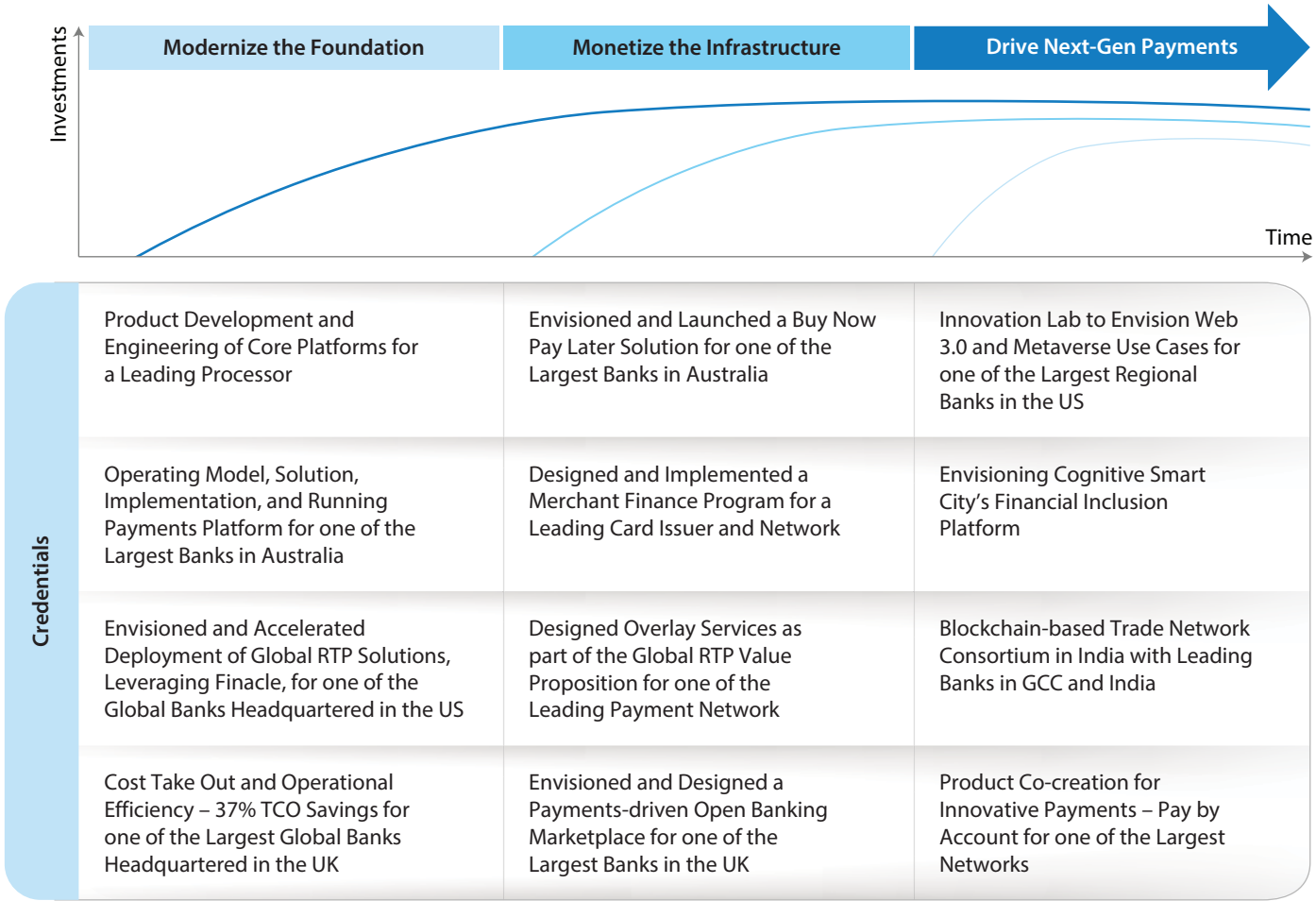
Digital Customer Journey <ul style="list-style-type: none"> Digital Platforms for Customer Onboarding, Customer Self-servicing, Collections, Disputes Management, Contact Centre Management 	Transforming Payment Operations <ul style="list-style-type: none"> Payment Reconciliation Automated Payments Investigation and Repairs through AI/ML 	Card Platform as a Service <ul style="list-style-type: none"> Tie-ups with Leading Industry Players for PaaS Offerings in Card Issuing and Merchant Acquiring System Integration and Implementation Services
	Credit Card Collections <ul style="list-style-type: none"> Advisory Services Platform Implementation System Integration Functional Testing Platform Modernization 	
	Card Platform Modernization <ul style="list-style-type: none"> Design, Development, Testing, Implementation Portfolio Migrations Legacy Modernization Operational Data Store Appln Re-architecting 	
	Card Transaction Processing Platforms <ul style="list-style-type: none"> Platform Implementation System Integration Network Modernization Functional Testing 	
	Commercial Payments and Data Monetization <ul style="list-style-type: none"> B2B Cross-border Payments Corporate and Virtual Cards for Expense Management Channel Upgrades for Payment Initiation 	
AI/ML Solutions <ul style="list-style-type: none"> Card Fraud Management Customer Servicing Originations Loyalty Offers Default Prediction Collections Dispute Processing 		Payment Gateway Integration <ul style="list-style-type: none"> Tie-ups with Leading Industry Players for eCom Payment Gateway Services System Integration and Implementation Services
Modernizing Payment Infrastructure <ul style="list-style-type: none"> In-house Built SAAS COTS Product 		Card Platform Roadmap Consulting <ul style="list-style-type: none"> Platform Assessment, Developing Target State and Platform Roadmap Definition Advisory Services and Blueprinting
Loyalty CoE <ul style="list-style-type: none"> Advisory Services Platform Modernization System Integration Functional Testing Rewards Soln (In-house IP) 		Cards Industry Regulations / Cryptography <ul style="list-style-type: none"> BA for PCI DSS Initiative PSD2 Data Localization Offerings Quantum Encryption
3rd Party Product CoE in Card Txn Switch <ul style="list-style-type: none"> 3rd Party Switch Product Competency-based Services System Integration and Implementation Services 		Merchant Acquiring <ul style="list-style-type: none"> Advisory & Blueprinting Design, Development, Testing Legacy Modernization Reverse Engineering Platform Maintenance / Support 3D Secure



...AND AI FOUNDRY FOR AI/GEN-AI USE CASES ACROSS THE PAYMENT VALUE CHAIN



WE ARE ALIGNING WITH CLIENTS GLOBALLY IN TRANSFORMATION ACROSS THE SPECTRUM



...THEREBY DIFFERENTIATING OURSELVES THROUGH OUR 'FRONT-TO-BACK' CAPABILITIES ACROSS DOMAIN AND TECHNOLOGY

Strategy to Implementation

Convergence of Domain, Technology, Data, People, and Process to Deliver Business and Operational Outcomes

Scale, Breadth, Reach

110+ Clients
100+ Delivery Centers
Global Innovation Centers

Comprehensive Domain Coverage

Banking & Financial Institutions (Acquirers and Issuers), Payment Service Providers (PSP), National Payment Infrastructure Providers, Card Networks, Emerging Payments, Fintech, Others

Horizontal CoEs: Infosys Cobalt, Applied AI, BPM, RPA, etc.

R&D and IP

Finacle | FS Cloud | Topaz for FS |
500+ Industry-specific Assets
20 + Industry-specific Reference Architecture and Solution Blueprints
iCETS | Living Labs | Infosys Innovation Network

Partner Ecosystem

100+ Products and Fintech Partners |
Joint GTM | Joint Solutions

Financial Services Talent

80,000+ Dedicated FS Talents, Focused
Internal and External Certification, LEX,
Playgrounds, Partner Events

Focused Client Coverage

Business | Technology | Operations | Across
the Value Chain – from M&A / Strategy to
Operations

Innovative Business Models

POD | Studio | Platform
Business Outcome | IP-based | Gain Share |
Unit of Work | Outcome Based

For more information, contact askus@infosys.com



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