



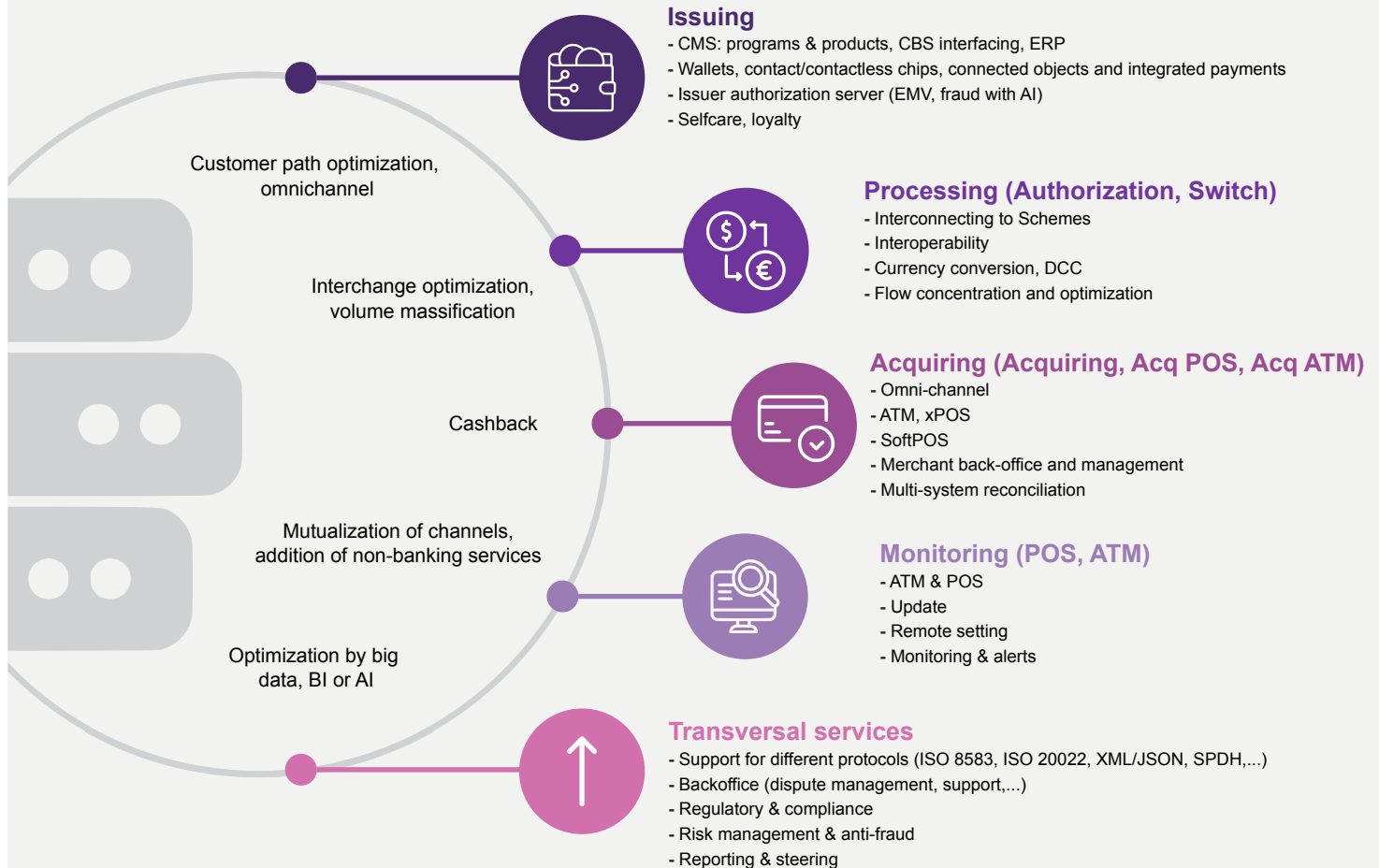
Spark

MSS SPARK is the new modular payment system, natively integrable, provided by MS Solutions.

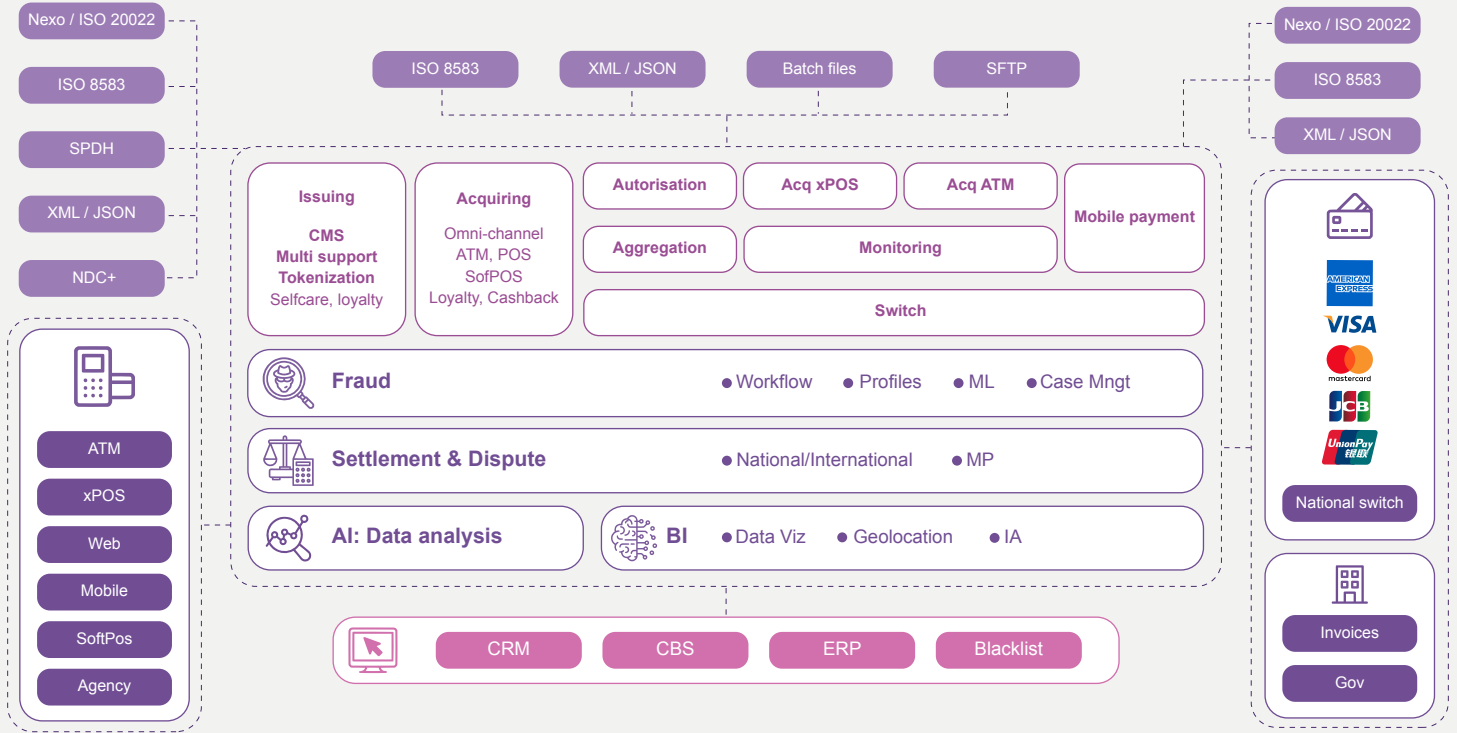
It relies on AI techniques. Fraud detection and data analysis draw particularly on these techniques for better performance.

The solution implements and manages all the classic protocols (ISO 8583, SPDH, NDC+, etc.) as well as the ISO 20022 protocol.

MSS SPARK MAIN FEATURES



MSS SPARK ARCHITECTURE



MSS SPARK HIGHLIGHTS

MOBILE PAYMENT



- White Label
- Wallets & digitized cards
- Optimized UX
- E-Kyc, electronic signature

AI: DATA ANALYSIS



- Cardholders & merchants, BI & fraud
- Supervised & unsupervised analysis
- Assistance with fraud detection
- Increase in income: cardholders and merchants

FRAUD



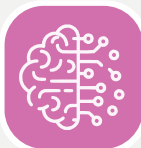
- Workflow management, profiles
- Case management
- Real Time (RT)/Almost RT/Offline processing
- Integration of AI techniques: ML, DL

SETTLEMENT & DISPUTE



- Full automated integration : No manual interaction
- National & International: continuous integration of enhancements
- Decision support: Chargeback & representation
- Multi-source matching
- Alerts management
- Mobile Payment Clearing

BI



- Ready to use business canvas
- Optimized real-time integration
- Data Viz
- Interfacing to IA APIs
- Geolocation
- Profitability calculation



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