

MS Solutions Group

END - TO - END PAYMENT PLATFORM

SPARK Core

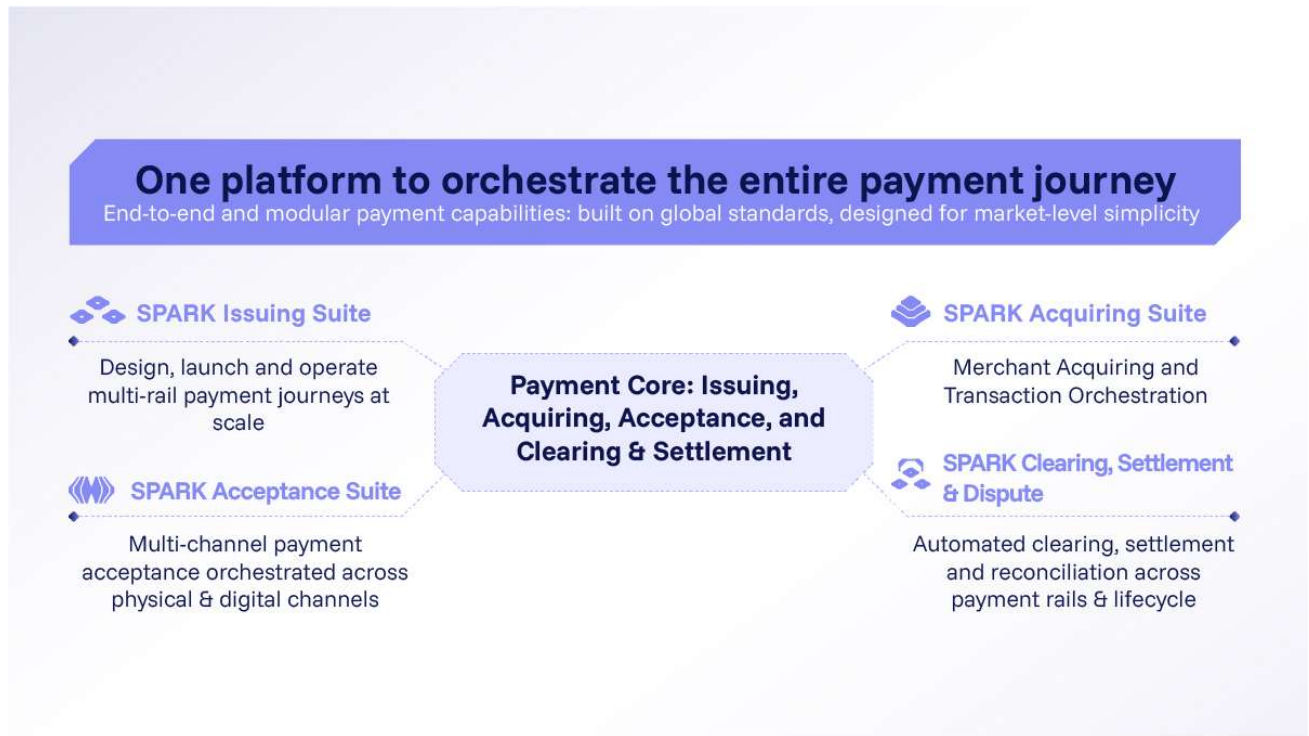
The composable payment engine built for banks navigating real-time, regulation, and the next wave of digital finance.

- ▶ ISO 20022 & ISO 8583 native
- ▶ Omnichannel acquiring & issuing
- ▶ Composable · API-first
- ▶ AI-powered fraud prevention
- ▶ PCI DSS SSF-SSS certified
- ▶ Cloud-ready architecture

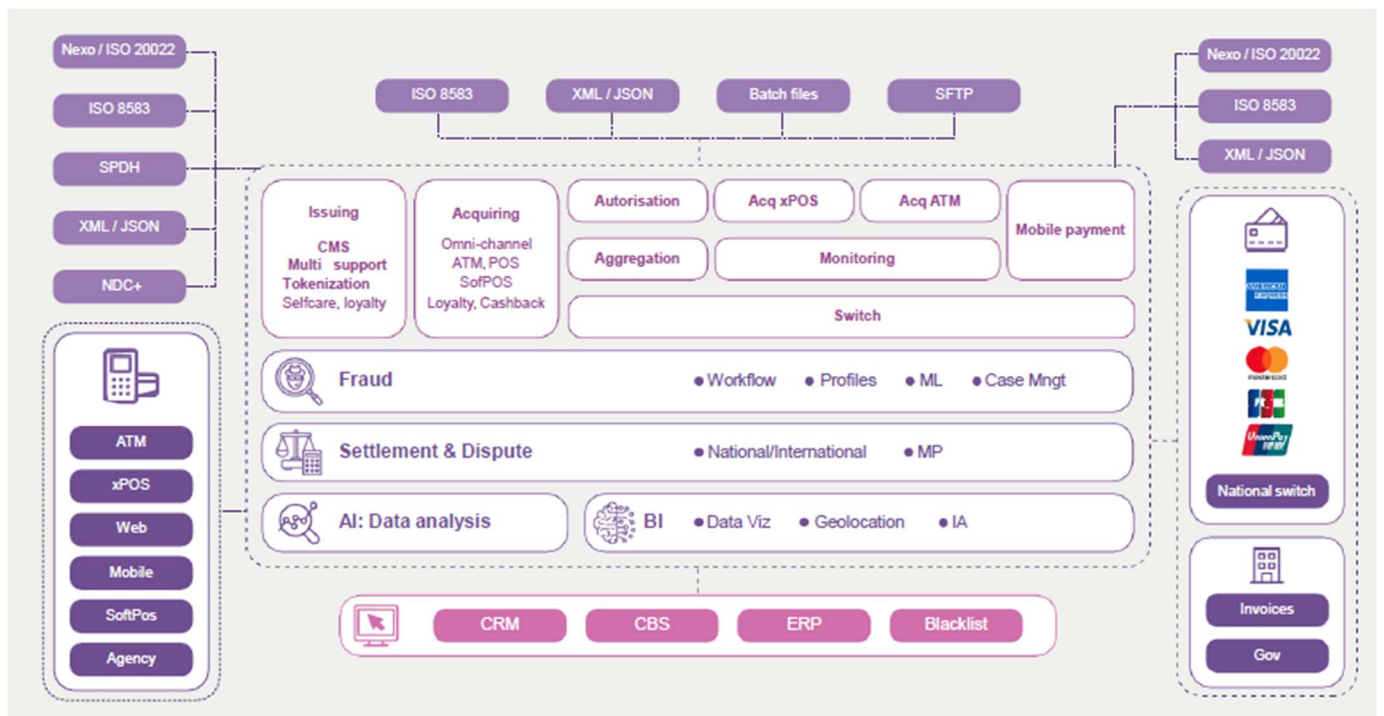
THE SOLUTION

SPARK Core — Your end-to-end payment operating system

A modular Digital Payment Platform, powered by AI with multiple features :



PLATFORM ARCHITECTURE



Everything your bank partners need.

01

Composable Issuing & Card Management

- Card programs, product management & CBS interfacing
- Contact, contactless & NFC-ready chip support
- EMV tokenization via SPARK VAULT
- Selfcare portals & loyalty engines
- White-label mobile wallet issuance

02

Omnichannel Acquiring

- ATM, xPOS, SoftPOS & e-commerce payment gateway
- Merchant back-office & multi-system reconciliation
- Cashback & Dynamic Currency Conversion (DCC)
- Tap-to-phone & contactless acceptance
- Remote POS management & monitoring

03

Real-Time Authorization & Switching

- High-throughput EMV authorization engine
- Multi-scheme switching & interoperability
- Flow concentration & interchange optimization
- Volume massification & peak load resilience
- 24/7 always-on processing architecture

04

Clearing, Settlement & Dispute Management

- National & international clearing automation
- Fully automated settlement — zero manual interaction
- Multi-source matching & alerts management
- Decision support for chargeback & representation
- Mobile payment clearing (ISO 20022 ready)

05

Open Ecosystem & Compliance Automation

- API-first architecture for embedded finance
- Open banking & third-party integrations
- Regulatory reporting & compliance automation
- Risk management & blacklist management

A long-term partner for every payment journey.

We don't just deliver software. We become the payment backbone our clients and their bank partners rely on — with end-to-end accountability from day one.

Ecosystem-Centric Expertise

Deep knowledge of banking, fintech, and payment scheme ecosystems — enabling smooth integration with existing infrastructure and future-proofing against emerging standards.

Composable by Design

Pick the modules you need today. Activate new capabilities without rearchitecting. SPARK Core grows with your ambitions — from a single country to a cross-border, multi-currency operation.

End-to-End Accountability

One vendor. One contract. Full ownership of delivery, integration, compliance, and customer success — so your bank partners have a single, trusted point of contact.

Continuous Global Enhancement

National and international payment standards evolve constantly. SPARK Core integrates updates automatically — keeping banks compliant without costly upgrade projects.

Our team provides white-label demo environments, ROI modelling, and technical proof-of-concept support for qualified partner opportunities.

Visit us: www.mssolutions-group.com

PCI DSS · SSF-SSS Certified · EMV Certified · ISO 20022 Ready