

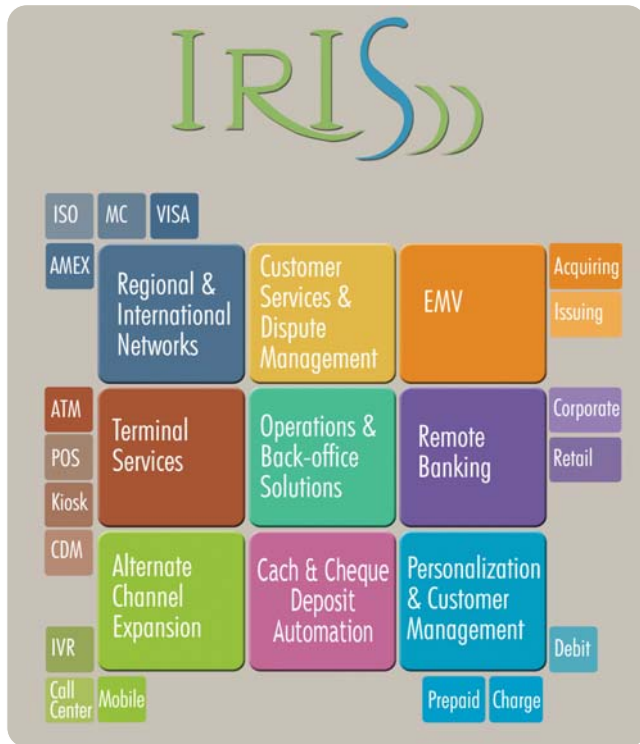
# IRIS

## The Next Generation Enterprise Switch and Integrated Channel Manager



## IRIS Overview

With dynamic nature of the business and maturity, the needs of a financial institute change significantly. Bank's business, IT operations, settlement and reconciliation, compliance and marketing departments demand an ever increasing functionality from the system for their specific needs.



Traditionally, these departments have had to look at different sources for such solutions that would help them build and manage a complex payment system environment. IRIS marks the arrival of a one-stop solution, packed with several consolidated infrastructure services for the entire enterprise encompassing all the requirements of the bank from a single platform. IRIS integrates all major management components into a uniform, simple and easy to use environment. A highly flexible, scalable and robust financial middleware solution coupled with a well-designed web based GUI with built-in context-sensitive help allows access to all areas of IRIS operations and management. IRIS redefines enterprise switching and combines rich, comprehensive functionality and an up to date standards-based system.

## Reliable and Extensible EFT Platform

IRIS is the next generation transaction processing and payment system for the banking industry. IRIS follows the highly successful Phoenix architecture and is a result of a decade of experience in payment processing, middleware and OLTP systems. Over the past 14 years Phoenix has been successfully deployed at more than 40 sites around the world in distinct environments. Ranging from simple ATM and POS driving to complex enterprises consisting of a multitude of delivery channels, networks, back-end systems and diverse customer products, the design of Phoenix has stood the test of time. The scalability of its architecture has been proven in large distributed banking systems. The internal architecture of Phoenix has been carried over to IRIS and further improved to enhance usability, performance and flexibility. The IRIS core system continues to exhibit the same

reliability, efficiency and security that is the hallmark of Phoenix. It offers several powerful and differentiating features making it one of the most comprehensive, flexible and scalable solution in its class.

## Beyond EFT Switch

IRIS is a flexible on-board next generation switch and an integrated delivery channel manager. It delivers the services that today's competitive and rapidly evolving businesses require. IRIS' robust architecture enables banks to readily deploy new features and functionality as and when the customers are ready. IRIS provides integrated in-depth functionality in the following focus areas that cover virtually all aspects of a transaction processing system

## IRIS Terminal Management

*Driving a wide range of self-service banking touch-points*

IRIS contains a comprehensive suite of applications to drive a diverse range of multi-vendor touch points, including ATMs, Cash and Cheque Deposit Terminals, Financial Kiosks and Point-of-Sale terminals. IRIS Terminal Management Solution provides a fully integrated device management infrastructure for banks to configure, monitor, control and manage their diverse self-service terminals networks.

IRIS is highly configurable and supports a wide range of new business services including funds transfers, cash and cheque deposit, mobile top-ups, online bill presentment and payment, on-line advertising, targeted marketing and a wealth of other corresponding services.

## IRIS Deposit Automation

*Cash acceptance for direct deposit and payments*

TPS has been a pioneer in deposit automation solutions and our SMARTSuite\* of products has been deployed at more than 40 banks globally. The rich functionality of SMARTdeposit has now been integrated into IRIS. This has resulted in seamless integration of deposit functions with other traditional ATM transactions delivered over a network of multi-vendor ATMs. IRIS also supports Cardless deposits feature, which can be used by Banks to deliver new exciting products to walk-in customers.

## IRIS Card Management

*A complete solution for a diverse range of card programs*

IRIS Card Management functionality allows banks to issue Debit, Prepaid, Loyalty, Salary card types, from a unified platform. The IRIS Card Management services are designed to easily develop and launch new products into the market. IRIS manages cards throughout their entire lifecycle, starting from issuance and re-issuance to activation, usage trends, and expiration. With its unique product based approach, customized production cycles and usage of Web Interface, IRIS seamlessly supports Bulk and instant issuance models.

## IRIS Network Interfaces

*Certified and tested interfaces for local and international networks*

TPS has in-house expertise and practical experience relating to processing, clearing and settlement with various regional and

\*SMARTsuite is an deposit automation solution. It is a terminal driven application. For more information please visit [www.tpsonline.com](http://www.tpsonline.com)

international payment networks (VISA and MasterCard). IRIS complies with all mandated requirements of each network including security standards such as 3DES and EMV.

The wealth of core banking interfaces accumulated over the years in Phoenix is also available in IRIS. This gives customers the benefit of tried and tested interfaces to a large number of banking systems.

## IRIS Customer Management

*A comprehensive customer management & contact center solution*

Customer focus is inherent in the design of IRIS. An integrated help desk agent is there to resolve most customer queries, requests and complaints online and without delay. This module is a comprehensive contact center application equipped with intelligent customer search mechanisms, customer information, account details, card details, transaction information, smart ATM locator and many other useful features that are necessary for contact center application – built into IRIS platform. The contact center can also be easily integrated with an IVR system thus enabling customer validation for various phone banking services.

## IRIS Dispute Resolution

*An End-to-End system for resolving disputes*

With increasing transaction volumes, effective dispute resolution becomes a major concern. IRIS integrates transaction based cameras on terminals as well as ATM electronic journals to help in quick resolution of most disputed transactions. IRIS dispute management not only takes care of journals, but also keeps monitoring the health of cameras installed on the ATM locations. IRIS combines pictures of the customer performing transactions,

trace of the transaction as recorded on ATM journal for the transaction as well as status of transaction with key transaction elements. This combination forms a formidable proof for resolving disputes quickly.

## IRIS Operations

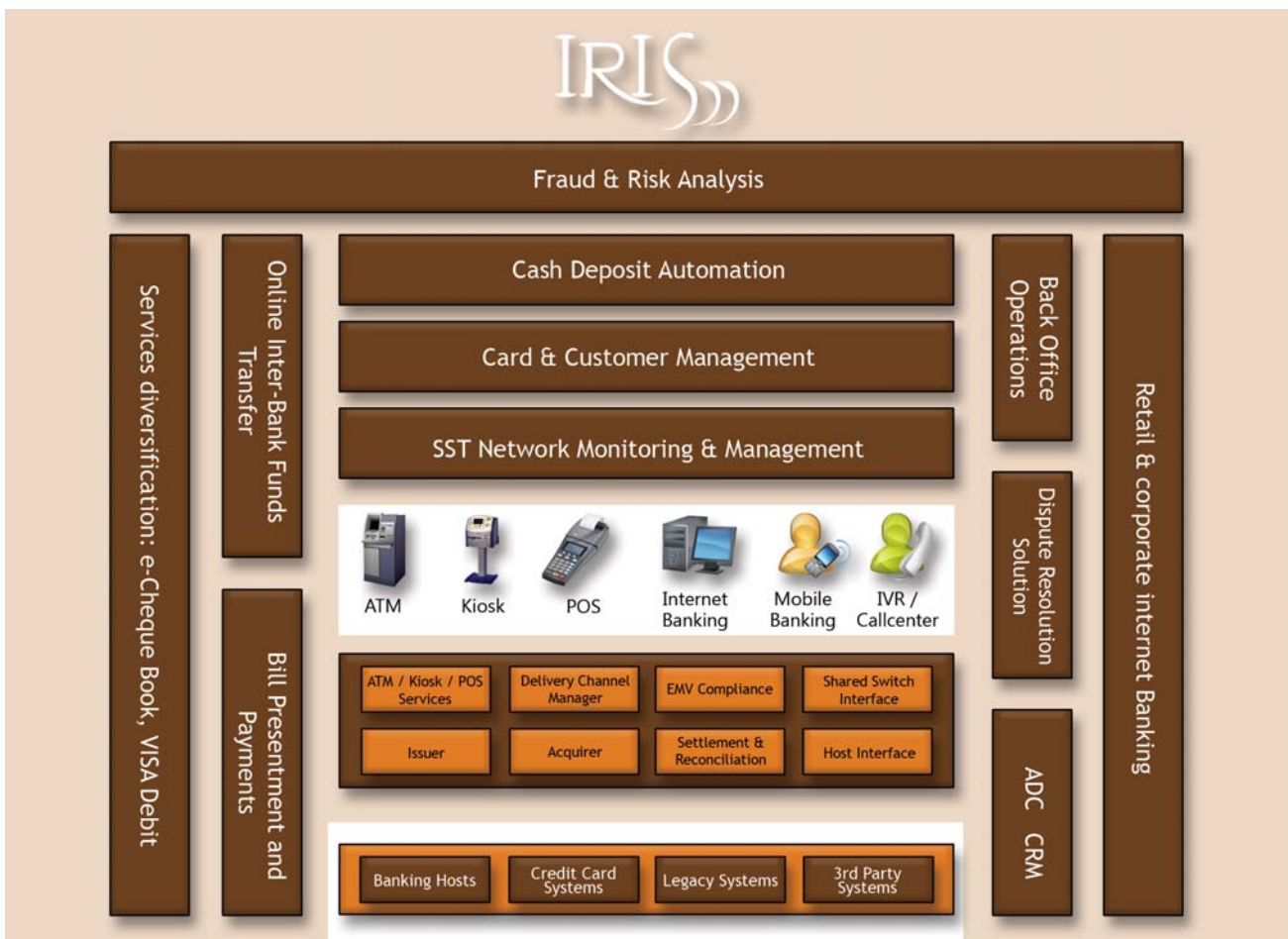
*Network monitoring and management*

IRIS is designed to run smoothly with very little manual intervention. Even a large network consisting of thousands of terminals and branch hosts can be managed with ease. An integrated network monitoring system gives operators critical information at a glance. A built-in alert system automates the routing and escalation of critical issues directly to the concerned personnel. An in-depth MIS lets management keep tabs on the performance of the network.

## IRIS Back-Office

*Easily managing complex reconciliation and settlement*

Banks today run a complex payment environment consisting of diversified transaction sources such as ATMs, POS, local and international networks, etc. Added to this is the complexity of different customer products, multiple types of financial transactions, reconciliation rules and varied settlement periods. IRIS facilitates automation of Reconciliation process by providing a generic Reconciliation module, which can be used to perform complex tasks of matching and classifying different file formats from different sources and generating user defined reconciliation reports. IRIS Recon framework can be used to do reconciliation and settlement for various channels and transaction types.





## Alternate Channel Expansion and Management

*From ATM and kiosk to mobile and Internet*

The future viability of any transaction processing system is its ability to adopt new business channels and transaction sets. The Generic Delivery Channel Interface (GDCI) introduced in Phoenix was a resounding success. GDCI has been much enhanced for IRIS. With an extensive set of nearly 100 available transactions and with new transactions continuously added, virtually all requirements of alternate channels are met. Secure access to IRIS GDCI is available either through a direct TCP/IP interface or via .Net APIs available from TPS. Additionally IRIS also provides Web Services interface for integration of alternate delivery channels.

## Flexibility with Alternate Channel isolation

*Managing channel upgrades effectively*

The intense competition in the e-Banking world demands banks to provide excellent customer service along with service differentiation through multiple alternate channels like Internet Banking, ATMs, IVR, Call Center, POS, Mobile, etc. Traditionally, whenever an upgrade is required on any channel or interface, bank takes downtime of the whole system till the time the upgrade is not completed. This effects the bank's over all service uptime in terms of performance as well as cost due to the downtimes of other running channels which do not require any upgrade. IRIS provides a unique functionality of channel isolation within the system. Operating and managing different delivery channels through IRIS provides the bank the flexibility of upgrading any particular channel or interfaces while keeping all the other channels running smoothly.

## A true multi-institution switch

*Managing operations of related or unrelated institutions*

IRIS provides the unique framework for multi-institution switch i.e. the operations of two or more related or unrelated institutions (banks) can be managed by IRIS hosted on a single server on a single instance of IRIS. Moreover, IRIS allows for each institution to have its own independent settings such as base currency, connected networks and ATMs and process flows. Even the user interface of IRIS clearly separates the information and data of each institution such that it is visible to users of that institution only. The flexibility and functionalities of IRIS as a multi-institution switch allows users to either have their own machines (Card production module, HSM etc) or the same set of hardware shared across multiple institutions.

## Product Management

*A framework to launch cutting-edge products easily*

Banks business drives market access and consumer pull by

introducing attractive products in the market. Usually the time to market these products diminishes its viability and the bank loses edge in the market as technology becomes the biggest barrier in enabling the bank launching its product as and when needed. Understanding this need, IRIS has been designed to keep pace with business and provide a framework where products can be designed easily and the bank has the freedom to launch new products in the market without worrying about the technology. Products are defined dynamically in IRIS and then offered to banks customers. Each product profile contains rich information about the product thus differentiating each product from other on key parameters.

The product definition is flexible and dynamic, and supports both card based products and non-card based products and can be offered on traditional channels like ATMs and POS or on alternate delivery channels like Internet Banking, Mobile, IVR etc. This is a strong feature of IRIS and can easily support future requirements of a bank, This gives the banks more control on its marketing and future product rollout strategies.

IRIS provides multiple configurable options for maximum flexibility including but not limited to Card brand (VISA, MASTER, Proprietary), Limits, Allowed Channels, Allowed Transactions, Fee Structure, Card Production Cycle, Notifications and Alerts, Statements etc..

## TPS Advantage

TPS is a leading provider of switching and payment processing related solutions and services to financial institutions worldwide. With over 13 years of experience in the field of e-Banking, TPS successfully empowers the financial and self service infrastructure of over 120 financial institutions and telecoms in 30 countries across South Asia, Middle East/ Gulf, Europe and Africa.

On the reliability side, our solutions are ranked very high for their scalability, flexibility and robust throughput. Our switching technology is powering the National e-banking and e-payments industry of Pakistan. Our solutions are powering the largest shared switch of Pakistan, processing millions of transactions per month, fulfilling the e-banking roadmap and empowering 78% of the banks in Pakistan. The Next Generation Transaction Switch, IRIS, is the culmination of over a decade's worth of experience in the e-Banking and e-Payments sectors in Pakistan and across the globe. On a similar pattern, TPS is powering OMNIBUS, the central inter-bank ATM switch of Bangladesh.

Pioneering spirit, unmatched feature set, proven track record, flexible configuration, and a comprehensive enterprise-wide solution guarantees excellence in TPS's IRIS. Coming from TPS, customers can have the peace of mind that IRIS has been provided by the leading IT Company of Pakistan that is the largest and most respected technology player in the local financial sector.



**TPS**

<http://www.tpsonline.com>

**TPS Pakistan (Pvt) Ltd.**

TPS Tower, A-43 Block 7/8, K.C.H.S., Karachi 75350, Pakistan.  
UAN: +92 (21) 111 TPS 111, Fax: +92 21 34302786

**TPS Middle East FZ LLC.**

Suite 1204, Al Thuraya Tower II, DIC, P.O. Box 502785, Dubai, UAE  
Tel: +971 4 4264603, Fax: +971 4 4264605

[info@tpsonline.com](mailto:info@tpsonline.com), [www.tpsonline.com](http://www.tpsonline.com)