



# IRIS Money

## Digital Wallet and Branchless Banking Solution

### Digital Wallet and Branchless Banking Solution for Banks, Telecoms and TPSPs

- n Broad range of customer, wallet and agent management options
- n Increased reach with low customer acquisition and maintenance costs
- n Enhanced end-user experience for customers
- n Value-added services including P2P, G2P and P2B payments
- n Loyalty, fraud management, and business intelligence components

### Why customers choose IRIS Money?

n New services, new revenue streams  
 IRIS Money enables you to attract new customers and extend your market reach while offering convenient, secure and affordable services to your customers.

n Comprehensive feature set  
 The solution opens doors for new, innovative products and delivery methods that not only blend but also extend the traditional financial products.

n Integration with existing infrastructure  
 IRIS Money seamlessly integrates with existing infrastructure through Open APIs allowing you to significantly reduce time-to-market and achieve greater overall efficiency.



Branchless banking is seeing tremendous growth in many emerging market economies. As mobile penetration is increasing, financial institution are exploring new ways to serve mass consumer segments and unlock new revenue streams. In this context, IRIS Money helps you increase your service offerings and acquire customers who are otherwise beyond your reach.

IRIS Money offers a range of services through different digital payment instruments and provides a true Omni-channel experience. Whether you are a bank, telecom or third party service provider, IRIS Money enables you to deliver branchless banking services while keeping costs to a minimum. As a result, you benefit by introducing value-added products, and increase overall profitability by opening new sources of revenue.

The feature-rich solution enables financial institutions and TPSPs to offer unified transactional banking services through a proven, robust, and reliable IRIS platform.



## IRIS Money, addressing your financial inclusion and digital banking needs

- Multi-institution and multi-tenancy configurations
- Customer and agent onboarding, and life-cycle management
- Companion card issuance
- Account, agent and transaction level limits
- Flexible fee, commission, discount and tax management
- Quick integrations through ISO 8583 and Open APIs
- Security policy, keys management, and system administration
- Rule-based transaction routing and scalable processing
- Alerts, notifications, and monitoring dashboards
- Reconciliation, settlement, and dispute management
- Business and regulatory reporting

## Customer Management

- Customer onboarding with workflows and document management
- Configurable KYC and AML parameters for customer identification and verification
- Customizable customer profiles with dynamic UI generation
- Dynamic KYC level management with service upgrade and downgrade support

## Wallet Management

- Multi-bank wallet hosting on a single platform
- Easy and secure wallet access through mobile number or CNIC
- Multiple SVAs per wallet; each with a different currency
- Multiple authentication methods including support for GSMA Mobile Connect
- Instant issuance of physical or virtual companion cards
- Configurable account and transaction level limits

## Agent Management

- Multiple distribution networks on a single platform
- Agent creation and lifecycle management
- Configurable agency structures and geographical hierarchies
- Agent, user and transaction based limits
- Rule based commission and discount management
- Channel specific service binding
- Multiple options for liquidity management

## About TPS

TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30 countries in Asia Pacific, Middle East, Africa and Europe. Our mobility focused solutions and reliable services empower financial institutions, telecoms, central banks and payment processors in their mission critical digital banking and payment services.

We offer a blend of business consulting and technical expertise in cards management, ATM and POS terminal driving, merchant management, bill aggregation, payment gateway, remittance processing, internet and mobile banking, Omni-channel management and enterprise payment switching services.



### Get in Touch

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