



## END-TO-END PREPAID CARD MANAGEMENT SOLUTION

### Overview

With the evolution of cards and payment solutions, prepaid cards have become the preferred alternative to cash. They are safer than cash and easier to obtain than debit or credit cards. For card issuers the need of the hour is to provide customers with attractive card program schemes and excellent service to tap into this fast-growing market.

IRIS Prepaid Card Management System (PCMS) is a one-stop end-to-end solution for development, processing, and administration of prepaid card programs.

This includes everything from card program setup, customer wallet setup, card production and personalization, card issuance, over the counter sales, inventory management, inventory graphical view, transaction processing, customer after sales & top-ups, detailed reporting, and agent and customer web portals compatible with touch devices to mention a few. IRIS PCMS is an easy-to-implement, affordable prepaid card management system that can give you the competitive edge you need to win your customers.

IRIS PCMS enables transactions on closed networks for proprietary cards and international acquiring for cards issued under VISA/MasterCard schemes, while providing online authorization using the balances maintained in PCMS system.

From corporate or retail, IRIS PCMS meets your exact business need.

### Corporate Prepaid

Prepaid Corporate Cards are generally issued by organizations to their employees based on pre-defined needs. These include cash disbursement cards, salary cards, expense cards, dividend/commission cards, employee fuel benefit cards etc. or any other corporate card programs as required. Our Corporate IRIS PCMS is designed based on these precise needs of corporate clients. The card loads can be fully automated with zero human interaction or manually processed as per needs.

### Corporate Prepaid Card Life Cycle

- Corporate Definition
- Card Request for Corporate
- Card Production for Corporate
- Card Top Up for Corporate
- Card Activation/deactivation for Corporate
- Corporate Portal to manage Employee registration/activation Authorizations (Rules/Limits)
- Card Maintenance
- Reconciliation & Settlement
- Reporting

### Retail Prepaid

As a popular alternative to carrying hard cash, retail cards are preloaded and available for use for customers. The utility can vary from gift cards, travel cards, and multi-wallet cards to travel cards. For an organization to be able to offer retail cards to customers and launch an effective prepaid card program, transposing the business needs into implementation of the prepaid system is the key.

Our Retail IRIS PCMS is designed based on these exact needs of organizations where issuer has extensive control over the prepaid program through highly flexible parameterization. The system caters for all the stages in prepaid retail card lifecycle and

### Features at a Glance

- Comprehensive Prepaid Wallet Management
- Multi-Currency Multi-Wallet Products
- Fixed Value / Variable Value Retail Cards
- Reloadable / Non- Reloadable Retail Cards
- General Purpose Card
- Corporate Cards
- PIN / Non PIN Based
- Personalized Cards
- Closed and Open Loop Cards
- Configurable Customer KYC Support
- Card Issuance and Inventory Management
- Graphical view of Inventory
- Agent Portal for Sales
- Customer Portals (Separate Corporate & Retail)
- Flexible Fee & Charges Module
- EOD & MIS Reports
- Provision of Visa & MasterCard
- AML Verification

facilitates auxiliary portals for sales, customer boarding, top-up over-the-counter, customer self-service channel integrations and customer portal.

### Retail Prepaid Card Life Cycle

- Card Request
- Card Production
- Card Distribution (Placement in bank branch/retail outlets)
- Monitor Inventory via Graphical view for each branch
- Card Sales over counter – Agent Portal
- Card Post Sales – Customer Portal
- Authorizations (Rules/Limits)
- Card Maintenance
- Reconciliation & Settlement
- Reporting

IRIS PCMS is designed to launch, drive and grow your prepaid cards business cost effectively and with quick time to market.



### TPS Advantage

TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30+ countries including Asia and Africa with increasing footprint across other regions. Our solutions focused on mobility and reliable services enable banks, telecoms, central banks, payment processors, national switches and other institutions in their mission critical digital banking, cards and payments services.

TPS offers a combination of technical and business expertise in the area of card management, prepaid cards, multi-channel issuing and acquiring, payment processing, alternate delivery channel management, bills payment gateway and processing, remittance hub and processing, payment gateways and internet & mobile banking. From inception through design and implementation to upgrades and support, TPS stays committed to the entire project lifecycle and beyond.

Our ever growing partner network is helping us discover new opportunities in Africa, GCC, Middle East and Asia Pacific region. For sales and partnering opportunities contact [sales@tpsonline.com](mailto:sales@tpsonline.com). For product and company details visit [www.tpsonline.com](http://www.tpsonline.com)



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