



The Next Generation Enterprise Cards and Payment Suite and Integrated Channel Manager

Overview

The way customers are interacting with financial institution is changing rapidly. The channels and devices are increasingly becoming important in the service offerings of the banks. Customers are expecting a ubiquitous experience across multiple channels while interacting with the bank and hence the need for a seamless banking experience across channels.

IRIS is our next generation Cards and Payments Suite that marks the arrival of a one-stop solution which encompasses all the requirements of a bank in a single platform. It is packed with several consolidated infrastructure services for an entire enterprise. 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 operational help guide 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.

Beyond EFT Switch

IRIS is not just another ATM switch or card management system. It is an integrated delivery channel management system which virtually covers most of the services banks demand in today's payment services industry. Its robust architecture enables banks to readily deploy new features and functionality as and when required.

IRIS Terminal Management

IRIS contains a comprehensive suite of applications to drive a diverse range of multi-vendor touch points, including ATMs, POS, Kiosk, Cash and Cheque Deposit Terminals. IRIS Terminal Management Solution provides a fully integrated multi-vendor device management for banks to configure, monitor, control and manage their diverse self-service terminal networks. IRIS is highly configurable and supports a wide range of new business services including fund transfers, cash and cheque deposit, mobile top-ups, Biometric, NFC, online bill presentment and payment, and card-less transactions.

IRIS Unified Card Management

IRIS Card Management functionality allows banks to issue multiple card types Debit, Prepaid, Loyalty and Salary card from a unified platform. 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 to activation, 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 Scheme Interfaces

TPS has in-house expertise and working experience relating to authorization, clearing and settlement with various regional and international payment networks i.e. VISA, MasterCard, UnionPay, JCB, AMEX. IRIS supports issuing, acquiring and settlements with all regional and international schemes. IRIS has complied to private schemes like Mercury (Network International) and PayPak (Domestic Scheme of Pakistan). It complies with all mandated requirements of each network including security standards such as PIN Security and EMV.

Features at a Glance

- Customer Centric Architecture as opposed to card centric
- Centralized audit and debug logs
- User Management (Definition of User Roles and Access Rights)
- Channel Isolation – A change in one channel does not impact other channels
- High Uptime - Dynamic Device, Node, Service and Channel addition (No Application Restart)
- Architecture intrinsically supports High Availability (divided between Presentation Layer, Application Core, Database)
- RDBMS (Based on Oracle)
- Fully EMV compliant
- Configurable Card Production Cycle Sequence
- Stand-In Authorization
- Multi-bank and multi-currency
- Complete control over transaction set defined in each channel
- Proactive Risk Management
- PA DSS 3.1 Certified
- Merchant Category Code based limits
- Enhanced Risk Management Controls
- Personalization Alerts

IRIS Operations

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 Settlement

Banks today run complex reconciliation and settlement operations 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 Settlement Process. The back office also supports definition of various general ledger accounts against any transaction type. The end-of-day process calculates the net off totals and post them on general ledger accounts. The IRIS settlement module produces reports and customized exports that facilitate bank in posting the final ledger position in their core banking systems.

A True Multi-institution Switch

IRIS provides a 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. 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 in such a way 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

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.

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their own machines (Card production module, HSM etc) or the same set of hardware shared across multiple institutions.

Product Management

A client's business drives market access and consumer pull by introducing attractive products in the market. Usually, delays in time-to-market diminish its viability and edge in the market as technology becomes the biggest barrier in enabling the bank launch 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 banks have the freedom to launch new products in the market quickly. Products can be both card based and non-card based and can be defined dynamically in IRIS and then offered to a client's customers. Each product profile contains rich information about the product thus differentiating them on key parameters like Limits, Allowed Channels, Allowed Transactions, Fee Structure, Card Production Cycle, Notifications and Alerts, Statements etc.



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