

Internet Banking for Laptops, Desktops, Mobile Phones

What Does PRISM Offer?

PRISM is our latest direct banking suite allowing banks to keep pace with the consumer lifestyle of seamless experience across multiple computing devices. Prism Suite allows banks to extend the Internet banking to customer with a choice to select device screen and language preference.

Prism Internet banking suite allows customers to initiate financial, non-financial transactions, product information inquiry transaction using the single interface for his banking services.

Social Media integration offered with our latest release allows the customers to use the social media identities of their transaction beneficiaries for the transactions instead of relying on the account numbers or the mobile numbers.

PRISM'S Desktop Application

PRISM connects to the Core Banking System via Bank's Middleware for online inquiries and responses to the customers for information relating to various financial and non-financial transactions. The core features include:

Transaction Set Availability

- Account info services
- Funds Transfer (inter-bank and intra bank transactions)
- Remittances
- Debit and Credit card services
- Utility bills payment
- Recurring Payments
- Banker's Cheque Requests

User Experience

- Multi-Lingual Support
- Multi – Currency Support
- Responsive User Interface adaptable to customer screen size
- Digital Marketing Campaign

Extensibility

- Multi-Tenant Application
- Dynamic Forms
- Multiple database support (Microsoft SQL Server, Oracle)

PRISM'S Social Media Integration

Social Media platforms are continuously occupying a key role in customers decision making. The marketers are using the platforms to induce customer trials. TPS has identified the need and extended the Prism suite to integrate Facebook and Twitter to its platform. Prism platform will allow the customers to use the Facebook/Twitter Ids to enable the fund transfers. The information can be shared with the beneficiaries via the social media messaging channels

PRISM'S Mobile App

PRISM's mobile app encompasses all the features which are available in the desktop version. Using PRISM's mobile app, multiple account types (current, saving, investments) can be managed from a single platform. Card/checkbook issuance requests, transaction

Features at a Glance

- Multi Lingual
- Responsive User Interface adapting to screen size
- Multi- Currency Transfers
- Beneficiary Management through Multifactor authentication
- Payment Scheduler
- Social Media Integration
- Message Center
- Context Aware Digital Marketing
- Account Info services Pool
- Domestic & International Remittances
- Payment Instrument Requests
- BackOffice Application Administration
- Multiple Payment Methods
- Multilingual Alerts
- Secure Session Timeout
- Secure Socket Layer
- Highly Scalable and Flexible Infrastructure

history, and card details are some of the features in PRISM which are also incorporated in its mobile app.

Multi-tenant PRISM

Multi tenancy is a mode of software operation. It caters to multiple tenants with a single application instance. Each tenant has a dedicated MVC layer to incorporate different customizations/configurations and a dedicated database for data security. It is a multi-tenant product with the least dependency on code level customization. This helps keep product development fluid through swift upgrade/modification cycles, leading to faster implementation of new features, customization and security updates.

Cross Currency Transfers

Considering the international standards of banking, PRISM facilitates its users to perform cross currency transfers. Customers availing this service can get benefit of sending funds to their beneficiary accounts which have their money in different currencies.

Multiple Bank Account Management In PRISM

Managing money can be as troublesome as earning it. The Banks' Hub feature of PRISM gives full freedom to its customers to switch between different associated bank accounts. With this feature a person no longer needs to go through the frustrating process of managing different bank accounts using different user interfaces. Using a single platform, a user can manage multiple bank accounts and cards corresponding to those accounts.

Security Features

PRISM ensures that the sensitive information of any user is kept private and encrypted to the highest level. Multiple security features are available in PRISM and the bank can choose to implement some or all of them.

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. For product and company details visit www.tpsonline.com



- **Safe Loc:** restricts malicious login. User's IP and location is saved in PRISM and whenever these change, an alert is sent to the user.
- **Invalid Login:** after three invalid login attempts, the user is blocked.
- **Secure Session Module:** generates and verifies session IDs during a user login session to avoid middleman attacks.
- **OTP:** One-Time Password is issued to the registered mobile number of the users to ensure security
- **Email PIN & Financial PIN:** In order to prevent intrusion and ensure security, two tokens will be generated with one sent to Mobile and one sent to Email. Financial PIN verification facility is also available for multi-factor authentication.
- **Soft Keyboard:** To avoid any hacking techniques like key loggers or to make it difficult for others to guess a user's password easily a soft keyboard is used



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 LLC.
1204, Aurora Tower, DIC,
P.O. Box 502785, Dubai, UAE
Tel: +971 4 4264603, Fax: +971 4 4264605

info@tpsonline.com, www.tpsonline.com