Transzine

Middle East

About Transzine

Welcome to quarterly issue of TPS newsletter, 'Transzine'. In this issue TPS focuses on bringing to you lots of exciting news, overall achievements and success stories of its clients from the Middle East.

To keep yourself updated with the latest trends in the e-Banking and e-Payments industry, stay tuned to read our issues of Transzine, available on our website

UBL Qatar gets EMV Certified with NAPS

Undoubtedly, 2006 is a landmark year in the history of TPS customers in Gulf. TPS is pleased to announce that amongst all banks in Gulf, UBL Qatar is the third bank that has successfully gone live with EMV Acquiring using TPS switch. With this launch, TPS becomes the one of the first e-Banking and e-Payments solution providers in Qatar to offer EMV compliant solutions. This indeed is a quantum leap for TPS products and solutions in the modern era of e-Banking and e-Payments. TPS takes great pride in announcing that financial transactions using smart cards is now a reality as EMV migration is set in motion by TPS technologies. TPS expertise and mastery of the EMV domain were acclaimed by UBL Qatar as well as other authoritative bodies in Qatar.

The adaptation of EMV acquiring has enabled UBL Qatar to achieve benefits such as improved risk and fraud management, enhanced cardholder verification, reduced online authorization costs, cardholder acquisition, retention programs and increased volume of transactions etc. At the same time, TPS products have set a foundation for an end-to-end EMV issuing, acquiring, and personalizing, transaction infrastructure that will lead to generating new ways of differentiation and revenues at all TPS customers.

TPS products and solutions are ready as the market approaches towards EMV migration. Our solutions provide easy to implement EMV that can enable banks to issue smart cards with minimum impact on their existing systems.

Meets Needs	Open Standards
Cross Industry Interoperability	
Broad Adoption	Relevent

TPS

TPS implements its Switch at a Telco – a unique experience

Technology does not have any boundaries or limitations as long as it is capable to deliver the results and achieve the objective. TPS is privileged by the implementation of its Switch, considered primarily as a banking solution, at the only telco company in Qatar – QTEL.

QTEL has set a new standard of service with the launch of bill payment machines during Doha Asian Games held in December 2006. QTEL customers can now pay their bills and top up mobiles using cash on machine that accepts notes, 24x7 at their own convenience. The cash payment machines are relying on strength and reliability of TPS switching technology. TPS switch "Phoenix" drives cash deposit machines as well as connects to QTEL's billing server at the same time – the setup which is further strengthened by TPS monitoring solution "InSight".

TPS has played a vital role in the whole implementation by envisaging and delivering the technology which has successfully translated the business requirements of online bill payments into reality. The successful implementation of cash-only solution has already laid foundation for second phase of the solution to accept payments through EMV-based ATM and Credit cards in Qatar.

TPS can provide both switch-based and terminal-resident cash deposit solutions in form of TPS switch "Phoenix" and deposit automation solution "SMARTdeposit", to meet varying requirements of the customers.

TPS and Commercial bank of Kuwait sign agreement for IRIS Enterprise Switch

Commercial Bank of Kuwait (CBK) and TPS has entered into an agreement though which TPS will provide CBK with its next generation switching technology, IRIS . With 47 conveniently located branches Commercial Bank of Kuwait operates the second largest full service network in Kuwait. It is indeed a milestone for TPS to penetrate into the Kuwaiti market and implement its next generation enterprise switch and an integrated delivery channel manager. IRIS will act as the bank's core e-Banking platform around which CBK will roll out its complete remote banking program including ATMs, Cash Deposit machines, EMV Acquiring and Issuing, KNET and VISA interface, dispute resolution services, and ATM monitoring, with many others to follow in future such as business intelligence tools "iBusiness" and EMV personalization "Sentinel".

With aggressive expansion plans, CBK is well-positioned to serve its customers and exude higher levels of customer service and product offerings.

TPS now Microsoft Certified Partner

TPS is extremely pleased to announce its new status as the Microsoft Certified Partner in Microsoft Corp.'s Partner Program. As per the competency requirements of the Certified Partner Program, TPS has demonstrated expertise with its solutions developed over Microsoft Platforms and Technologies. TPS has also proven its ability to meet customer needs and provide support to its wide customer base across the globe.
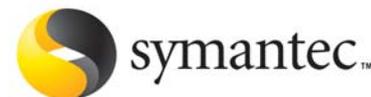
With greater access to Microsoft-based technologies, training and their partner network, TPS has stronger resources to deliver customer-driven e-Banking and e-Payments solutions. The extension of valuable resources and early access to Microsoft-based technologies will give TPS a further edge to renown as leaders in the industry.

TPS now offering Disaster Recovery Solutions in partnership with Symantec

TPS, a pioneer in the field of e-Banking and e-Payments in the region, is pleased to announce its association with Symantec as a Symantec Partner in the region. This enables TPS to bundle disaster recovery solutions including data protection and high availability into its state-of-the-art e-Banking and e-Payment solutions. This way TPS will be able to deliver highest value to customers and demonstrate expertise in various Symantec products with its own product portfolio to exude a higher level of customer satisfaction.

TPS at GITEX 2006

GITEX, one of the undisputed leaders among Information Technology events, is the largest and most successful ICT exhibition in the Middle East. Now in its 26th year, GITEX ranks as the third largest ICT exhibition in the world.

It was a great opportunity for TPS to participate in this event alongside all major IT companies of the region and world. Being the largest IT exhibition in the Middle East, GITEX is a powerful forum that provided an ideal platform for TPS to launch its new products, IRIS and Sentinel. TPS took this opportunity to boost public awareness, while providing value-added exposure to its entire range of products and services. GITEX 2006 provided an excellent ground for TPS to network with existing clients and partners in addition to exploring new business avenues.

Product Panorama:

Next Generation EFT Switch

IRIS is the Next Generation Transaction Processing and Switching solution from TPS with built-in end-to-end Integrated Delivery Channel Manager. IRIS is the outcome of TPS' expertise over a decade's worth of experience in middleware and switching technology. The core IRIS transaction processing technology includes an extensive list of services and features to suit today's needs as well as tomorrow's expectations.

IRIS is designed to provide a complete framework for transaction switching and alternate delivery channel management under one simplified, consistent and easy to use interface. IRIS has an intuitive web-based UI with a strong RDBMS architecture, harnessing the power of robust Unix Platform, Oracle and latest web-based technologies.

EMV Data Preparation and Card Personalization

Sentinel is a turnkey solution for EMV personalization. It adheres to stringent EMV standards ensuring fraud prevention and provides a payback to bank's investment. It's a simple and an easy to manage solution that provides a framework for the issuance of EMV compliant chip cards. Sentinel is capable of handling multiple card schemes and applications and therefore can also be used to issues multiple types of cards. It caters to the all needs of an Issuer who wants to issue EMV compliant cards in-house. It provides complete card life cycle management from the import of the customer, card and other application related details, management of cryptographic data, data preparation to personalization and reporting.

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Beyond EFT Switch -
A one stop e- banking solution

Deposit Automation, Card Management, EMV Personalization, Business Intelligence, Customer Services, Network Monitoring and Management, Alternate Channel Expansion, Backoffice Operations

Editor's Note

TPS is a leading provider of switching and payment processing related solution and services to financial institutions worldwide with lots of exciting news to share with you. TPS began its challenging journey in July 1996 and 2006 marks the completion of 10 years of TPS in the e-Payments industry. TPS' journey of 10 years has been incredible for TPS' clients, partners and employees with the birth and growth of a truly extraordinary company. Today, TPS enjoys renowned industry expertise, strong corporate values and an impressive track record. Major achievements have led TPS to become a leader in the e-payment software industry in the region.

2006 has been a stimulating year for TPS and for the e-Banking industry. As we look back over the past years, we are proud of our achievements and will continue our drive of enriching our clients with innovative technology that enables them to keep abreast with the latest trends impacting the banking industry.

In this issue we will bring to you highlights of TPS's events and milestones achieved in the past years as well as the current year, TPS's comprehensive product portfolio and highlights of the exciting customer news that we would like to share with you. Read on to learn a little about how TPS's solutions can help build your banking infrastructure or even add value to your e-Banking services.

Saba Sameer
Sr. Brand Executive

2006 has been an exciting and inspiring year for TPS and its entire clientele in Pakistan, Middle East and elsewhere. TPS is proud to have not only achieved but surpassed its targets with many major milestones and achievements, all contributing towards a rapidly evolving and competitive e-Banking marketplace.

Some of the key highlights of the year:

Product Releases and Innovations

▶The Next Generation Transaction Switch - IRIS

IRIS is the next generation of transaction switch that leverages the most advanced technologies, the most efficient system architecture and the most progressive functionality to provide a full range of e-Banking and e-Payments services.

IRIS is result of combination of a decade of company's experience in the domain of payment processing topped by huge R&D in the latest technologies. Read more in this issue about the latest version of switch launched by TPS.

▶Rolling out the EMV program – Personalization, Issuing and Acquiring

TPS takes great pleasure to announce completion of EMV migration it product portfolio.

Latest in this area is the launch of Sentinel - a turnkey solution from TPS for EMV Personalization. It's a simple and an easy to manage solution that provides a complete framework for the issuance of EMV compliant chip cards. Read more in this issue for EMV issuing, acquiring and personalization solutions offered from TPS.

▶Inter-Bank Funds Transfer on TPS' Switching Technology

April 2006, marked a new era in the e-Banking landscape of Pakistan, as 1LINK, the largest shared switch of Pakistan, having 1300+ ATMs in 70+ cities across Pakistan, launched the Inter-Bank Funds Transfer (IBFT) over ATM using TPS technologies. The successful launch of IBFT allows customers of participating 1LINK member banks to transfer funds from their accounts to beneficiary accounts of any member banks of 1LINK in real-time.

▶TPS launches the First Biometric ATM

Keeping up with the tradition of providing innovative products to the financial industry, TPS' Transaction Switch and Delivery Channel Manager, now integrates biometric ATM. With the first customer already gone live, the solution allows the banks cardholders to identify themselves at ATMs with their fingerprints.

▶Making the ATM camera solution more reliable and efficient

TPS introduces EYE with CERT technology- an innovative camera solution with intelligent algorithms to enhance reliability of pictures taken by EYE. CERT technology notifies the bank operators of any suspected problems with the security camera even before exchanging the pictures.

▶An Alternate way for bill payments

TPS' diversified range of e-Banking and e-Payment product portfolio now includes online Utility Bill Payment solution (UBPS) as well that can empower the bank to offer online utility at their branch tellers and through various alternate delivery channels such as ATM, IVR, Call Center, Internet Banking and so on. With Utility Bills Payment Solution (UBPS) from TPS, banks can connect to multiple utility companies allowing the banking consumers to pay their utility bills from any of the alternate delivery channels such as ATM, Internet, Call Center etc. For walk-in customers, UBPS provides a Web-based Teller Interface that can allow your branch Teller to accept bill payments on cash and have them paid online just with the click of a button.

▶Your Corporate Customer, Your Banking Services, Our Solution

TPS ORBIT is a comprehensive corporate banking solution that encompasses a full range of services that enable the banks to offer small businesses or corporate customers the most robust, secure, technically advanced and efficient banking services. ORBIT caters to the growing demand of corporate clients for a paperless, easy-to-use, electronic banking facility. It meets the needs of the most sophisticated customers by providing access to a range of corporate banking facilities such as initiating salary disbursements, funds transfers, e-payments, and pay order issuance requests.

A Look over the Year's Performance

* Solutions deployed in 20 countries with 80+ international financial institutions
* Phenomenal growth in the company human resources in past 5 years, managed through highly structured departments
* Geographical reach of solutions and services to countries in Middle East, Asia Pacific, South Asia, Europe & Africa
* Powering Inter-Bank shared switches of Pakistan (1LINK) and Lebanon (IPN)
* Driving remote banking of 35+ banks in the region through latest switching technologies
* TPS Switch driving large ATM networks (250+ ATMs)
* Card personalization software supporting large card base (500,000+)
* Solution certified with all major international payment systems and switches
* Customers with VISA and MasterCard issuer and acquirer
* More than 400 cash deposit terminals running TPS SMARTdeposit application in the MEA region
* Certified with Symantec Disaster Recovery solutions (backup, replication and clustering) to ensure higher uptime and system availability
* 'TPS Middle East LLC' established at DIC in 2004 to service a strong Middle East/Gulf based customer base.