



InSight success story Enriching SST Network Monitoring and Management

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TPS picks up first prize at P@SHA ICT Awards 2005 for InSight - Web-based SST Network Monitoring and Management Solution

TPS Pakistan (Pvt.) Ltd. takes great pride in announcing that it has won the top award in General Applications category at the PASHA ICT Awards 2005 - Pakistan held in Karachi.

Judged by an independent panel of technology and business professionals the top winners of the P@SHA ICT Awards are being nominated for representation at the annual Asia Pacific Awards in Chiang Mai, Thailand in mid February, 2006.

P@SHA (Pakistan Software Houses Association) was formed with a mind to promote and develop the fast growing software and services industry in Pakistan, and to provide them with national and international exposure, and recognition.

The objective of the P@SHA ICT Awards is to provide recognition to software and service applications that have been developed in Pakistan. It is meant to acknowledge creativity, innovation and excellence in the Pakistan Information and Communication Technologies sector.

This annual Awards program also provided an opportunity and an ideal environment for companies to gain local, regional and international exposure through on-going promotional activities, and through participation at the international Asia Pacific ICT Awards (APICTA).

InSight is a web based ATM network Monitoring and Management solution which provides complete monitoring of ATMs, banks hosts and network links for all transaction acquiring channels with value added features like comprehensive MIS Reporting and Alerts Management based on Escalation Levels.

Azfar A. Karimuddin, Regional Manager Business Development at TPS, on receiving the award on the occasion said, "That it was honor to be nominated for the awards and pleasure receiving it. Rightful thanks go out to our InSight product team members and customers, who have all played a key role in helping us get where we are today. The P@SHA ICT Award is a testament to the hard work that has been put into this product over the last eight years by all of us."



TPS

For information about TPS, visit our website
<http://www.tpsonline.com>

Enriching SST Network Monitoring and Management

* Growing since 1998

* Deployed in 15+ Countries across the World

* Trusted by 35+ International Organizations

InSight 3 for SNMP based SSTs ... Further Enriching the SST Network Monitoring and Management Experience

InSight is a comprehensive Web-based ATM network Monitoring and Management solution which provides complete monitoring and management of ATMs, banks hosts and network links etc. InSight's state-of-the-art MIS wizard is an ATM Manager's best friend for generating various transaction reports, trends and statistics through various acquiring channels.

The last quarter of 2005 has been very exciting for InSight 3. In a short period after its release, InSight 3 have been deployed in 14+ clients Worldwide.

The General Enhancements

in InSight 3 includes **compatibility with various flavors of MS Windows** Operating Systems such as Windows 2000, XP, 2003 Server Enterprise Edition and Server 2003 Standard Edition. InSight 3 now comes as a **double click 15 minute silent and automated installation package** which automatically setups and configures the InSight 3 server without even having to restart the machine. As InSight 3 is designed for large scalable ATM networks, InSight 3 can also be installed on up to three separate servers for **load balancing**; one holding the database, one holding the services and one for the web interface.

Apart from the General Enhancements, InSight 3 also offers many new features in monitoring, management and reporting, some of which are as follows:

Monitoring

Monitoring the ATM Network is a crucial and vital exercise for an ATM Manager. As comprehensive as the features of InSight 2.0 were, the new features in InSight 3.0 now add more value for our InSight clients, as they are designed keeping in view the current and future requirements of InSight customers. The highlights of the new monitoring features are:

- **IntelligentLearning** based engine that searches and learns about new devices added or updated in ATMs as and when they are released by the ATM vendors, making it easier to setup and configure a new ATM.

- **IntelligentSearch and IntelligentConfig** based ATM device handlers centrally control ATM terminal discovery and configuration. InSight 3.0 automatically detects any new ATM connected on the network and helps configure the ATM with easy step-by-step process.

- **Anytime Anywhere Web-based Log Files Engine**, which makes downloading of ATM files such as configuration files etc. from the ATMs, centralized and easier.

- **Truly Light Weight** and visually pleasing GUI is compatible with all the popular browsers such as Netscape, IE and FireFox, giving you the freedom to choose any Web-browser of your choice.

- **Having an insight on InSight**, a new feature that offers anytime, anywhere Web-based monitoring of the InSight server itself allowing InSight System Administrator to keep a close check on InSight server whenever needed.

- **Sound Alerts speak louder than Message Alerts**, InSight 3 can pronounce the errors to you in any which way you want them to, on the client PC or even on the Web. This feature comes with customizable alerts for different errors with selectable MIDI and WAV file support.

- **Give Machine Error Messages a Human Touch**, InSight 3 Advisory Service (*Email and SMS alerts*) offers customizable messages for each alert with a user-friendly template editor. Now ATM Managers can InSight 3 to send emails in and language.

configure SMS in their own

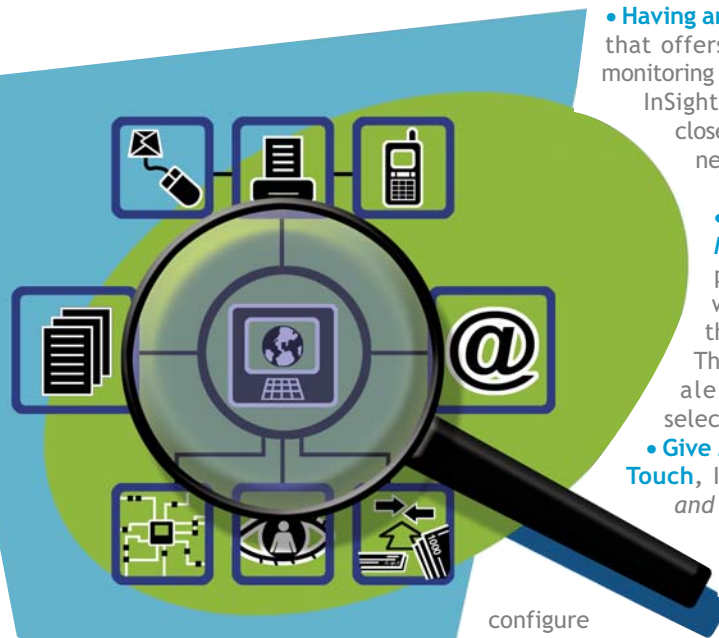
Management

As crucial as the Monitoring aspect of an ATM network is, Managing also does not hold any less significance for the ATM Manager. InSight 3 puts the ATM Manager completely in control of the ATMs with following features:

- **Manage your InSight Remotely**, your InSight System Services and Applications can be remotely configured, and managed from anywhere and anytime.

- **24/7 ATM Management**, with the ATM Management Utility you can add/update/remove ATMs, send ATM open and close commands, restart ATMs, and run the pre-approved MS Windows command on the ATM, a feature which offers remote installations. And also user management such as create new users and manage roles and permissions has been taken on to the Web as well.

- **Click and Point** to manage your country. What you see is



what you get. Having precise locations on the country map has been made very easy by just selecting an ATM and pointing it to the desired location.

- **Smart updates for SMARTsuite Terminals**, gives the ATM Manager the flexibility to print SMARTdeposit ATM's currency counters on the journal roll and also allows updating new currency rates on SMARTexchange based ATM's according to the change in International Currency Exchange Rates. Other features include comprehensive reports such as exchange statistics, business cycle and transaction reports etc.

- **Your Assets at your fingertips**, it used to be a cumbersome task whenever there was a need to upgrade a hardware component on the ATMs. With Insight 3.0 Asset Management, all the ATM

hardware devices are recorded, so for instance if there is a need to find out how many certain receipt printers are to be replaced then it is as simple as clicking a button to get the number, along with ATMs and other relevant details.

Reporting

A distinctive feature of Insight 3.0 is the new Report Wizard. The Wizard guides the user through various steps to generate a number of customized reports and now offers new detailed reports for transactions, cash dispensed, currency exchange, fault and terminal statuses, system audit, system event, system and network availability, ATM Fault, etc. With convenient features like, comprehensive statistical Image-based file charts for the Web, and optimal data selection for quick retrieval of reports the Report Wizard surely becomes the MIS Manager's best friend.

TPS' Electronic Journaling Solution (EJ) goes LIVE!!! At Allied Bank Limited

As the use of ATMs in traditional, non-traditional, and remote locations increases, the cost of sending service personnel to replenish and retrieve ATM paper journal rolls continues to escalate. It is less expensive to maintain ATMs with electronic journal (EJ) data than having to manage ATMs with traditional (paper) journal printers.

EJ is a stand-alone application that retrieves and processes electronic journal data recorded in the ATM's EJ file. EJ offers the following features:

- EJ automatically and on-demand downloads, processes and archives ATM journal at user-defined download schedule
- EJ does not only parse data machine readable journal data, but also makes it easier for the customer service representatives to read
 - Quickly resolves customer queries regarding specific ATM transactions
 - Obtains EJ data without manual intervention
 - Provides ATM data in machine-readable form for input into management reports
 - Archives EJ data for later review
 - Can be configured to interact with your existing applications
 - EJ works independently of your existing ATM-driving application, so financial transaction processing is unaffected.

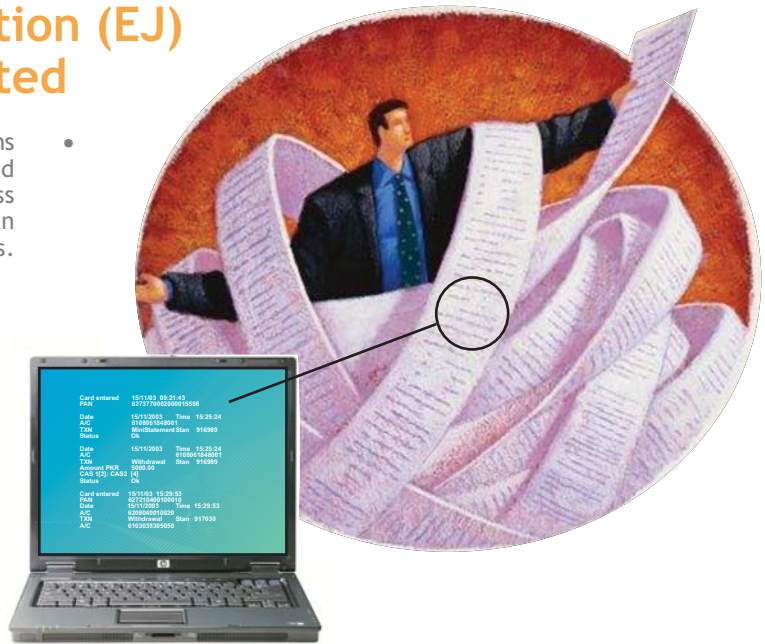
EJ is greatly praised for its benefits and features in the International Market, now for the first time the Local market is reaping benefits off this solution.

The successful deployment and use of the EJ solution at **Allied Bank Limited** has benefited the bank with the following.

Measuring the convenience and cost-saving that EJ offers, it is an extremely feasible and useful solution for remotely managing a large ATM network as ABL's which is now reaching about **125 ATMs**. Allied Bank Limited has always been at the forefront of having innovative solutions and is the first amongst TPS customers in Pakistan to deploy EJ. EJ has benefited ABL in the following ways:

- **Increased ATM uptime**
EJ uploads electronic journal data to our central system anytime we like, without any interruption in service to our ATM customers.
- **Enhanced customer service**
If we need to answer a customer inquiry immediately, we can get the data and view it-immediately!

•



Reduced fraud

EJ makes monitoring journals online easy, shutting the door on potential fraud.

• Reduced cost

EJ, eliminates the need to frequently visit to fetch to replenish ATM journal supplies, reduce service calls, and eliminates visits to our ATMs to retrieve journal information.

• Low risk with a proven solution

EJ is a true multi-vendor and the proven solution supports Diebold and NCR ATMs, and offers a "standard" EJ upload specification for other programmable ATMs.

ABL's migration to EJ is an evident process improvement. ABL now requires only half the time as compared to before in retrieving the relevant data from ATMs to assist in customer queries on various transactions. The electronic journal rolls also reduced ABL's reliance on paper journals and virtually eliminated the need for warehouse storage space.

EJ is saving Allied Bank's ATM Operations personnel precious time, resources, and money, with providing

New Associates

Muhammad Zohaib Ullah
Hussaini
Software Engineer

Syed Asif Shamim
Software Engineer

Thinking High Availability??? Think Clustering...

High-availability clusters are implemented primarily for the purpose of improving the availability of services which the cluster provides. They operate by having redundant nodes, which are then used to provide service when system components fail. The most common size for an HA cluster is two nodes, which is the minimum required to provide redundancy. HA cluster implementations attempt to manage the redundancy inherent in a cluster to eliminate single points of failure. There are many commercial implementations of High-Availability clusters for many operating systems.

The range of VERITAS solutions that TPS is testing and certifying with its products includes backup, replication and clustering. This article is the second in a series that will overview the importance and benefits of VERITAS Cluster Server (VCS) in a high availability system environment.

What is VERITAS Cluster Server (VCS)???

VERITAS Cluster Server, the industry's leading open systems clustering solution, is ideal for reducing planned and unplanned downtime, facilitating server consolidation, and effectively managing a wide range of applications in heterogeneous environments. With support for up to 32 node clusters, VERITAS Cluster Server features the power and flexibility to protect everything from a single critical database instance, to the largest, globally dispersed, multi-application clusters. Increasing automation, providing features to test production disaster recovery plans without disruption, and offering intelligent workload management allow cluster administrators to maximize resources by moving beyond reactive recovery to proactive management of application availability.

Key Benefits

Reduce Training and Hardware Costs

VCS is architecture-independent, supporting the industry's widest range OS platforms and hardware configurations. Banks can mix and match the servers and storage within a single cluster and shared storage infrastructure. VCS utilizes a common, cross-platform console for managing multiple clusters for IT personnel to manage data and application availability without requiring additional training.

Broad Application Support

VCS provides off-the-shelf support for a wide range of applications and databases such as, Oracle, DB2, SQL and etc. In addition, there are many infrastructure and replication agents available along with custom agents that can be created to ensure that virtually any application is highly available.

Reduce Planned Downtime

Banks can utilize VCS for planned downtime by keeping applications between servers. By using VCS, banks may no longer need idle standby servers to be online and available immediately, thereby reducing the costs associated with expensive hardware maintenance contracts.

Single Solution for Any Architecture

With VCS and available options, all clustering and replication can be performed and managed from a single product while allowing banks to achieve local as well as wide-area application and data availability.

Prepare, Plan, and Test Before Disaster Strikes

VCS provides the ability to configure, implement and test your high availability and disaster recovery environment without disrupting users. The cluster simulator tool allows cluster configurations to be configured and tested without requiring a cluster testing environment or impacting the production environment. By using VCS Simulator, a bank's IT team can *simulate high availability environments from their laptops, test multiple application failover scenarios without impacting production, experience the ease-of-use through installation and configuration, and provide application availability during planned and unplanned downtime.*

These new features reduce the need to invest in additional hardware for testing and configuration, while ensuring resources will remain available in the production environment.

Simplified Management and Installation

VCS provides administrators with easy to use configuration wizards for simplified storage management and cluster implementation. The product provides intuitive Web and Java-based consoles to monitor data and application availability across multiple operating systems and across an entire organization.

Maximize Hardware Utilization

VCS provides the flexibility for adding or removing servers as needed without bringing the applications offline. Support for up to 32 servers in a single cluster allows banks to achieve availability of applications while achieving maximum hardware utilization by automating the process of making intelligent decisions to ensure applications are hosted on the best server available within the cluster. In addition there is no longer a need for a dedicated standby server within the environment.

Replication Integration

VCS protects your current investment by integrating with a number of replication solutions including VERITAS Storage Foundation, VERITAS Volume Replicator, to provide a complete application and data availability solution.

Clustering in a Recovery Plan is as essential as a Comprehensive Recovery Plan itself

A comprehensive disaster recovery plan includes everything from data availability to application availability. VCS is an integral part of a comprehensive disaster recovery plan, which also includes replication and backup. But VERITAS does not stop with solutions to protect your critical data and applications. Understanding that part of a comprehensive disaster recovery plan also includes frequent testing, VCS provides the tools to test, plan and prepare before disaster strikes.



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The Year **2005**, a Review

The Year 2005 has been very exciting for the self-service and e-banking industries in Pakistan and abroad. This directly translated to new business opportunities for TPS and TPS extended its product and solution portfolio to meet the market demands and related challenges.

2005 in TPS can be reviewed with the following highlights:

Product Releases

Introducing various products and solutions in 2005 in the following product categories, is a testament to TPS' legacy of being at the forefront of modern technology and offering new solutions for our customers.

★ **Customer Services and Management**

HDA, a comprehensive Alternate Delivery Channel Customer Relationship Management solution for effective and efficient management of self-service banking customers, through a bank's Call Center. HDA offers a unique combination of a Call Center Management solution and a CRM which puts HDA at the heart of any bank's Call Center.

★ **Stationery Printing and Management Solution For Card Operations**

In the line of providing tailored solutions to our customers, after constant research and development, our technical and development teams have added a new product to our Card Management line of products, NeXus. NeXus is a scalable, customizable Stationery Printing and Management solution for the debit and credit card arena.

★ **Deposit and Exchange Automation**

SMARTdeposit+ and SMARTdeposit-i evolved the cash and cheque deposit automation market with new and improved services such as acceptance of debit cards for payments, multi-lingual screens, user-friendly interface etc. These two releases have significantly increased the end-user customer satisfaction and are well equipped for meeting future customer expectations.

★ **Dispute Resolution**

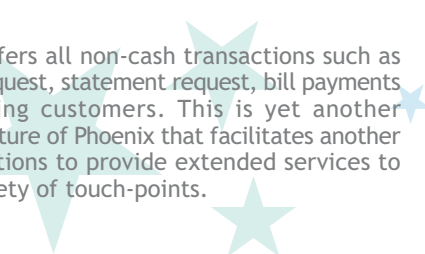
Meeting market demand and challenges, TPS introduced, EYE - transaction camera solution and EJ - Electronic Journaling solution, a smart solution for monitoring ATM customer transactions. EYE & EJ combined together gives a bank up to the minute visual and transactional information in one view window for satisfying any customer query or dispute at any time. TPS Camera solution "EYE" is a state of art solution that employs TPS developed "Chromatic Element Recognition Technique" which intelligently senses picture, camera and surrounding conditions to offer high reliability and quality.

Product Innovation

Phoenix, the Enterprise Transaction Switching Middleware and Integrated Delivery Channel Manager extended its services by taking VISA Debit, Electronic Cheque Book and Financial Kiosks under its umbrella.

★ **Financial Kiosks**

The Phoenix Kiosk solutions offers all non-cash transactions such as funds transfers, cheque book request, statement request, bill payments etc. to the self-service banking customers. This is yet another achievement and a valuable feature of Phoenix that facilitates another stream for the banking institutions to provide extended services to their customers through a variety of touch-points.



★ **PCash, Your Debit Card... now also your Electronic Cheque Book**

Today's self-service banking customer demands instant access to electronic banking at wide variety of touch points. Now with TPS Phoenix and its POS solution PCash, customers can instantly make payments from point-of-sales at shopping malls, grocery stores, gas stations, or restaurants with their debit card.

Customer convenience is the linchpin of this service. No more carrying cheque books around to buy goods and services. To top it all up, point-of-sales placed at the bank counter allows customers to withdraw cash without cheques or having to fill out unwieldy withdrawal slips. PCash indeed gives new meaning to the concept of anytime anywhere banking.

★ **VISA Debit, Giving global interoperability to your Debit Card**

Imagine the VISA Debit Network of touch-points scattered all over the World, imagine the acceptance of your Debit Card at any VISA touch-point, and then imagine the simplicity of offering this service with Phoenix. Yes, Phoenix VISA gives your local debit card global interoperability, gives your customer the freedom to move around the world without having to worry about carrying cash, and gives your bank VISA connectivity with minimal operational and setup cost.

Company Growth & Maturity

Formed in 1996, TPS family now stands at **75+** members. Being the market leader for payment solutions & e-banking in Pakistan TPS has customers in Middle East, Asia Pacific, South Asia, Europe & Africa in addition to Pakistan. TPS is powering the largest inter-bank shared ATM Network of Pakistan serving **70+** cities and interconnecting **2200+** bank branches and **1000+** ATMs for financial services.

TPS enjoys over **78%** market share in domestic market, driving remote banking of **23** banks within Pakistan. Our over a decade's experience reflect in **200+** projects deployed in **19** countries with **75+** international banks is clear testament of our work quality, project management skills, domain expertise, and round-the-clock technical support.

With the increasing customer base and worldwide presence in 19 countries, TPS now also operates through Dubai, UAE. TPS now has a registered office for its Marketing and Support functions at the Grand Dubai Internet City under the name of 'TPS Middle East LLC'.

★ **Interested in a complete e-Banking road map?**

TPS will be glad to present you a business level presentation that describes the various e-Banking services that TPS has helped various financial institutions to deploy. The presentation covers the business concepts of each service and also explains how various TPS e-Banking services and products are inter-related. The audience are taken from the basics to very advanced concepts. The entire presentation unfolds to help your understand and build your own roadmap. The best part is that everything presented is available, running live and from one trusted source; TPS.

What's coming in 2006?

The consumer and market trends show a great affinity for debit and credit card programs. Moving beyond basics, cash withdrawals and inquiries, to more stirring and innovative services such as Inter-Bank Funds Transfer, 1LINK VISA Debit, EMV, Mobile Banking, Internet Banking, Corporate e-Banking services and 1LINK Utility Bill Payments, TPS promises the market to bring new products and solutions to take a full swing at the business opportunities for the coming year.★