



## Phoenix success story

### UBL gets EMV Certified with NAPS in Qatar

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**UBL Debit cards now with the international power of VISA**

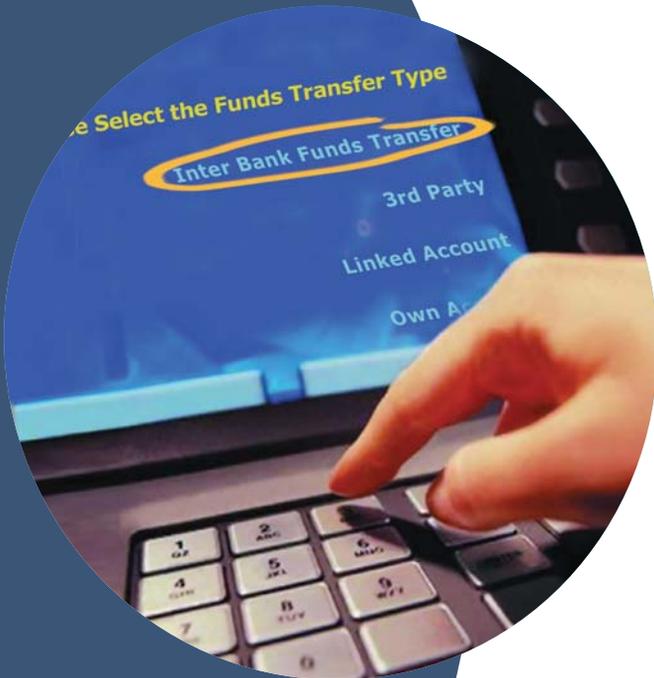
**TPS introduces CERT in EYE - A camera solution to enhance EYE reliability**

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## IBFT

Opening a new era for e -Payments and e-Banking industry in Pakistan



## IBFT

### A Milestone Achieved...

### 1LINK IBFT - A milestone in the history of e-Banking and e-Payments in Pakistan

April 01, 2006 marks a new era in the e-Banking and e-Payment landscape of Pakistan as 1LINK, the largest shared switch of Pakistan, having 1000+ ATMs in 70+ cities across Pakistan, successfully launched the Inter-Bank Funds Transfer using TPS technologies. There are eight of the 1LINK member banks in the first phase, with more to come in the later phases as more banks gear up to avail this service. TPS has taken 1LINK to new heights towards modernizing the e-Payment systems and e-Commerce objectives of the e-Banking marketplace. 1LINK IBFT is a live testament to our commitment of providing innovative products to our customers.



continued...

**New Releases**  
Phoenix EMV



# TPS

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

## Inter-Bank Funds Transfer... the current way to make payments

Inter Bank Funds Transfer, known as IBFT is an extension to Phoenix Third Party Funds Transfer (3PFT). IBFT allows customers of participating 1LINK member banks to transfer funds from any of their banking account to other over the 1LINK ATM network. IBFT facility is the latest innovation conceived and delivered by TPS to take e-Banking services within Pakistan a level ahead. IBFT is amongst the initiatives from TPS on the 1LINK platform after the successful launch of 1LINK VISA Debit and acceptance of 1LINK member bank credit cards on the 1LINK switch.

## With IBFT... the payment possibilities are endless!!!

With 1LINK IBFT, the e-Payment industry is now open to various possibilities. IBFT offers self-service banking customers to make payments round-the-clock, without the need to raise physical supporting vouchers or documents such as cheques, bank drafts, etc. Thus IBFT significantly reduces the dependency on paper-based transactions. IBFT is also ideal for cross city inter-bank payments as it allows funds transfer in a real-time, more fast, secure and cost efficient manner.

The IBFT launch also opens up possibilities of new and exciting product designs over this basic domain infrastructure in the areas of customer to customer (C2C), business to business (B2B) and customer to business (C2B) transactions.

IBFT is indeed a historical milestone, as the implementation of IBFT propels the banking industry closer to revolutionizing banking goals throughout Pakistan.

At TPS we will continue to keep up with our strive to understand the spectrum of the needs of the e-Banking and e-Payments industry, gauge its potential and then venture to take on the odds to further bridge the gap between service offerings and service delivery.

## UBL goes international with the launch of the new UBL Wallet VISA Card

UBL Wallet, now with the power and international acceptance of VISA! UBL has launched its Wallet VISA ATM & Debit Card with TPS technologies using 1LINK VISA connectivity.

With their quest for providing convenient and cutting edge solutions and services, TPS and UBL make yet another invaluable addition to UBL's e-Banking services portfolio enabling the launch of UBL VISA cards issuing and acquiring.

### UBL Wallet VISA, accepted anytime, anywhere

UBL Wallet VISA is the ATM & Debit Card offered from the bank's wide array of retail products. Available to all bank account holders, the card enables the customer to use the UBL Wallet VISA at more than 900,000 ATMs in 150 countries displaying the PLUS network sign. The Wallet VISA card is also acceptable at more than 22 million local and international VISA merchant locations displaying the VISA sign. In addition, over a billion VISA cards can now conduct transactions on all UBL ATMs and funds can also be conveniently transferred between participating 1 LINK banks through the UBL Wallet card. With this, UBL has become the first bank on 1LINK to acquire all VISA branded cards on its network of 214 ATMs, in 60 cities across Pakistan.

### UBL reward for your UBL transactions

In celebration of the VISA launch, UBL offers a reward scheme using TPS technologies. Using Phoenix Reward UBL has given a chance to UBL Wallet customers to win cash prizes and mobile phones daily. When lucky UBL Wallet

customer performs a transaction on any UBL ATM, the ATM screen displays a cash or mobile phone reward message and produces a reward receipt. The cash is disbursed instantly, whereas the phone set is delivered to the customer. The UBL Rewards program has created a sensational effect amongst the UBL customers and has opened a new era for e-marketing and e-promotion for banking products and services.

### An ongoing technology partnership... TPS & UBL

TPS has taken UBL's services to new heights enabling UBL to achieve excellence and distinction in its services in a rapidly consolidating, competitive and demanding e-Banking market place. UBL has not only benefited from increased product offerings, leading to enhanced customer convenience through global acceptance of VISA labeled cards, but also with its drive of retaining and attracting new customer account openings and reduction of branch operational costs through plastic mobilization.

## For the first time in Pakistan-TPS and UBL introduce instant ATM Reward Scheme to give UBL Wallet customers a chance to win cash prizes and mobile phones daily



"TPS technologies offer innovative e-Banking and e-Payment solutions and UBL believes in TPS as a strategic partner to help it maintain its leadership position. The successful launch of the UBL Wallet VISA Card and the innovative ATM Reward Program is a testimony to the strong synergy between UBL and TPS. We look forward to a lasting relationship with TPS"

Mr. Najeeb Agrawalla

Business Head Commercial Bank  
United Bank Limited

## TPS' EYE solution, now in Saudi-Arabia

Al Bilad Bank, one of the largest national banks of Saudi Arabia has successfully implemented TPS' EYE - ATM transaction camera, and EJ - electronic journaling, solutions. Encapsulating the power and unique features of CERT technology in EYE, Al Bilad will eventually keep an EYE on its 1000 Wincor ATM's network. This indeed is a great achievement for TPS as it gives an opportunity to successfully penetrate into Saudi Arabian market and implement TPS EYE & EJ for one of the largest ATM network in the Kingdom of Saudi Arabia.

Bank Al Bilad has outsourced ABANA Enterprises Group Co., the strategic partner of Wincor Nixdorf in the Kingdom of Saudi Arabia, for the complete range of services related to ATM network monitoring and management. ABANA further chose TPS amongst all the other vendors to meet the requirements of the bank for a comprehensive transaction camera and electronic journaling solution for its ATMs. EYE and EJ have been extensively designed to fulfill the intense and critical requirements of SAMA (Saudi Arabia Monetary Agency). Together with rich functionality and value-added services, EYE & EJ are implemented over a secure FTP protocol to comply with the banks audit, with one of the most advanced technologies that has been introduced by TPS in EYE - CERT - for intelligent handling of camera hardware and transaction pictures.

## Tameer Micro Finance Bank launches fingerprint identifying ATMs in Pakistan

Keeping up with the tradition of providing innovative products to the financial industry, TPS has added biometric support in its Phoenix switch. Using this technology on locally manufactured ATMs, Tameer Micro Finance Bank (TMFB) has recently launched Biometric ATMs. The technology allows bank cardholders to identify themselves at ATMs with their fingerprints. With the launch, Tameer Bank has become the first bank in Pakistan to have biometric ATMs and the service is instantly getting popularity for its simplicity and convenience.

This launch will enable Tameer Bank's clients to avail the facility of biometric ATM's, with higher security as compared to the PIN identification, due to the facts that passwords and PINS can easily be compromised, and is hassle free.

It is noteworthy that TMFB has launched its first biometric-enabled ATM's in unbanked areas to cater to the untouched customer base of small shopkeepers, cottage industries and small entrepreneurs, especially women. With this launch TMFB has achieved a milestone in the introduction of literacy and awareness of financial services in the unbanked areas that adds potential customers into the mainstream financial world.

## TPS participates in P@SHA Job Fair 2006 - Karachi - to continue with its aggressive expansion plans

April 2006: TPS participated in P@SHA Job Fair that took place in Karachi on April 29th at the Marriot Hotel. The fair was honored by human resource and recruiting heads of leading IT companies of Pakistan and abroad and it was a great opportunity for TPS to participate in the fair. It was a single day event that provided good platform to all the IT companies to showcase their vacancies and meet the potential talented candidates by taking their first brief interview as a part of initial screening.

This was a successful human resource affair that was totally interactive and provided an environment of healthy exchange of ideas. Leading IT companies held workshops and counseling sessions at the fair. Several hundred resumes were posted and filled at the event. Since TPS is aggressively expanding its employee base, with an increase by 66% in the past year, participating in the P@SHA Job Fair gave TPS further opportunity to meet and interview - at one time and in one convenient location - a diverse group of second and third year students and 2006 graduates.



## ABL & UBL crosses 200 ATM mark

We would like to extend heartiest congratulations to two of our most valuable customers, Allied Bank Limited & United Bank Limited for striking a double century. Both these banks now have a network of over 200 ATM's. The self-service banking infrastructure at ABL & UBL revolves around Phoenix, that is effectively and efficiently managing the network while introducing services such as, Inter-Bank Funds Transfer and VISA Debit etc. It is worth mentioning that this accomplishment marks the culmination of a lot of work and dedication by the IT teams of both, ABL & UBL.

ABL & UBL are amongst the leading banks in Pakistan and are also ranked amongst the best banks offering modern e-Banking services. We are proud to have ABL & UBL as part of our client family. TPS will continue to work diligently to exude further services to enable our customer to further achieve their coveted goals and endeavors.

### New Associates

Saba Sameer  
*Sr. Brand Executive*

Aleem ul Haq  
*Software Engineer*

Dawood Hasan  
*Marketing Executive*

Haris Ali Khan  
*Software Engineer*

Muhammad Omair Raza  
*Customer Support Engineer*

S.M Ahmer Rizvi  
*Customer Support Engineer*

## TPS technologies in sync with the State Bank Mandate - TPS Eye and EJ opted by more than 7 banks for dispute resolution

TPS' transaction camera solution, EYE is a state-of-the-art, a true multi-vendor ATM, transaction based camera solution that allows snaps shots to be taken at different points during the transaction life cycle. TPS is assisting many banks in meeting the State Bank's mandate of having a 24/7 central transaction camera and electronic journaling solution for managed, online dispute resolution and efficient customer services.

EYE supports multiple cameras and multiple picture points with high resolution image quality. Sophisticated compression algorithms used in EYE allow images to be twenty times smaller with no visible loss of quality.

Together with efficient compression algorithm, EYE offers built-in scheduling algorithms and multiple picture transport functions to further minimize bandwidth load for secure picture transfers. Plugged with complimenting TPS' electronic journaling solution, EJ, the pictures captured by EYE can be tagged with ATM journal entries to further facilitate the bank in investigating transactional dispute cases.

### TPS introduces EYE with CERT technology - An innovative camera solution with intelligent algorithms to enhance EYE reliability

To increase the reliability of images captured by EYE, TPS has introduced its latest researched technique called CERT (Chromatic Element Recognition Technique). CERT mechanism enhances the reliability of pictures captured by dynamically sensing of chromatic element to guard against:

- ▶ CCD camera sensor failure (for more info on CCD cameras visit [http://en.wikipedia.org/wiki/Chargecoupled\\_device](http://en.wikipedia.org/wiki/Chargecoupled_device))
- ▶ Out of focus images
- ▶ Covered or obstructed camera lens
- ▶ Dislodged or displaced camera in ATM fascia
- ▶ Over bright or dark conditions beyond acceptable light conditions

The best part of CERT design is that CERT enabled terminals report their imaging characteristics without even transferring the pictures. This results in proactive quality management. With introduction of CERT, EYE solution has taken a further quantum leap in terms of any competitive offerings available in market.

## UBL gets EMV Certified with NAPS in Qatar

Undoubtedly, 2006 is a landmark year in the history of TPS. TPS is proud to announce that amongst the TPS Phoenix customers,



**UBL Qatar** is the third bank in Qatar, and the first Pakistani Bank abroad, that has successfully gone live with EMV Acquiring. With this launch, TPS becomes the first e-Banking and e-Payments solution provider in Pakistan 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.

### UBL Qatar geared to reap the rewards of a smart choice

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 and retention programs, increased volume of transactions and etc. At the same time, Phoenix EMV has set a foundation for an end-to-end EMV issuing, acquiring, and personalizing, transaction infrastructure that will lead to generating new ways of product differentiation and revenues.

The advantages to UBL Qatar for introducing such a scheme are clear which can be illustrated by the SMART Chip itself...



### Sentinel - EMV 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 provide bureau services. 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.

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.

# Behold ... Biometrics!

Imagine the day when accounts can be accessed without the need to remember PINs. Yes, it is now possible with the scientific technique under the term Biometrics.

Biometric is one of the fastest growing technologies and has been talked about for several years. It is a term which describes automated methods of establishing someone's identity from their unique physiological or behavioral characteristic. This growing technological field has deep implications because proving identity is becoming an integral part of our daily lives. Although Implementations of biometrics as a means of authentication has not been fully realized, acceptance is steadily rising. Biometrics can be used in various ways for authorization: behavioral (which includes voice and signature) or physiological (hand, iris, face and fingerprint).

## Finger print scan

Among all the biometric techniques, fingerprint-based identification is the most popular method which has been successfully used in ATM applications. Everyone is known to have unique, immutable fingerprints. TPS has recently introduced Biometric registration and authentication technology in its Phoenix switch which allows banks customers the option of accessing their accounts by using their fingerprints. This technology will replace the use of PINs and allow the banks customers to withdraw money by using their magnetic stripe cards and scanning their fingers on the ATM machines.

## Increased security

Fraud and breaches are one of the great concerns of the banking industry. Identification/ authentication for audit and transaction-tracking purposes is also a growing concern. ATM frauds and Point of Sale terminals are the weak links that can easily be addressed by biometric technologies. Recent years have seen financial institutions worldwide turn to biometric technology in order to deal with the pressing issue of security, usually in internal, corporate, and high net worth sectors. Biometric template is unique to the individual from whom it is created. Only Biometric authentication bases an authentication on an intrinsic part of a human being. Unlike magnetic strip cards or smart card, it cannot be left at home, misplaced, lost, or stolen. Passwords can be forgotten, shared or observed. Biometrics ensures that a person trying to access the network and applications is actually a sanctioned user, and not in possession of a stolen smart card or someone who found, hacked or cracked a password.

## Increased target market

Fingerprint scanning enables banks to expand their customer base by targeting new and untouched market segments of small shopkeepers, cottage industries, and small entrepreneurs. Finger print authentication can be used to provide banking facility to customers in rural areas who are unfamiliar with the use of PINs. A recent and successful example of this is the launch of Biometric ATMs by Tameer Micro Finance Bank at its branches situated in Orangi Town and SITE. This provided the bank an opportunity to raise the level of literacy and awareness of financial services in rural areas and also an opportunity to add potential customers to the mainstream of the financial world.

Finger print scanning is the most commonly used biometric in the banking industry. It can be implemented not only at the ATMs for transaction security but the banking industry can use it for Network security, Access control and Background checks. Thus some of the obvious benefits of biometrics for the clients are that it provides clients a secure way to authenticate themselves before any transactions are made, No ID is needed, provides non-repudiation. It can be used in bank, ATM, Kiosk and online.



**TPS is proud to announce that the first Pakistani assembled biometric ATM is now running live at Tameer Microfinance bank**

## Beyond finger scans

Besides the finger-based measures there is much more to biometrics. There is hand geometry, retina scans, and iris scans to choose from in physiology. There are also quasi-behavioral attributes that can be measured- how one speaks, or how one writes, are two in use.

Then there is facial recognition, in which an image of a person's face is stored digitally when the person opens an account. At each transaction, a tiny camera feeds a live image of the person to a database which compares the image to the one stored and to the account number.

The airport rollouts are among the first major applications for iris scanning. With Iris recognition ATM, a customer simply walks upto the ATM and looks in a sensor camera to access their accounts. The camera instantly photographs the customer's iris. If the customer's iris data matches the record stored, a database access is granted. At the ATM, a positive authentication can be read through glasses, contact lenses and most sunglasses. Iris recognition proves highly accurate, easy to use and virtually fraud proof means to verify customer's identity.

The use of biometrics in networks as an authentication feature is gaining momentum. However the widespread use and acceptance of biometrics is, at the current time, still in its infancy.

Saba Sameer  
Sr. Brand Executive



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