



Phoenix success story

ATMs go live at Sudan's Bank of Khartoum and Emirates & Sudan Bank with TPS technologies

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DIB Pakistan's ATM cards gain international acceptance with VISA

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Customer Story

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TPS technologies shaping self service architecture at various banks



TPS picks up first prize at P@SHA ICT Awards 2006 for Phoenix – Transaction Switching Middleware and Integrated Delivery Channel Manager

TPS flagship product "Phoenix" won the prestigious P@SHA ICT award 2006 in the category of "The Best Financial Applications".

Each year P@SHA ICT awards recognize the top achievers in the industry and provide an opportunity and an ideal environment for companies to gain local, regional and international exposure. Its main objective is to promote and develop the software and services industry in Pakistan.

The primary criteria for judging a meritorious financial application was how well it addressed a real market need, its reliability and the visible effects it had on the industry at which it was targeted. "Phoenix" was judged the best financial application as it provided the basic infrastructure on which the e-Banking services grew within Pakistan on a national basis. Being a transaction processing and switching middleware, Phoenix is used by 24 leading banks of Pakistan for their electronic banking and alternate distribution program. Beyond empowering individual financial institutions of Pakistan, Phoenix also created the required infrastructure for inter-bank ATM sharing services in the shape of Pakistan's largest online shared financial services network called 1LINK. On the reliability side, Phoenix ranked very high as it is processing millions of transactions per month and servicing ATM requests originating at 78% of the banks in Pakistan including 1LINK.

On receiving the award at the award ceremony, Mr. Mohammad Sohail, CEO, TPS said that "TPS has completed 10 years of operations in the field of e-Banking and is proud to have created a history for itself in the corridors of Pakistan e-Banking history. Receiving P@SHA ICT award for Phoenix is an honor and a testament to the role that Phoenix and TPS played in setting the foundation of e-Banking within Pakistan".



Highlights:

TPS now a Microsoft Certified Partner

TPS extends its solutions and services portfolio with Symantec Partnership for disaster recovery solutions



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

Atlas Bank opts for IRIS, the Next Generation Transaction Switching Middleware and Integrated Delivery Channel Manager from TPS



Atlas Bank and TPS have entered into an agreement through which TPS will provide Atlas Bank with its next generation middleware technology, IRIS. The business-savvy management of Atlas

Bank has aggressive plans for using technology to create a differentiation through a range of e-Banking services focused on consumer service and convenience. TPS IRIS will provide Atlas Bank a comprehensive and integrated e-Banking services platform to drive not only the self service and complete card program but will also provide customer contact management CRM, dispute resolution services and business intelligence tools.

DIB Pakistan goes international with the launch of its new VISA Debit Card



Dubai Islamic Bank Pakistan, continues to combine the best of Islamic Banking values with technology and innovation to characterize the best of modern Islamic Banking. Keeping up with its commitment to exude higher levels of services for its customers. DIB Pakistan has recently launched VISA Debit Card with TPS solutions. This launch makes DIB one of the first few banks in Pakistan to issue VISA branded debit cards.

Available to all DIB card holders, this new DIB VISA debit card allows DIB customers to use their cards to purchase at point-of-sales and withdraw cash at more than 850,000 ATMs in 150 countries. The new VISA Card offers 24/7 access to funds for customers to enjoy wherever they are across the globe.

DIB always aims to be at the forefront of product innovation within the Islamic banking market and with this launch DIB has moved a step ahead towards its e-business and self-service banking initiatives.

TPS solutions and services, consolidating and laying the road-map for CresBank's self-service banking initiatives

Crescent Commercial Bank has put its trust in TPS solutions to revamp and extend its e-Banking services. In line with CresBank's ambition to provide high quality customer service, technological leadership and comprehensive range of products and services, TPS recently set off Phoenix 3.5 empowering CresBank's ATM card with newer services and rolling out Personal Loan product offering on CresBank's ATM Network. Further convenience is extended to the banking consumers by allowing multiple account relationships of a customer to be managed by a single plastic. The implementation also involved certain rigorous back end integration exercise to strengthen CresBank's self-service banking infrastructure.

The CresBank e-banking infrastructure

"By choosing TPS, Crescent bank has been able to meet the challenges of enhancing customer services, improving its marketing capabilities and offering the best services to its customers, quickly and cost effectively."

*Mr. Syed Mazhar Hasan
Vice President, Head of IT
Crescent Commercial Bank Limited*

CresBank has now successfully launched its ATM Card with an enhanced alternate delivery channel infrastructure. CresBank's e-banking infrastructure includes Phoenix, the Integrated Channel Manager and Transaction Switching Middleware and

ACCeSS, Card Personalization and Customer Management application.

Higher Service Levels and Managed Customer Relations

To address the areas of operational ease and customer service excellence, CresBank has also expanded its Alternate Delivery Channel forefront by integrating IVR with Phoenix. With IVR integration, CresBank has stepped closer to further strengthen its banking operations and customer services. IVR has helped CresBank greatly by improving customer service and lowering cost with automating their common calls.

"Our IVR services in collaboration with Phoenix gives our callers the information they need, plus it provides us an opportunity to cross-sell our products to our customers. IVR extends our most commonly required banking services to our customer 24 hours a day."

"In addition to IVR, we also plan

New Associates

Associate Software Engineer
Tauseef Ahmad
Nabeel Shahzad
Muhammad Ehsan-ul-Haq
Muhammad Aqeel Khan
Usman Madni
Hissham Mohiuddin
Muhammad Farooq Salim
Sana Farooq
Mohammad Salman Aslam
Adnan Budhani
Aamir Hussain Khawaja
Kamran Jaka

Systems Consultant
Sarwar Kamal

Technical Writer
Muhammad Asim Khan

to soon rollout Funds Transfer services on our ATM network and Internet Banking services. With these TPS solutions, CresBank is well positioned in a highly competitive and evolving e-Banking marketplace to deal with new challenges and to meet new demands."

Mr. Syed Mazhar Hasan

CresBank and TPS

CresBank choice of TPS' e-banking and e-payments solutions together with management and customer services applications is just part of the CresBank's overall technology strategy. The strategy focuses on continuous & stable growth in CresBank's e-banking services portfolio while improving information consolidation, offering new services to customers, strengthening customer communication mechanisms and customer relationship.

Great implementations are a testament to hard work, dedication and a superb team effort. We're proud that Crescent Commercial Bank's trust in our expertise has been repaid by a smooth implementation. TPS is working closely with CresBank as their technology partner to assist them further in accomplishing their self-service banking business goals and initiatives.

TPS reviews the past year and plans the year ahead at its Annual General Body Meeting

TPS held its Annual General Body Meeting for the year 2006 on August 12, 2006 at Avari Towers, Karachi. Each year TPS holds a General Body Meeting to review the milestones achieved in the previous year, and shares initiatives and strategies of the company with its employees. It features all the team leads in an informal, moderated discussion of what the company has done, is doing, and what it plans to do for the whole year ahead. The main focus of GBM is to present a cohesive corporate picture that presents the depth and breadth of TPS.

Opening speech and presentation delivered by Ovais Habib Khan, Group Head - Technology, first discussed the company's pivotal role in the e-banking and e-payments industries of the nation and then illustrated the company's objectives in terms of the new product and solution offerings. The presentation gave a well rounded review of past achieved initiatives, accomplishments while linking the future initiatives to pave the company's roadmap ahead. Following individual department presentations and rounds of applause for the star achievers, the GBM came to a well rounded and encouraging closing note by Mohammad Sohail, CEO. The closing speech enlightened the TPS family with the company's corporate vision and mission that states the clear direction in which the company is headed. The speech was then followed by a round of question and answer session, constructive suggestions, and valuable input from the TPS family members that all adds on to the company culture.



TPS now Microsoft Certified Partner

TPS Pakistan 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.

Phoenix making waves in Sudan... ATMs go live at Bank of Khartoum and Emirates and Sudan Bank with TPS technologies

"Bank of Khartoum" and "Emirates and Sudan Bank", two big names in Sudan's banking industry chose TPS technologies to introduce new innovative debit card services for their ATM networks. Both these banks have currently implemented Phoenix, the Transaction Switching Middleware and Integrated Delivery Channel Manager, along with InSight, the SST Network Monitoring and Management solution, and ACCeSS, the Card and Customer Management System. The turn-around-time for deployment has been phenomenal, with rapid addition of the entire ATM network.

TPS solutions are being used at these banks to provide a wide range of self-service banking services for its customers at the ATM. This implementation has provided both the banks with opportunities to reduce costs and improve flexibility, enhance customer service and improve marketing capabilities by rolling out their debit card program. Offering these services takes the customer experience to the next level whereby the banking customers will be able to perform transactions anytime at the bank's ATM. The adoption of TPS' switching and card solutions is just a part of the banks overall self-service banking strategy which is to continue to facilitate its information and communication mechanisms to its customers.

With this implementation, both these banks aim to heavily expand their ATM network. Bank of Khartoum will commence the roll out of 70+ ATMs where as Emirates & Sudan bank also plans to extend its ATM network to 20+ ATMs shortly. Bank of Khartoum and Emirates and Sudan Bank are also going to be connected to the National Switch of Sudan in the near future which will allow their customers to carry out inter-bank transactions to withdraw cash and perform various other transactions. The banks are very strategically placed and are dedicated to provide a comprehensive range of innovative, convenient and value added services.

Enterprise-Class Disaster Recovery Solution for Critical Environments

The reliance on information processing system continues to increase on a daily basis in today's business environment. As the reliance on information systems increases, data replication to save the data loss becomes critical in order to avoid business disruptions. Over the past years, numerous technologies have emerged for excellent storage management, data protection (backup and recovery) and application clustering to protect against the system failures at a local level. However many companies are now realizing that local protection is not adequate and that protection must be established at the data center level. Loss of a complete data center or information processing facility could be a result of power or cooling failure, to natural disasters such as fire and flooding or acts of terrorism or war.

Replication is a technology designed to maintain a duplicate data set on a completely independent storage system, possibly at a different geographical location to facilitate recovery of applications whether downtime is a result of disaster, site failure or scheduled maintenance.

VERITAS Volume Replicator provides robust storage independent capabilities that can efficiently and effectively replicate data to another location in order to provide protection from any planned or unplanned downtime. Veritas Volume Replicator allows replication of application data between any storage devices, over a standard IP network and over any distance for complete disaster recovery and continuous data-availability for mission-critical data.

Replication over any distance

The Veritas Volume Replicator allows one-to-many and many-to-one replications over IP network networks across sites for recovery of critical data. Replication can be done from a single source to one remote site or entire data centers can be replicated to multiple locations across the globe. The Volume Replicator, in an asynchronous mode, allows applications to be replicated to multiple sites over any distance without affecting the performance of the application being replicated. Its extensive scalability allows replication of up to 32 secondary sites per application or server. Offers a simple and complete disaster recovery solution that can support up to 32 secondary replication sites for many-to-one or one-to-many scenarios

Uncompromised Data Consistency and Integrity

Veritas Volume Replicator maintains consistency and data integrity while replicating data in an asynchronous or synchronous mode, in

any mode and for any application environments, including all major database management platforms. The data can also be accessed from secondary sites for the purpose of disaster recovery testing or data processing which ensures that the data is always protected.

Replicates on all major hardware platforms and Full support of database management systems

The Veritas Volume Replicator provides an easy, scalable and cost effective means of replicating data sets between any hardware platforms regardless of the vendor. This eliminates the vendor-specific storage limitations. VERITAS Volume Replicator fully supports all commercial database management systems including Oracle, Sybase, SQL Server, DB2, etc. The most important feature of any data replication is the ability to use the data at the secondary, regardless of technology used, bandwidth requirements, or CPU load.

Solution Integration

Integration with the VERITAS Cluster Server and the Global Cluster Option enables the replication services to be highly available and allows the monitoring of replication across sites. The replicated data at the secondary site can be accessed for off-host processing by fully integrating with VERITAS Volume Manager and Veritas FlashSnap.

Protection against network failures

VVR has an extraordinary functionality that handles the network failures and outages even during the delivery of data sets over other long distance site by switching from synchronous to asynchronous mode. In addition, the feature of resynchronization enables data to be protected under all shutdown scenarios without having to resend the applications over the network. Persistent logs ensure seamless handling of network outages.

Easy Disaster Recovery Testing

Testing has significant advantages. Companies that include testing get a better picture of the plan's effectiveness and have the ability to make changes

to the plan before disaster strikes. VVR is integrated with the latest Space Optimized Snapshot capabilities to allow you to verify your remote data, do remote backups and test your recovery capability with the automated FireDrill Service Group when under VCS control or manually when not using VCS. The VERITAS Disaster Recovery Fire Drill is the procedure for testing the configuration's fault readiness by mimicking a failover without stopping the applications at the primary datacenter.

TPS now offering Disaster Recovery Solutions in partnership with Symantec

TPS, a pioneer in the field of e-Banking and e-Payments in Pakistan, is pleased to announce its association with Symantec as a Symantec Partner in the region. This enables TPS to offer state-of-the-art disaster recovery solutions including data protection and high availability. TPS will continue to deliver highest value to customers and demonstrate further expertise in various Symantec products to exude a higher level of customer satisfaction.



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