



Phoenix success story

Allied Bank extends its e-Banking and Alternate Delivery Infrastructure

- Inside this issue...
- Askari extends its corporate customer portfolio on ORBIT
 - EYE & EJ at ABN Amro and Soneri Bank
 - Faysal Bank migrates to SYMBOLS platform with TPS technologies
 - TPS at GITEX 2006 and NCR Roadshow 2006

IRIS
Next Generation Enterprise Switch and an Integrated Delivery Channel Manager, now at Atlas Bank



Commercial Bank of Kuwait opts for IRIS Enterprise Transaction Switch for its Debit Card and Alternate Delivery Channel program

Commercial Bank of Kuwait (CBK) and TPS have entered into an agreement through which TPS will provide CBK with IRIS, The Next Generation Transaction Switch and Delivery Channel Manager. With 47 conveniently located branches, Commercial Bank of Kuwait operates the second largest full service network in Kuwait. IRIS at CBK is indeed a milestone achieved by TPS with geographical expansion of our customer base to Kuwait. IRIS will be the bank's core e-Banking platform for rolling out the bank's complete remote banking program including ATMs, CDMs, Retail Banking, Phone/SMS banking supported with dispute resolution services and business intelligence tools.



The bank has trusted IRIS in comparison with others due to the fact that IRIS is best aligned with the aggressive expansion plans of CBK. IRIS is the cornerstone of CBK and is very well-positioned to serve CBK customers with higher levels of customer service and product offerings.

Atlas Bank goes live with IRIS, the Next Generation Enterprise Switch and an Integrated Delivery Channel Manager

Atlas Bank launches diverse e-banking alternate delivery channel services with IRIS at the heart of its e-banking infrastructure. IRIS at Atlas Bank is effectively achieving milestones of the bank's entire e-Banking program, ranging from debit card rollout to ATM network management and a multitude of alternate delivery channels.



IRIS robust processing engine, intuitive user interface, multiple system interface and business intelligence features have set a foundation for Atlas bank that will enable the bank to enrich its service portfolio with endless possibilities.



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



Offering various standard e-Banking services through its diverse choice of alternate delivery channels over the past 6 years, Allied Bank of Pakistan (ABL) recently took a quantum leap by not only rapidly growing its ATM network but also diversifying its alternate delivery channels

branch, whereby enhancing branch operational efficiencies.

Alternate ways of Bill Payments through TPS UBPS solution

Allied Bank is amongst very few banks in Pakistan that have successfully rolled out real-time Electronic Utility Bill Presentment and Payment both on Internet Banking & ATMs. Allied is amongst a few banks in Pakistan to offer Utility bills payments services through its alternate distribution. ABL customers can now view and pay their utility bills electronically at any of the bank's ATMs as well as over the Internet, anytime, anywhere and instantaneously.

Higher Service levels and managed customer relations

To continue with its drive of enhancing customer services, Allied Bank has also implemented Help Desk Agent, a comprehensive CRM solution for its e-Banking customers. HDA provides the help desk agents with all the required customer and card information to instantaneously respond to customer calls and queries. With this implementation, Allied Bank continues to improve the efficiency and productivity of their help desk clients, besides paving a way for greater customer satisfaction.

An ongoing technology partnership - TPS and ABL

ABL has maintained an excellent relationship with TPS, having successfully used its wide range of innovative products and services for 6 years now. With a wide range of cutting edge services over its network of 250 plus ATMs, ABL has also extended its service offerings by diversifying its remote banking through other effective alternate distribution channels.

through Phoenix Financial Kiosks and PRISM, Internet Banking solution.

PRISM – Powering Allied Direct with a rich transaction and feature set

To empower its customers with further convenience, ABL has launched its internet banking product "Allied Direct", an on-line banking facility in which the customers would be facilitated to use the banking service round the clock through internet browsing from any part of the world. Customers can access their bank account to transfer funds, check their balances, get their account statements, place request for cheque books and get transaction alerts. This implementation of this new alternate delivery channel will enable the Allied bank customers to securely transact with the bank within the comfort of their homes or office and even on a holiday. This further enables the bank to concentrate on other cross-selling and revenue generating activities in the traditional

Askari extends its corporate customer portfolio on TPS Orbit

Askari Bank has recently launched TPS ORBIT, corporate banking solution for its corporate banking clients. With this recent launch, Askari already has two corporate clients on its corporate banking list.



With this launch, the corporate customers can now avail 24/7 banking services, which direct to the path for a remote banking solution for Corporate Customers. Askari has extended the facility to cater 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.

Faysal Bank migrates to SYMBOLS with TPS technologies

TPS is pleased to announce that Faysal Bank has successfully gone live with SYMBOLS, a cutting edge end-to-end universal banking application/ host, developed by Systems Access. Faysal Bank is the second bank in Pakistan after MCB, to seamlessly migrate to SYMBOLS with the support of TPS technologies. TPS is pleased to announce that Phoenix, the transaction processing switch and integrated delivery channel manager from TPS, is now certified and provides support for yet another international banking application. Phoenix delivered seamless integration while involving minimum risk and disruption to the Bank's operations.



FAYSAL BANK LIMITED

TPS's deposit solution supports NCR's next generation Bunch Note Acceptors with GBNA technology

TPS SMARTdeposit, deposit and Bill payments solution, has the capability to integrate with NCR Persona **SMART deposit** ATMs with bulk note acceptor functionality, including the latest models with GBNA technology. This new technology delivers the most extensive range of cash, deposit and account based transactions on a single ATM. This will provide the banks customers round-the-clock and optimized cash depositing facilities and dual cash dispensing capabilities as well, thereby improving branch efficiency and customer satisfaction.

SMARTdeposit is the defacto standard in terminal based deposit automation solution in the Middle East. Introduced in 2000, the product is a robust, mature and stable solution, running successfully at 30+ banks and telecom companies.



Editor's note

With 2006 coming to an end, I would like to begin by wishing all of you a happy new year. 2006 has indeed been a very stimulating year for TPS and the entire self-service and e-Banking industry in Pakistan and abroad. TPS began its challenging journey in July 1996 and June 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. In the period of ten years, TPS has established itself as a leader in the e-Banking industry and has achieved outstanding track record and operational growth.

As we look over the last year, we are proud of our achievements and see TPS only as getting better in 2007. TPS built partnerships with companies like Microsoft and Symantec. This indeed is a milestone and brings with it new opportunities to promote our domain expertise and relationship with Partners to our customers.

Moving beyond basics, cash withdrawals and inquiries, TPS has successfully pioneered stirring and innovative services such as Inter-Bank Funds Transfer, 1 Link VISA Debit, EMV, Mobile Banking, Corporate e-Banking services and 1 LINK Utility Bill Payments. TPS's awaited next generation switch, IRIS is also successfully on-board and well-received by banks locally and internationally.

With ongoing happenings at TPS, we would also like to announce that entire TPS website has been revamped and updated to give our branding campaign a new look and style.

With our expanding customer base and dedication to serve our clients, we hope to continue with our positive contribution to the growth of the e-banking industry and further enhance our position in the industry of e-payments and e-banking solutions. Finally, we hope 2007 will be another fantastic year for all of us.

Like all our previous issues, in this issue as well we have focused on bringing to you an overview on latest happenings at TPS and lots of exciting news and events that we would like to share with you.

Saba Sameer
Sr. Brand Executive

EYE and EJ – Dispute Resolution made conveniently easy at ABN AMRO and Soneri Bank

ABN AMRO and Soneri Bank have successfully implemented TPS' EYE – ATM transaction camera for its varied flavours of NCR, Wincor and Diebold ATMs in Pakistan. With this implementation, both these banks continue to take advantage of high quality, winning solution from TPS to exude a higher level of customer satisfaction, convenient and fast dispute resolution, in addition to operational efficiency and moderation. Commending the solution our clients express their views...



Soneri Bank

"Being trend setters and pioneers of innovative solutions, TPS's excellent multi vendor Camera solution has helped ABN Amro to fulfill the critical requirements of the bank for dispute resolution and efficient customer services. TPS solutions are extremely reliable, flexible and straight forward to implement. The installation of EYE with CERT technology on our multi-vendor ATM network is the testimony of the compliance of their solutions. We look forward to a lasting relationship with TPS."

Waqas Anis, Services Manager,
ABN Amro Bank.

Prime Bank diversifies its ATM network with Diebold ATMs



Phoenix at Prime bank has diversified expansion of the Bank's ATM network. Prime Bank's ATM Network is now a combination of multi-vendor ATMs of the leading three ATM brand with Diebold ATMs being the latest. Serving the e-Banking industry for over a decade now, Phoenix continues to meet Prime Bank's needs with its flexible and diverse platform.

TPS at GITEX 2006 and NCR Roadshow 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. This year 386 participants from 25 countries and 18,684 trade visitors from the industry, government and related trade associations. It was a great opportunity for TPS to participate in this event alongside the Pakistan Software Export Board. 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 as well as exploring new business avenues.



The event that ran in parallel with Gitex 2006 was the NCR Road show 2006, hosted in the heart of UAE, Dubai. This one day technology event was focused on the financial services, self service and payment technology solutions. Being a technology partner, TPS actively participated and showcased various latest e-Banking solutions on the latest NCR hardware. The NCR Road show was a perfect arena that provided TPS with an opportunity to display its SMART deposit automation solution, currency exchange and InSight, ATM



monitoring and management solutions. Being demonstrated on the latest NCR series of ATMs, TPS solutions on display generated unprecedented interest of IT officials of Banks that attended the show.

New Associates

Umar Siddiqi
Pre Sales Consultant

Khwaja Muhamad Salman
Sr. Quality Assurance Engineer

Syed Mobin-ul-Haq
Manager Finance and Administration

Raheel Waseem
Technical Support Engineer

Najla Alam
Software Engineer

Automation for Cash Management Functions

Cash management is evolving and gaining momentum in many countries across the world. Sophisticated services are being offered by the banks to cater to the requirements of their corporate clients, centered on seemingly simple job of efficient management of receivables and payables.

Corporates are now keen to reduce complexity and cost by having more efficient means of communication with their banking partners. Finance executives are standardizing and improving cash-management activities and turning to tools that monitor cash balances in real time enterprise wide. Corporates are also becoming more and more receptive to the internet model as it is secure, safe, and offers anytime integrated corporate account access.

Business Challenge

To succeed in today's competitive banking marketplace, banks and financial institutions must offer a wide array of products with the latest technology. Corporate Banking has evolved to encompass many forms of direct customer access to a broad range of banking products and services. These services can be as simple as requesting an account balance or account statement over the IVR or as complex as scheduling recurring payments through electronic channel. One thing is certain: corporate banking solutions need to be designed with high level of security and a high degree of flexibility in order to meet the needs of customers today and their expectations tomorrow. A strong cash management tool is essential to execute your company's financial strategy in a world of intense competition, ever changing e-business opportunities and economic volatility.

Safe, Secure and Smart

With different privileges and access rights, a corporate banking solution smartly captures the complex requirements of a corporate

account with maintaining different user defined rules. Best of all, it uses Smart Card (Chip technology) based authentication and system access to provide the highest degree of operational security.

Banks geared to reap the benefits of the corporate banking solution

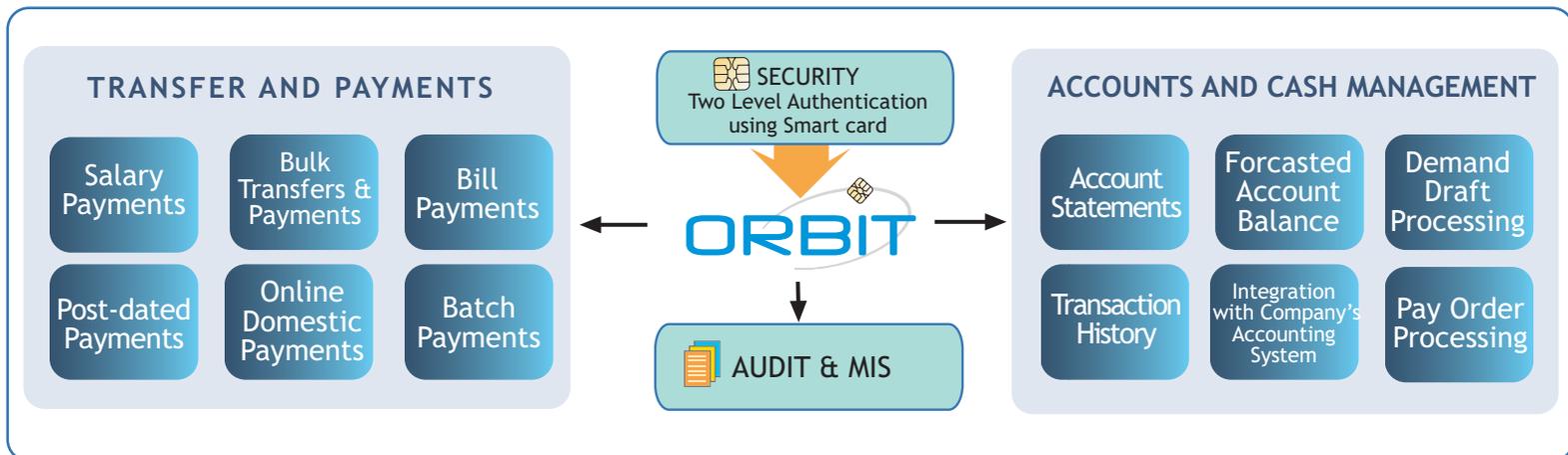
Offering a good cash management solution to the corporate customers is highly beneficial for the banks to retain and increase share of business.

Anytime Integrated Corporate Account Access

By integrating corporate and account information, bank employees and their corporate customers can easily access all the relationships a customer has with the bank. By making customer and account information accessible through a terminal, corporate customers will have access to accurate and consistent account information whenever needed it through a single, consolidated platform.

The TPS Corporate Banking solution - ORBIT

ORBIT can enable a bank to give individuals, small businesses, and corporate customers, instant access to a variety of products offered by the bank at any time. 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. ORBIT provides a single source for customer authentication, account management, customer/account relationship definitions, authorization of financial transactions, balance information, statement history, scheduling for recurring transactions, and a wealth of corresponding features.



For further details, contact

Suite No.711, Business Avenue Shabrae Faisal,
Karachi-75400, Pakistan.
Tel: +92-21-4312448/9, Fax: +92-21-4525307
Email: info@tpsonline.com, Website: www.tpsonline.com

For suggestions and feedback
on TransZine, email at
feedback@tpsonline.com