

TPS and First Dawood Islamic Bank sign agreement for IRIS Enterprise Switch

Qatar Telecom launches cash based bill payment machines

Soneri Bank goes international with the launch of VISA

Phoenix gets certified with the National Switch of Sudan

Trans *zine*

Jan - Mar 2007 Issue 14

Etisalat's Bill Payment Machines goes live with TPS Technology

Etisalat, one of the leading telecommunications service providers in the Middle East, is accepting cash on machines to pay bills. The cash deposited gets credited to the customers account online and real time, providing any time payment facility to the large customer base. With this implementation TPS has all major telecoms in the Gulf among its customers.

SMARTdeposit offers flexible services on the terminals to serve post-paid, prepaid, internet and landline customers alike. Customer can also pay multiple bills at a time, which not only reduces payment hassles but customer's time on the terminal as well.

These bill payment machines are integrated with Etisalat billing server using TPS switching technology, **Phoenix**. 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.

TPS provides 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 stands as the frontrunner in the deposit automation in various regions including Middle East, by providing robust, mature and stable solutions, running successfully at **30+ banks** and all major **telecom companies**.



SMARTdeposit

First Dawood Islamic Bank selects TPS' Enterprise switch, IRIS

First Dawood Islamic Bank Limited (FDIBL) has signed an agreement with TPS for its next generation transaction switch and integrated delivery channel manager, IRIS. IRIS will act as the bank's switch around which FDIBL rolls out its complete remote banking program. Starting with ATMs and connectivity with 1LINK shared network, the bank plans to diversify beyond plastic and offer its services on internet and phone banking channels.



IRIS follows the highly successful and proven Phoenix switch and is the state of art switching technology that is based on a decade of TPS' experience and expertise in the field of e-Banking and e-Payments. This implementation will help FDIBL to increase its reach to the customers, reduce operational cost and enhance efficiency. With this agreement, FDIBL has become the 25th bank within Pakistan that has opted for TPS, looking at the company's maturity, service commitment and delivery, and proven track record.

"FDIBL has an objective of serving its customers with convenient and innovative products and services, opening up easy access service points and manage bank's operations efficiently and cost effectively. We believe that technology supported by efficient services has a major role to play in today's competitive world. We have found TPS to be a dependable company to help us in realization of our aggressive future plans effectively, efficiently and timely. We envisage that IRIS will be a platform of significant importance for FDIBL now and in the future and which can help us in managing our entire front office and back office while providing customers with class-leading services. We look forward for a long term relationship with TPS."

Mr. Nikolaus Rafiq Schwarz
President & CEO, First Dawood Islamic Bank.

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

TPS

Qatar Telecom launches cash-based bill payment machines using TPS technologies

Qatar Telecom has launched cash-based bill payment machines during Doha Asian Games held in December 2006. This allows QTEL customers to view their outstanding bill and pay or top-up online by depositing cash. The cash payment machines are relying on the strength and reliability of TPS switching technology, Phoenix, while TPS InSight is being used for effective and real time monitoring of the machines.



The successful implementation of cash-only solution has laid the foundation for second phase of the solution to accept payments through EMV-based ATM and Credit Cards in Qatar.

Phoenix has been well-accepted in the financial marketplace and makes its way successfully in the fast growing and service-oriented telecom sector with implementation at Qatar Telecom.

Soneri Bank goes International with the launch of VISA

TPS and Soneri Bank strike a milestone with the launch of Soneri's VISA labeled ATM & Debit Cards using 1LINK connectivity.



Soneri Bank

Available to all Soneri's card holders, VISA Debit Card enables the cardholders to use their cards and access their funds locally and internationally to purchase at over 24 million point-of-sale and withdraw cash from more than 1 million ATMs in 170 countries. With implementation of the solution, Soneri can also acquire in future all VISA branded cards on its network of onsite and offsite ATMs spread all over Pakistan.

This implementation will not only benefit Soneri from value added product offerings leading to enhanced customer services but also enable it to keep up with its drive of retaining and attracting new customers. In addition, it will lead to reduced operational costs and increased transactional revenue; whereby more transactions can be migrated to a cost-effective channel while delivering a seamless transaction experience to its customers.

"The launch of Visa Debit & ATM cards has removed bottleneck of local geographical boundaries. The product has provided convenience and capability to our customers to access their funds and make payments 24/7 locally and internationally. The success of the VISA Debit project is a testament both to the quality of the solution and its implementation by expert team members of TPS."

Mohammad Haider Devjanie, Executive Vice President, Information Technology Division, Soneri Bank Limited.

TPS at the forefront of EMV migration with EMV certification at UBL Qatar and UBL Bahrain

UBL Qatar has successfully migrated to EMV, the global chip card specification, with TPS technologies. With this launch UBL Qatar becomes the first Pakistani bank in Qatar to successfully achieve EMV certification with NAPS, the Qatar Central Bank switch.



With EMV issuer certification, UBL Qatar's clients can now use their chip based VISA debit cards on all EMV enabled terminals, anywhere in the world. In addition to this, UBL can also acquire all EMV cards on its ATM network in Qatar. This certification enables UBL Qatar's clients to benefit from EMV chip applications and authentication services which help deter counterfeit, lost and stolen cards.

Allied Bank driving the largest ATM Network in Pakistan

We would like to extend our heartiest congratulations to one of our most valuable clients, Allied Bank for reaching a 300 plus ATM mark. ABL is among the largest banks in Pakistan with more than 700 branches located in over 300 cities and towns with all its branches offering real-time online banking. The bank is also ranked as one of the banks providing the most innovative and modern e-Banking services.

The e-Banking architecture at ABL revolves around Phoenix that is effectively managing ABL's entire ATM network while introducing innovative services such as Inter-Bank Funds transfer, VISA Debit, Utility bill payments etc. We are proud to have ABL as part of our client family and look forward to provide cutting edge services to enable them to further achieve their coveted goals and endeavors.

ABN•AMRO's credit card... now accepted at more than 1,300 ATMs across Pakistan

With the never ending possibilities in the captive and emerging e-Banking marketplace, TPS continues to boost further convenience and ease for the local credit card holders. The local credit card holders can now use the credit cards issued by 1LINK member banks on entire 1LINK ATM network. This implementation makes ABN Amro one of the first banks to offer access to over 1300 ATMs across Pakistan on their credit cards. This service gives the credit card holder the combined strength of obtaining cash advances conveniently and at any time.

"This service has been hugely successful due to the fact that the customer can obtain cash advances 24 X 7 and at any convenient location across Pakistan. The convenience, security and personalization features associated with this launch make it both more accessible and compelling to obtain cash advances for all our credit card customers, while encouraging moving closer to a cashless society."

Muhammad Zaman,

Head of Consumer Asset Operations, ABN AMRO Bank Pakistan.

TPS at MEFTEC 2007

MEFTEC – a premier financial technology event in the Middle East region was held on the 12 - 13 February 2007. TPS showcased its cutting-edge payment and electronic banking solutions against other global and regional competing offerings, the next generation switch, which provides delivery channel management, customer and product profiling, ATM monitoring, business intelligence and end-to-end EMV compliance, generated unprecedented interest. The recent success of TPS switch in Qatar and Bahrain and TPS' end-to-end EMV certified solutions, which include acquiring, issuing and personalization also created immense enthusiasm among the industry leaders.



PRIME implements TPS ADC CRM solution for better customer services

Prime Bank has successfully 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, resulting in a better customer services, improve efficiency of the bank's call center and reduced load on the operations department of the bank.

"The TPS team provided Prime Bank with an excellent & comprehensive CRM solution, Help Desk Agent. This will help us to manage the intense and critical requirements for handling our customer's queries, leading to efficient customer services. TPS is pleasure to work with and their insight was invaluable to the successful delivery of the project."

F. S. Hammad Haider,

Manager Card Operations, Prime Bank.

TPS Phoenix certifies with Sudan National Switch

TPS Transaction Switch and an Integrated Delivery channel, Phoenix, at Bank of Khartoum is successfully certified with the National Switch of Sudan. Bank of Khartoum ("BOK") which is based in North Africa is one of the oldest and largest banks of Sudan, with 49 branches and is part of the Dubai Islamic Bank group.

The certification of Phoenix with the National switch provides connectivity of Bank of Khartoum's entire ATM network with all other participating banks in Sudan. The bank now enables the customers to withdraw cash and perform various other value-added transactions from any of the ATM across Sudan, anytime and with increased convenience.

The recent implementation of Phoenix at Bank of Khartoum has laid a perfect platform to launch new products and services quickly and efficiently. The bank plans to grow rapidly in this year, with a rollout of 70 + ATMs in the near future.

Modernization of the IT infrastructure and network to Optical Fiber with phoenix stability resulted in a country track record of 98% uptime since implementation.

"The successful integration of our bank with the National switch of Sudan is a testimony to the strong synergy between Bank of Khartoum and TPS. We look forward to a lasting relationship with TPS"
Dr. Khalid Osman,
Head of IT, Bank of Khartoum.

Giving customer a new way to interact with banks: Transactional Kiosks

Since the 1960s when ATMs were first introduced, banking consumers have become accustomed to performing their own banking transactions. To succeed in today's competitive banking marketplace, banks and financial institutions must offer a wide array of products with the latest technology. These days consumers have come to expect more service options with less waiting time in almost any retail environment. These expectations have played a significant role in fuelling the growth of self service and recently the Kiosk industry as well.

In the last five years kiosks have become a well-recognized addition to a variety of service industries. Transactional kiosks are now beginning to proliferate in the market. First movers in retail and banking are taking advantage of the cost and time savings that transactional kiosks offer. In fact, installations of retail kiosks were up 20 percent in North America in 2005 and experts estimate that figure will skyrocket to 69 percent by 2007.

As consumers become more comfortable with technology, their expectation of what a kiosk can do for them grows as well. Kiosks have evolved from offering the basic banking services to transactional kiosks that enable the banks to offer a broad range of banking products and services.

What is a Transactional Kiosk anyway?

Just as the name applies, a transactional kiosk is a kiosk that interacts with the customer who wishes to perform a transaction – with little or no service from a customer service representative or a bank teller. Transactional kiosks can be configured to offer multiple financial services such as bill payment, personal remittance, to credit card applications. Therefore the kiosks have the potential to generate revenue from multiple levels.

Located outside of traditional banking environments, the kiosks provide convenience to busy consumers, basic financial services to the un-banked and a new revenue source and marketing tool for retailers. The emerging transactional kiosk industry and the revenue generating growth that it can offer may entice FIs to view kiosks in a new way.

A new world for Financial Institutions

Coupled with round the clock availability, local convenience and the ability to perform multiple tasks in one place, the kiosks appeal to a broad base of users. While the concept of kiosks is still new, some FIs have already launched the transactional kiosks

in an effort to look for ways to automate financial environment, whereby providing improved service to their customers, better utilization of branch staff and cost controls. The transactional kiosks enable the consumers to perform their own transactions 24 hours a day, seven days a week, in branch and non-branch locations. It also enables the FIs to reach new markets, particularly the unbanked. For the customer it improves the banking experience by reducing wait time and eliminates the need for manual forms.

A new world for retailers

With kiosks in place, a machine can now offer services that once required the time and attention of a customer service representative. It enables the retailers to answer the ever present question of serving customers better, cost effectively, and outside of the mainstream financial venues while increasing revenues as well. The retailers get an opportunity to reach out a previously untapped market. In addition, these kiosks help establish repeat business and provide a tremendous marketing opportunity as individuals seeking to pay a bill or wire money begin to associate a particular retail site with the desired service. Besides these benefits, the transactional kiosks have the potential to generate revenues on multiple levels. By pulling traffic off the counter, Transactional kiosks enable retailers to place employees in a more productive way. Personnel that were previously engaged in the task of accepting payments for bills can be reassigned to assist customers in the display floor or to promote or upsell items.

