

Internet purchases now possible with UBL Visa Debit Card

Mobile top-ups & payments now through 1LINK UBPS

AlMadina in Oman and TPS sign a partnership contract for EMV personalization

Faysal Bank moves to VISA Debit Cards

ATM monitoring & reporting becomes more effective with InSight 3.2

Trans *zine*

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Soneri Bank contracts TPS for Symantec's enterprise-wide High Availability solutions



Soneri Bank Limited, operating nationwide through 90 branches and a comprehensive network of 99 ATMs, has contracted TPS to provide High Availability solutions ranging from centralized backup to clustered solutions. These solutions will proactively monitor the status of applications and resources to enable the bank to reduce services downtime. This indeed is a milestone for TPS and Soneri Bank as clustering of such critical servers will be done for the first time in Pakistan. TPS, being the Silver Partner of Symantec, has the business and technical expertise needed to analyze, design, implement and support Symantec solutions.

The bank's countrywide operations are controlled through two critical systems, namely the web-based online centralized core banking software applications incorporating the retail banking, trade finance, corporate and commercial finance, consumer finance, foreign exchange & treasury modules; and the ATM switch. Since even a few minutes of downtime is unaffordable and any data loss could be potentially catastrophic, ensuring end-to-end data protection and 24x7 availability of these mission-critical systems is indispensable to the bank's enterprise-wide remote banking operations.

Ensuring High Availability with Veritas Storage Foundation

TPS will execute clustering for bank's critical applications through industry's leading cross-platform clustering solution, Symantec Veritas Storage Foundation. Monitoring the status, health & performance of the services and swiftly switching the services on another server in the event of a fault will greatly minimize application downtime, be it planned or unplanned.

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Bank Alfalah acquires Phoenix to drive its POS network, the largest in Pakistan

Bank Alfalah, a leading bank in Pakistan owned by Abu Dhabi Group, has awarded the contract to TPS for driving its countrywide Point of Sales network.

Bank Alfalah, a premier financial institution operating locally & internationally, provides the complete range of financial services to all corporate and consumer segments. The bank's revolutionary credit card, free for life, and more than 22,000 POS terminals has crowned Alfalah as the largest issuer and merchant acquirer in Pakistan. Following aggressive growth plans in both cards issuing and acquiring, Alfalah has outsourced its credit card systems to First Data Corp, a global leader in electronic commerce and payment services.

TPS is honored to be selected as Alfalah's technology partner for the bank's merchant acquiring. With the solution in place, the bank's credit card holders would enjoy various value-added services across all electronic delivery channels of the bank. Phoenix as a dependable e-payment solution will power the point-of-sale (POS) network of Bank Alfalah.

Continued on page 2



Al Madina and TPS partner for providing EMV Personalization to Omani Banks

AL MADINA Development and Supply LLC, a leading IT solutions and services company in Oman, and TPS have signed a partnership agreement following which AL Madina will provide EMV cards personalization and production for banks in Oman.

Al Madina is a leading provider of magstripe card personalization services to major banks in the country. The business-savvy management of Al Madina has aggressive plans to create a differentiation through a range of e-Banking services focused on customer service, convenience and new streams

of revenue for the Omani banks. The partnership agreement of Al Madina with TPS will enable it to offer personalization of EMV cards through TPS comprehensive, scalable and cost-effective end-to-end EMV personalization solution, Sentinel.

Sentinel is a turnkey solution for migration of Magstripe cards to EMV cards. It ensures a smooth migration vis-à-vis managing chip encoding, EMV Data Preparation and integration with card personalization machine, having minimum integration effort with existing infrastructure.



It is an end-to-end solution that provides a comprehensive framework for the banks to issue EMV compliant chip cards from production, personalization, to ATM and POS acquiring and instant branch issuance.



1LINK UBPS offers a platform for gas, electric & telco bill payments and mobile top-ups

1LINK now offers the powerful UBPS (Utility Bill Payment Solution) facility for its 29 member banks across all their electronic delivery channels. UBPS service, powered by TPS, allows 1LINK member banks to provide bill presentment and payment service to their customers, enabling them to capitalize on their individual and collective e-Banking infrastructure. With the success and popularity of this service, several utility companies in the electric, gas and telco sector have now interfaced with 1LINK some of which are SSGC, SNGPL, LESCO, KESC, Ufone, Warid. Currently 10 banks have signed up for the 1LINK-UBPS service as more banks are gearing up for certification.

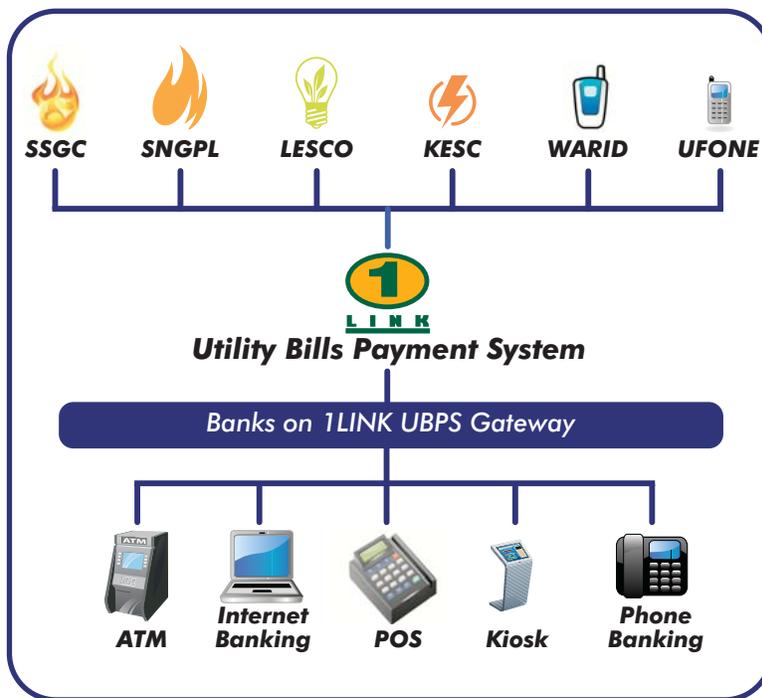
Contrary to the widely practiced offline exchange of file based billing data, 1LINK now enjoys direct connectivity with the telcos, enabling bill payments instantaneously in online mode. This eliminates the need to wait for processing till the end of the day. Another benefit of direct connectivity is the instant top-up of mobile balance without waiting for any paper or digital vouchers. Customers can add airtime to their prepaid

mobile phones of any pre-defined denomination by sending a top-up request via any alternate delivery channel. The UBPS facility enables bank's customers to pay bills through a network of expanding alternate delivery channels, while taking advantage of paying bills of more and more utility companies boarding the 1LINK-UBPS

bandwagon. Besides broadening the spectrum of bank's remote banking services, it creates a firm revenue generating stream with enhanced enterprise-wide operational efficiency.

Having just one interface with 1LINK, which covers major utility companies, frees the banks from the hassle of individually interfacing with all. This centralized solution, where banks perform bill payment settlements only with 1LINK, eliminates trouble some one-on-one settlement with respective utility companies. The UBPS service not only benefits the banks but also the utility companies as

the process of bill payments gets accelerated with more revenue, greater geographical coverage and centralized payment platform.





UBL continues to add value to its repertoire of e-Banking services

UBL, with almost forty-six years of good standing to its valued clients, is one of the largest and fastest growing commercial banks in Pakistan having more than 1,000 branches and a strong customer base of 3.5 million with international presence in 10 countries. With UBL's state of the art online banking, customers can access their account from 350+ branches.

UBL adds more value to its VISA debit card for purchases over the Internet

The rise in business transactions on the Internet, generally labeled as e-commerce, has been phenomenal in the past few years. Secure and robust services available 24x7, virtually unlimited geographical reach and unmatched customer convenience afforded by the facility have fuelled the growth. According to a report by Verdict, online retailing by 2011 will be worth about 28.1 bn pounds. Another report states that 50 % of all Internet transactions are made using a Visa card.

UBL is committed to continually serve its customer's growing demands with technologically advanced and innovative services. UBL now empowers its Visa Wallet card holders for purchases on the internet. Packed with the power of VISA, this service facilitates the use of UBL Wallet card in situations where the physical card is not present. UBL customers now enjoy increased ease of use, wider acceptability, new levels of customer service excellence and convenience of accessing their accounts anytime and anywhere over the internet, while guaranteeing more protection from frauds. This unique service gives UBL the extra edge as debit cards issued by other banks in Pakistan are restricted to ATM and POS only.

"The last decade has seen exceptional growth in e-business and the launch of Internet purchases through UBL Wallet card is yet another groundbreaking service from UBL. We are proud to embrace the very latest in e-Banking services and add a new dimension to how our customers can access their accounts with unparalleled convenience, control and security."

**Najeeb Agrawalla,
Group Head – Marketing &
Sales, United Bank Limited**

UBL UAE launches deposit automation on ATMs driven by Phoenix

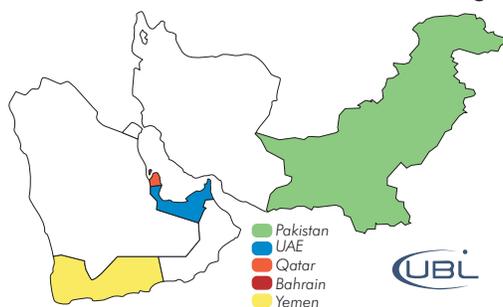
UBL launches deposit automation facility for its branches in UAE to enable both cash dispensing and cash deposit facility for its account holders and non-account holders alike. The deposit automation is put into action by incorporating the deposit functionality into the bank's existing self-service infrastructure that is effectively managed by the switching technology, Phoenix.

Deposit automation at the bank will enable the bank's customers to enjoy the convenience of depositing cash and

cheques to their own accounts or any UBL account using their debit cards. Customers can also pay their credit card bills by depositing cash. In addition, UBL UAE has enabled cardless entry at its ATMs that will enable both the account holders as well as non-account holders to deposit cash and cheque to any UBL account.

This implementation will enable UBL to provide value-added services for its customers in UAE. The benefit for the customer is that they are able to carry out transactions during non-banking hours whereas the bank will benefit from being able to focus on higher value services, given that simple deposit will be done real time. In addition to the robust deposit features, the bank will be able to capitalize on the strength and reliability of its existing switching infrastructure, Phoenix.

Looking forward, UBL also plans to roll out the deposit automation functionality for all its branches in Bahrain and Qatar as part of their continuous improvement strategy.



UBL contracts TPS for ATM and debit card Program in Yemen

UBL has contracted TPS to provide end state ATM / Debit card platform for its branches in Yemen.

Phoenix, the middleware switch and integrated delivery channel manager, will integrate all the distributed hosts as an integral part of the e-Banking and e-Payment services infrastructure at UBL Yemen, accompanied by Access, InSight, EYE & EJ solutions

from TPS; initially managing the entire ATM network of the bank besides the connectivity with the country's shared ATM network and national switch. This implementation of Phoenix will provide the bank with a robust and flexible platform enabling it to add various value-added services through ATMs and other alternate delivery channels, while maintaining a single interface to their back-end core banking systems. ACCeSS, debit card issuance solution will be managing UBL Yemen's complete debit card personalization and management program.

UBL Yemen has also selected InSight, the ATM monitoring and management solution and EYE/EJ, security camera and electronic journaling solution. These winning solutions, through enhanced remote monitoring and management platform, will enable UBL Yemen to closely monitor and manage its ATM network uptime, significantly boost customer services and increase operational efficiency.

UBL's drive to offer innovative and advanced e-Banking services to its customers in Yemen reflects the bank's focus on serving the newly expanded client base and recognition of the region's continued economic growth prospects.



Let's Connect

Qatar Telecom now accepts card-based payments

Qatar Telecom ("QTel"), one of Middle East's fastest growing telecommunications company, broadens the scope of services on its bill payment machines in Qatar. Following its aggressive expansion plans and dedication to enhance its services and customer satisfaction, QTel has evolved beyond the traditional cash accepting bill payment to acceptance of payments through VISA and Master Credit cards on EMV-compliant ATMs.

QTEL plans to set up some 70

automated 'Payment & Top-Up' machines across the country by the year-end, and 150 such consoles in the country by 2009. Through such fully automated machines, customers can view and pay bills, top-up their mobile balance or purchase multiple prepaid vouchers either by cash or credit cards on EMV-compliant ATMs, round-the-clock at their own convenience. The self-operated machines give instructions in both English and Arabic with customized Arabic and/ or English receipts. These bill payment machines

revolve around the strength and reliability of its switching technology, Phoenix, while InSight is being used for effective and real time monitoring of machines and Electronic Journal (EJ) to provide centralized dispute resolution.

TPS provides both switch-based and terminal resident cash deposit solution in the form of TPS switch "Phoenix" and deposit automation solution "SMARTdeposit", to suit requirements of the varied customer base.

Soneri Bank contracts TPS for Symantec's enterprise- wide High Availability solutions (Continued from page 1)

Clustering will ensure high availability of Soneri Bank's mission critical applications and systems, particularly ATM switch and core banking host, with ideally zero data loss; thus ensuring business continuity and uninterrupted services to bank's customer over the branch counter as well as on all the delivery channels including ATMs. This robust and reliable solution will assure data consistency and integrity at primary as well as disaster recovery site.

End-to-end data protection with NetBackup 6.5

Additionally, TPS will implement Symantec data protection, archival, and recovery management solution, NetBackup 6.5 to provide LAN based backup for Soneri Bank's mission critical systems. These systems include switching middleware, core banking server and back office systems (email exchange server, InSight server, active directory, IVR / call centre etc) that are to be processed as per banks policies in an automated, streamlined, and centralized manner. To ensure end-to-end data protection, DLO (Desktop/ Laptop option) will also be implemented for true enterprise-wide backup of all critical laptops and desktops. Beside the implementation of the entire system, TPS will also provide complete end-to-end consultancy to the bank.

"Pakistani banking industry experienced unpleasant situations of major fiasco due to riots, fire in buildings having the data centres and earth quake during the past 3 years. Implementation of high availability solution in true spirit is inevitable and vital for Soneri Bank to serve customers 24 x 7 uninterrupted and make business continuity plan properly functional. Our bank anticipates the quality implementation of industry's proven, validated and leading cross-platform high availability solution from TPS within time frame."

Haider Devjanie
EVP -Head of IT, Soneri Bank

Bank Alfalah acquires Phoenix to drive its POS network, the largest in Pakistan (Continued from page 1)

Bank Alfalah will migrate its existing card and merchant portfolio to First Data's Vision Plus platform, enabling the bank to offer an extended suite of financial services products to its valued customers. Phoenix POS switch ensures seamless migration from in-house to outsourced card operations, while the bank's existing card customers continue to enjoy uninterrupted services. An online interface has been developed between the Phoenix POS switch and FDI V+, for authorization of transactions acquired on the bank's POS terminal.

TPS' partnership with Bank Alfalah has catalyzed the bank's strategic objectives to develop & deliver innovative self-service products & services, enhance customer experience, and boost profitability.

"Over the years, we have found TPS increasingly professional, delivering projects on time and working with us like one team. Bringing the point-of-sale processing of the nation's largest retail network in-house is indeed a massive venture, where the biggest challenge is to migrate seamlessly to the new environment within planned time. This situation necessitated a highly dependable e-payment solution. TPS scalable and cost-effective solutions, coupled with its domain & technical expertise, made it our first choice!"

Adil Rashid
Head Consumer Finance Division,
Bank Alfalah Limited

EXIM of Bangladesh contracts TPS for its ATM card program

Export Import Bank of Bangladesh, one of the progressive banks of the country, has contracted TPS to rollout its ATM and debit card program. The contract has been signed by International Acumen, TPS local reseller in Bangladesh. To power the complete financial delivery architecture, EXIM Bank has opted for TPS' transaction processing switch and middleware, Phoenix.

Phoenix will act as EXIM Bank's financial transaction switch and ATM controller. It will interface with the bank's core banking application as well as the shared ATM switch of the country. With these interfaces in place, cardholders of EXIM Bank will be able to access most of the previously inaccessible ATMs in the country; thus providing EXIM Bank's customers convenient access to their bank

accounts 24x7.

In addition, Phoenix preserves a bank's investment for future growth. It builds a strong framework for banks on which they can gradually or immediately deploy support for various delivery channels like ATM, IVR, Call Center, Point of Sale Network (at branches/merchants), Internet Banking, Cellular Banking and Bill Payments.



Faysal Bank moves to VISA debit cards

TPS and Faysal Bank achieved a milestone with the launch of Faysal Bank's Visa branded debit cards using 1LINK connectivity. Offering various standard and advanced e-Banking services through its diverse alternate delivery channels, Faysal Bank continues to empower its customers with further convenience and enhanced customer services.

Available to all Faysal Bank card holders, Visa debit card enables the cardholders to use their cards and access their funds locally and internationally at over 24 million point-of-sale terminals and withdraw cash from more than 1 million ATMs in 170 countries.

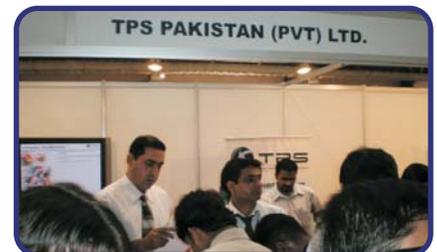
"Visa, being one of the largest payments companies, with nearly \$3.8 trillion transacted on its payment platforms, has the widest acceptability that is second to none. Now Faysal Bank account holders have the power of accessing their accounts from more than 1 million ATMs in 170 countries. This is a testament to the growth and continued commitment to provide our customers with cutting edge and innovative services."

Mr Samih Khan - Head Payment Solutions & Product Development, Faysal Bank Limited

TPS participates in ROZEE.PK Job Fair

TPS continues to invest in its human resources by exhibiting in ROZEE.PK Job Fair 2008, held at Karachi Expo Center on 30th March, 2008. ROZEE.PK, now a four year old tradition of job fair, is greatly popular with the job seekers and employers alike. It offers an excellent platform for organizations to interact with qualified, deserving and high caliber individuals. Pakistan's 100+ leading employers and over 50,000 job-seekers participated in the job

fair at Karachi and more than 5000 attendees were awarded with job offers. TPS presence at ROZEE.PK created extraordinary interest and enthusiasm among aspiring visitors. Thousands of job seekers thronged the TPS booth to acquire employment information and learn more about TPS work environment, culture, competitive salary packages and attractive benefits. Human resource team, along with other key members of the TPS family, were present



throughout the day to answer queries and receive applications. Spot interview sessions were also conducted to fast-track applications through the selection process.

TPS sponsors Programming Competition at FAST PROCOM.Net 2008

PROCOM, an annual tradition exclusively managed and arranged by the students of FAST-NU, arranged PROCOM.net 2008 in collaboration with IEEE - NUCES. The capable supervision of faculty members ensured smooth and flawless execution from beginning to end. Being the most distinctive event of the industry at university level, it provides a platform for the neophytes, and the gurus associated with the intriguing world of Information technology to compete and test their technical expertise and skills.



The two day event, held on 1st & 2nd May, hosted a range of 11 competitions comprising Software Exhibition, Hardware Exhibition, Circuit Designing, E-Zenith, Network Designing, I-Cube, Gaming, Innovative Business Ideas and Ad-Film Making along with highly informative seminars on upcoming technologies given by eminent professionals. All in all, there were 202 teams, above 600 participants and 22 winners. Procom.net proved to be a synergy of competitions, conventions and conferences where people came together to showcase their ideas and went back with new ones to think about.



TPS becomes the event sponsor at NED's TPS TechElite'08

TPS TechElite 2008 at NED university was indeed a mega blast. Held on 3rd May 2008 at NED university, the event entertained above 400 participants, 35 sponsors and more than 1500 attendees.

TPS sessions were a house full and HR brochures could be seen in almost every student's hands. Competition judgments by the technology team were undisputable and greatly admired by all participants and NED faculty members. Opening and closing ceremonies were exquisite and competition winners greatly appreciated TPS gift souvenirs. Media coverage of the event was uber-exclusive with ads placed in leading newspapers and billboards whereas clips of the event were aired on famous television channels same day. Overall, it was a success.



From beginning to end, the event was very well executed and tremendously branded. TPS as the main sponsor received major marketing mileage with more than 150 strategically positioned banners carrying TPS Logo. Guests and judges from TPS were well received.



Live IRIS demo attracted large number of delegates

Cards Middle East is a highly focused and prestigious financial event that takes place every year in Dubai. This summit is the leading payments and transactions event in the MEA region and focuses entirely on issues, prospects and technologies in the field of whole sale and retail payments. The occasion is dedicated to emerging technology trends, innovative products, state-of-the-art services and solutions related to card technologies and their usage for payment programs. Being the region's premier retail banking meet, the event is attended by senior executives in card and payment industry from the region and across the globe.

personalization and instant issuance) and the entire range of switching and payment processing related products driving the complete alternate distribution program of 100+ financial institutions and telcos in over 25 countries. TPS also provided demos of its latest solutions to all interested professionals.

TPS booth attracted a big crowd for discussions with fellow industry peers in a 2 day event. This exciting, quick, effective, vibrant and highly focused event provided TPS with a perfect platform to demonstrate its solutions, network with industry professionals and begin profitable and lasting business relationships.

TPS showcased its latest products "IRIS" (switching) & "Sentinel" (end-to end



TPS showcases IRIS & Sentinel at MEFTEC 2008

MEFTEC branded as 'The World's Premier Financial Technology Event' in the Middle East region was held on the 11th and 12th February 2008 at the Bahrain International Exhibition Centre.

bankers and technology professionals from the Middle East, Asia, Africa and Europe.

Positioned as a tightly focused, pure play financial technology event, MEFTEC attracted top-notch IT vendors looking to do business with banks and financial institutions. TPS participated in this prestigious event by showcasing its leading edge e-payment and e-banking solutions against other global and regional competition. TPS booth at MEFTEC was visited by leading

IRIS, the next generation transaction switch and channel manager, and Sentinel, the end-to-end EMV personalization and instant issuance solution from TPS generated unprecedented interest among the industry leaders. The most gratifying part of participation in MEFTEC was that many of our current customers also participated in discussions and vouched for the robustness of TPS solutions.



ATM network monitoring & reporting becomes more effective with InSight 3.2

InSight is a non-intrusive, real time, web-based monitoring and management solution. It is a complete solution for effective monitoring, management and reporting of self service terminals, hosts, external networks and generic delivery channels. InSight provides an intuitive online display of the state of health of ATMs connected to a network.

TPS promises and adheres to providing excellent, high performance services to its customer in the form of continuous improvement and extension of its products. Most of the time, the continuity comes in the form of release of product's new version mostly derived from customer feedback. Keeping in mind customer's feedback to InSight 3.1, TPS has come up with a new version of its monitoring product InSight.

InSight 3.2 offers many new enhancements in monitoring and reporting of ATMs, some of which are:

Track your ATM downtime due to power failure

One of the prime reasons for an ATM downtime is power failure. To get an accurate view of ATM downtime reports, it is vital for banks to clearly see if the downtime is due to power failure or communication failure. InSight 3.2 now solves this problem by clearly reflecting if an ATM is down due to power failure. Hence, appropriate changes are reflected in the reports as well.

View your network at a glance

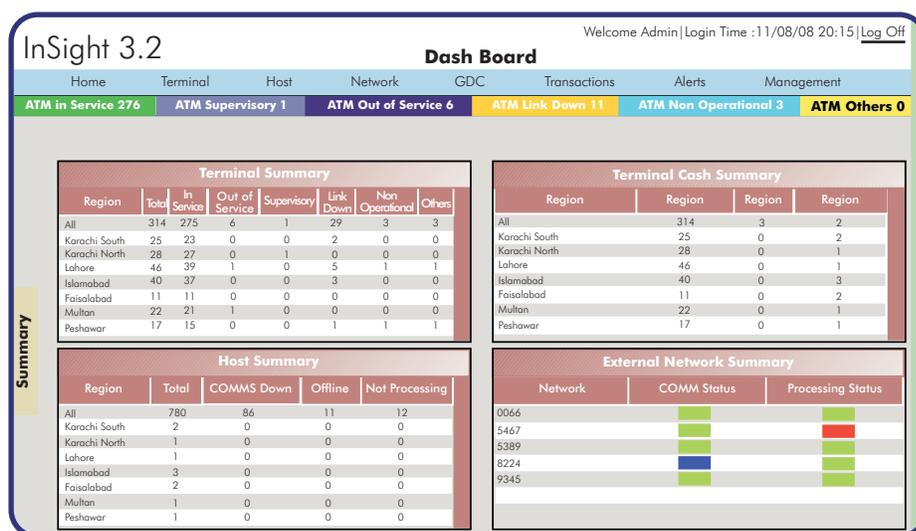
InSight's new Dashboard view enables users to see a summarized view of ATM, Host, External Network and GDC at a glance using graphics and text. This one window view depicts the various states without having to navigate to different web pages. It is further possible to drill down any option to obtain a more detailed view.

Manage your ATM cash smartly

ATM out-of-cash is one of the main reasons for an ATM to be out-of-service. This feature allows setting cash alerts in Pak Rupees so that when cash threshold is reached, alerts are generated, allowing enough time for the replenishment teams to deposit cash in the machines. Now the built-in intelligence enables InSight to define the threshold of the currency denomination in addition to the cash cassette device alerts.

Maximize accuracy of your MIS reports by filtering non-operational ATMs

This option has been provided on the UI thereby which clients have the option to mark ATMs if they are non-operational. This enables banks to filter out the ATMs (on the UI and reports) which are either under renovation, closed for a longer period of time or out-of-service for long period. This further enables banks to obtain accuracy in ATM downtime reports. In addition the new feature enables the bank to record the date of installation of ATM and hence keep track of when an ATM was installed.



Achieve real-time status of ATM switch & InSight connectivity

Since InSight fetches monitoring information from its ATM controller, any event that causes disconnection or delay in status monitoring is reflected properly in InSight. All components including the external networks and GDC components are clearly highlighted to show the disconnected status between InSight and the ATM controller; following which no change is made in their actual or last received status.

Improve uptime with HSM monitoring

The status of HSM appears on the main page. This critical feature notifies the banks if the HSM is not working properly due to which transactions are rejected. In addition, all events which are critical are displayed on every page of UI just like a news ticker.

Ensure effective followup with time-stamped user comments

Now, InSight provides multiple entries of comments and shows complete history of actions taken by users against an issue; for example when the ATM is out-of-service. To ensure proper follow up, the comments are also time stamped and recorded with the name of the user.

Deposit Automation: Using the ATM channel strategically

The modern ATM was introduced in 1973 and was the first alternative delivery channel. It promised to reduce costs through the migration of routine transactions from the teller line to the ATM. The ATM grew to be the favored channel for cash withdrawals and installations swelled to 1.5 million globally (Diebold Global Marketing). With a wide spread use of ATMs and customer demand for enhanced convenience through innovative services at the self service channels, banks are now seeking to provide value-added services as a key differentiator; while improving the commercial value of their ATMs as a crucial part of their e-Banking strategy.

Automation," a hot buzzword in the ATM industry practically sizzled when it is combined with "deposit". Deposit automation is the utilization of technology to automate the process by which consumers deposit cash and cheque at the ATM. Deposit automation plays a significant role in financial institutions effort to reduce costs, support branch operational strategies and enhance customer service. Wincor Nixdorf estimates that banks can save up to \$125,000 per branch (example based on a depreciation period of seven years) when using deposit automation solutions. Today, on average eight percent of ATM transactions are deposits — this figure can be as high as 50 percent for some of the large national banks. (Source: Celent). Intelligent-deposit modules allow financial flexibility beyond just deposit, by opening an entirely new set of transactions such as Bill payments, cell-phone top-ups being paid through self-service devices.

Benefits

For the Customers

Security, Convenience
Speed, Ease of Use
Minimal Queues
Satisfaction

For the Bank

Increased Revenue
Cost Effectiveness
Flexibility
Enhanced MIS

The cash deposit machines can be operated either by card access or by keypad depression and offer screen-based animations to encourage high customer migration and easy guidance throughout the deposit procedure. It can be configured as an off-line unit or as part of a fully networked system, providing real-time data capture.

Deposit automation solution can either be switch-based or terminal-resident cash deposit solution. In terminal based deposit automation solution an application is installed individually on each CDM machine whereby it directly interfaces with the banking host or any backend system to process and update the transaction and corresponding statuses. Terminal based deposit automation allows the flexibility to connect to any ATM switching system, making it easy and effective solution to integrate within the banks environment.

Terminal based deposit automation enables an extensive suite of transactions to be deployed at the ATM, whereby transactions such as utility payments, fee payment automation

are just the tip of the iceberg. The terminal based deposit automation solution allows the following features:

- Direct cash deposit to account
- Credit card bill inquiry
- Bill inquiry
- Utility bill payment
- Various fee and tax payments
- Credit card bill payment
- Cheque deposit with direct image capture
- Currency exchange



Switch based deposit automation provide a message interface over popular network protocols. This interface allows the online connectivity of self service deposit terminals to transaction/financial switch and then to the host for information inquires and transaction postings. The connectivity with the switch allows online deposit and other transactions to be reflected in the customers account. This flavor of deposit automation provides more control to the institution and easy maintenance/control of the terminals as any configuration or changes would have to be done at the switch level.

Following options are supported for Deposit transaction in switch based deposit automation:

- Online cash deposit to account
- Offline cheque deposit to account
- Credit card bill payment (through cash and cheque)
- Utility bill payment via cash
- Cash deposit terminals screens and transaction flows are customizable as per an institution's business requirements.
- Transactions can be initiated with a bank's debit or credit card as well as touch-based initiation.
- Allows the bank to capitalize on its existing switching infrastructure.

United Bank Limited, Bank Al Habib, Bank alFalah and Faysal Bank Limited have upgraded Phoenix with deposit functionality through the cash deposit terminals. The banks now enjoy the various robust automated deposit functionalities while capitalizing on their existing infrastructure.

TPS offers both switch-based and terminal-resident cash deposit solutions in the form of TPS switch products "Phoenix / IRIS" and deposit automation solution "SMARTdeposit", to meet requirements of the customers. As ATM technology advances, and interest grows among financial institutions, consumers and small businesses for more efficient cash and cheque deposit automation processes, TPS's solutions exemplify a timely answer.

By Saba Sameer
Snr. Brand Executive

TPS Pakistan (Pvt.) Ltd.

Corporate HQ, Development Centre, Sales, Marketing & Support Office

TPS Tower, A-23, Block 7/8, KCHS, Karachi, Pakistan

Tel: +92-21-4302791-98 | Fax: +92-21-4302786

Email: info@tpsonline.com

URL: www.tpsonline.com

TPS Middle East FZ LLC

Sales, Marketing and Support Office

1204, Al-Thuraya Tower II, DIC,

P.O. Box 120520, Dubai, UAE.

Tel: +971-4-4264603-04 | Fax: +971-4-4264605

Email: info@tpsonline.com