

Sentinel now offers MULTOS accredited EMV personalization

www.tpsonline.com Revamped!

ABL seamlessly moves to VISA Debit card

InSight 3.2 goes live at various banks

EYE & EJ implemented at multiple banks in Sudan

# Transzine

Issue 18

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## We have moved!

With growth arises the need for space. TPS is pleased to announce that due to its increased human resource, the company has moved to a larger premises, situated at an easily accessible and strategic location off Sharah-e-Faisal. Spread across 8 levels, the new building has been named "TPS Tower" and provides a superior and comfortable working environment inherent to TPS.

TPS Tower provides an employee oriented and customer friendly space, with separate, expanded meeting rooms, presentation areas, plug and play presentation facilities, Wi-Fi, security, cafeteria, prayer rooms and a large staff recreation area. The great amenities include various entertainment facilities – like foosball, pool, table tennis and Wii (a video game console). The location also offers ample parking area.

TPS sets a comfortable working environment and provides facilities for its employees that give them the prospect to attain extraordinary goals - that is what makes TPS such a special place to work.

TPS is pleased to welcome both existing and new customers alike to visit its new, state-of-the-art premises. We would love to offer you a cup of coffee and show you around. For more information, please visit <http://www.tpsonline.com>

TPS can be contacted at the following new address and contact details:

**TPS Tower, A-43, Central Commercial Area, Block 7/8, K.C.H.S, Karachi 75350, Pakistan**



TPS Tower



## UBL WIZ powered by Phoenix



Another first from United Bank Limited (UBL) - this time, it's Visa Prepaid Debit Card, named UBL WIZ. Prepaid Debit Cards, open up for UBL, the entire bankable population of Pakistan whereby WIZ cards can be obtained by any person no matter which bank he or she has account in and even if the person is unbanked.

The prepaid card with VISA brand gives its cardholders the luxury of using the card anywhere in the world for shopping, making online payments through internet, as well as for cash withdrawal. It's a card

that perfectly matches the lifestyles of various customer segments.

Building upon customers understanding of the prepaid card, UBL WIZ enables the customers to tailor their spending or withdrawal limits, as per their needs. After quick and easy card issuance process from any of the hundreds of bank branches, customers can reload their prepaid cards any number of times to enable them to spend up to the amount that has been pre-deposited into the account. To cater to the needs of untapped Pakistani debit card market and to suit the increase in customer's mobile lifestyle, UBL now targets a whole new customer base, by issuing the prepaid cards for its account holders and non-account holders alike.

With only 8% of the entire population of 170M people that are banked, prepaid cards are being considered to help banks penetrate the huge unbanked population with its convenient issuance process, spend upto limit concept, acceptability at millions of merchants and hundreds of thousands of ATMs and documentation of spending.

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## Tameer Bank extends its e-Banking services portfolio to reach the unbanked

Tameer Micro Finance Bank, one of the first micro finance institutions in Pakistan and an aggressively growing organization, launches the Inter-bank funds transfer facility on its POS network via 1LINK.

With this launch, customers can transfer funds from any of their banking account to other over the POS networks available, conveniently through agents in the unbanked areas.

Tameer is the first micro finance bank to use alternative technology-based channels to reach out to the un-banked population of grassroots in Pakistan. This imparts a full spectrum of banking service to customers through the innovative use of POS terminals and ATMs.

Tameer Bank initially launched the debit card program and joined the 1LINK

network for wide spread financial reach to its growing customer base. After this nationwide launch of Tameer on the 1LINK network, Tameer customers can access their bank accounts from 3200 Plus ATMs across Pakistan round the clock.

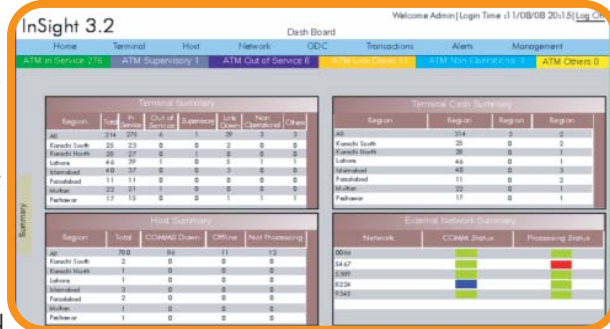
Moving beyond the basic cash dispensing facilities, the bank has taken new initiatives to automate its deposit function. Being a micro-finance bank, an efficient and effective loan collection mechanism is of significant importance. To ease and reduce the hassle of traveling up to the branches, Tameer kicked off the loan collection process through POS. With this facility, customers make payments by just swiping their debit cards at the POS terminals that are easily accessible through the agents in these remote areas.

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## Insight 3.2 receives encouraging response with its implementation at various banks

InSight, a web based ATM monitoring and management solution from TPS, is successfully running at over 85 banks worldwide. Built upon the success of the solution, customer reviews and feedback, TPS released an upgrade version, Insight 3.2, with enhanced reporting and monitoring features. The release of InSight 3.2 has received outstanding encouragement and response from various banks and is now successfully implemented and running at HBL, UBL UAE and Saudi Pak.

This winning solution enables the banks to remotely monitor, manage and intuitively display the state of ATMs connected to their network; while enabling suspect transaction resolution, quick reporting and proactive alert notifications. Customers of InSight 3.2 enjoys additional features like the dashboard view, ability to track ATM downtime due to power failure and many more innovative and useful tools. This enables the banks to monitor its ATM network more closely, with a one-window view and maximized accuracy of MIS reports. Consequently, the bank is able to boost



customer services and operational efficiency.

***“Understanding how a network outage affects someone’s ability to withdraw money signifies the value of comprehensive system management. A tighter and streamlined management of our key touch points becomes necessary to maintain and improve the quality of services to our clients. InSight 3.2 gives Saudi Pak a single centralized view for procuring its ATM monitoring and management needs with more innovative features and reporting tools. This gives us the capability to track remotely what is happening from beginning to end, without the need for any manual intervention.”*** said Mr. Javed Yousuf Edhi, CIO, Head of ADC Operations, ITD, Saudi Pak Commercial Bank Ltd.

## EYE and EJ implemented in multiple banks in Sudan

Three of the most progressive banks in Sudan, namely, Al Shamal Bank, Animal Resources Bank and Saving & Social Development Bank, have implemented the ATM camera and electronic journaling solution, EYE/EJ, for effective transaction dispute resolution. The implementation of EYE/EJ has made its way in the Sudani banks



through TPS’ reseller, Transtech, a leading ATM service provider, offering hardware, software and other automated banking solutions.

With increasing transaction volumes, successful dispute resolution has become even more challenging. Inter-bank transaction disputes, cash dispensing issues and frauds, all necessitates an efficient solution for ATM transactions dispute resolution. TPS’ EYE and EJ, a standalone transaction camera and electronic journaling suite, is a true multi-vendor, comprehensive and complete solution to fulfill the need for a powerful method to resolve ATM transaction disputes with visual and transactional proof.

TPS’ EYE and EJ has no dependency on any of the self-service banking solutions and can seamlessly integrate with any brand of ATMs. With the implementation of EYE/ EJ, the banks are enjoying greater customer satisfaction, enhanced confidence and a faster dispute resolution mechanism, along with increased operational efficiency and control.



## TPS sponsors Combat '08 at PAF-KIET

Pakistan Air Force-Karachi Institute of Economics & Technology organized a nationwide 2-day mega IT event, Combat, "The Computing Battle". Continuing its motion to encourage IT initiatives and development in Pakistan, TPS sponsored the event Combat 2008, held on 23rd & 24th August.

This full day event consisted of programming, software, hardware, gaming competitions and exhibitions. The event was an unusual success attracting over 1000 visitors and comprehensive media coverage through major electronic and print media. A record 326 participants of 112 teams contested four competitions with 13 teams being winners. 11 sponsors with an astounding total of 300 banners and branding opportunities added colour and commercial value to the event. The chief guest, Mr. Qamar Zaman Kaira – Federal

Minister for IT encouraged the students with his presence in the closing ceremony on 2nd day amidst high security alert in the city.

Combat'08 was by far the most impressive event organized by computer science society at PAF-KIET-main campus that involved students from all corners of Pakistan. Highly qualified and well-read scholars as well as professionals from various fields judged the projects, keeping the competition fair and challenging. Well-known government officials, distinguished industrialists, businessmen and researchers visited to witness the IT expertise of the youth of Pakistan.



## TPS participates in P@SHA Career Expo 2008

The nation's leading career exhibition and job fair, PASHA Career Expo 2008 was held at Marriott Hotel, Karachi on July 20, 2008. The full day event offered rich vocational insight and professional corporate aura and thus attracted massive audience. The lead national sponsors of the event included multinational organizations like Intel and Microsoft.

The flourishing exhibition not only had job fair to its credit, but also constituted comprehensive workshops and vivid panel discussions by the industry gurus; followed by immensely practical and useful career counseling by company CEOs, addressing the current issues commonly encountered by the new job force. Then there were special interest group discussions, for the expert techies and software cheetahs that were full of technical knowledge and latest versions and techniques updates. The "startup Insiders"

session was a mega success, where current industry leaders shared their experiences and answered questions, posed by aspiring entrepreneurs and enthusiastic young startups.

TPS actively participated in the P@SHA career expo, P@SHA, interviewing over a 100 and counseling above 30 candidates across the fields of software development, quality assurance, technical support, business development, human resource, finance and administration. Some 600 visitors visited TPS booth alone. TPS family was well represented through its key persons from different departments.



## TPS achieves Microsoft Gold Certified Partnership

In pursuit of highest quality and following best practices of industry, TPS has achieved yet another milestone of high strategic importance. TPS has attained Gold partnership level with Microsoft by demonstrating expertise in Microsoft technologies in the areas of web development and business intelligence solutions.

Microsoft Gold Certified Partners receive a rich set of benefits, including access to online trainings and technical

support, giving them a competitive advantage in the marketplace. TPS' closer association with Microsoft will enable TPS to offer better service offerings and solutions to its customers.

TPS selected Microsoft development platform for all its Windows based solutions and continues to invest heavily in R&D and trainings into Microsoft technologies to provide highest quality software solutions to its customers. This achievement is yet another step forward enabling TPS to remain on top of the payment industry.

## Tameer Bank pioneers branchless banking for micro-sector in Pakistan

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**"Tameer Bank is always looking for ways to serve the masses better and alleviate poverty in Pakistan's micro-sector. Since inception, Tameer has a keen focus on customer-oriented products and services and leveraging on technology to provide innovative e-Banking services in the unbanked areas. The deposit automation facilities will ensure that our end-**

**customer experiences world-class banking services that are easy to use and beneficial for their exact needs whereby they will be free from the hassle of traveling up to the branch and standing in queues to make deposits."** Said Mr. Ali Abbas, Group Executive Director, Tameer Bank.

## PRISM 2.0 – Internet banking gets more secure

The uptake of electronic banking is growing exponentially and will continue to do so. Rapid use of Internet has opened the possibility for banks to bring their services to customers at their finger tips anytime, anywhere, while improving bank's efficiency and revenue growth.

### A complete retail and corporate Internet banking solution

With that view in mind TPS took the initiative and introduced PRISM back in 2001 as a retail Internet banking solution. With its commitment to provide excellent, high performance services with enhanced security features to its customers, TPS continuously improves and extends its products based on research and customer feedback.

With years of experience and expertise built into PRISM, the new version, PRISM 2.0 takes net banking to the next level. PRISM 2.0 is a complete retail and corporate internet banking solution with enhanced architecture, additional security features and more user-friendly interface to further boost the performance and potency of the solution. Evaluated by world- renowned agencies like Bearing Point (KPMG Consulting), Ernst & Young and Reuters, PRISM 2.0 has stood through its penetration test for third party security review.

### Achieve greater flexibility and scalability with the newly enhanced architecture and robust platform

PRISM is a true n-tier application with each tier delivering a specific set of functionalities and seamlessly interacting with the layer directly above and below it.

PRISM has now been divided into two major components, the Integrated Web Portal Framework (Front-end) and the Back-Office Management Application (Back-end). The processing engine acts as a bridge between front end tiers and PRISM backend transaction authorization systems. This layer is loosely coupled with the front end tiers enabling changes in the front end of PRISM without impacting the processing engine and backend transaction authorization processing. Based on the latest Microsoft .Net Technology, PRISM's client server architecture allows the solution to be very flexible, scalable, and extremely easy to maintain and operate.

PRISM seamlessly integrates with any middleware, with the support of ISO-8583 message interface. PRISM also supports variety of interface protocols like Web Services, MQ, and ODBC Connect to interface with any external system.

The presentation tier is a mix of highly interactive and user friendly ASPX (Microsoft .Net based dynamic web-pages) and HTML (static web-pages). Any standard compliant browser like Firefox, Safari, Opera etc. can view these web pages.

### Offset malicious cases of fraud with new and effective security features

With the rapid growth in the use of internet banking, banks are concerned with the challenge of offsetting the risks associated with conducting business in cyberspace. Secure management of banking products and services is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. To combat those threats and ensure that e-business transactions are not compromised, TPS has incorporated additional security features in PRISM.

### PRISM's enhanced security features

#### ■ Secure your financial transactions with two-factor authentication



Prism now supports dual factor authentication for performing transactions through DSS<sup>3</sup> two-factor authentication to ensure that only authorized users can gain access to highly sensitive information and transact securely. This hardware token (2 Factor Authentication) technology is in collaboration with its technology partner Data Security Systems Solutions Pvt. Ltd. (DS3). The dual factor authentication requires the user to enter username and password along with a hardware token generated pin for verification which changes periodically. This eradicates the risk posed by ever increasing network sniffing utilities or phishing tools from the Internet.

#### ■ Counter phishing attacks through Two-way Authentication

PRISM offers an enhanced security process of two-way authentication to offset Phishing. Under two-way authentication, the customer is required to prove their identity to the bank's web site and the web site must prove its authenticity to the user.

#### ■ Secure passwords from key loggers through Partial Password Verification

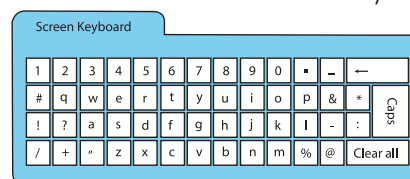
HTTPS encrypted passwords etc will all go in vain if client browser computer has a key logger. To prevent this, the password is entered into PRISM in a way that only some random characters from it are keyed.

#### ■ Prevent bots from login attempts through CAPTCHA Test

CAPTCHA Test is introduced in PRISM to prevent automated computer bots from performing fake registrations and login attempts. Users are required to enter text from a human readable image (a set of numbers and letters from a distorted image) to make sure the entity sitting behind the client browser is not software. This feature would create an additional layer that will prevent the denial of service attacks to block bombardment of requests on to the website which will strain the network and exhaust its capability to respond.

#### ■ Eliminate keyboard key presses recording through the Soft Keyboard in PRISM

To eliminate the chance of keyboard key presses recording and logging, PRISM provides a soft keyboard on the website. The user will be requested to enter the user name and password by clicking on the keyboard look alike on the screen. This ensures that any user verification information that is being inserted by the customer can not be recorded or logged.



## TPS establishes a dedicated Project Management department

Experiencing growth in the number of projects handled by TPS and owing to increased complexities of the projects, TPS has now formalized the project management role and established a formal project management office. The goal of the PM office is to ensure that the project objectives set at the initiation of the project are met in a timely manner and within the budgets. TPS has assigned different project managers to handle different banks, who then manage all the projects of that bank. The project management department works in coordination with its existing implementation methodologies and best practices to

ensure continuous success and quality throughout each implementation phase for each customer. The PMs work to ensure predictable results to TPS customers with regard to implementation objectives, business process engineering, time management, change management and associated costs.

This initiative is part of TPS continued growth and commitment to achieve greater customer satisfaction. The project management team better establishes, prioritizes, balances, enforces and manages the portfolio of projects based on its software project management methodology.

## Allied Bank seamlessly moves to VISA Debit Card



Allied Bank has launched Visa labeled Debit Card using 1-Link connectivity. With a Visa card in hand, Allied Bank's customers now have the convenience of accessing their funds and making payments from over 27 million point-of-sale (POS) and from more than 1 million ATMs in 170 countries.

Looking into the future, Allied Bank also plans to acquire all Visa branded cards on its network of onsite and offsite ATMs spread all over Pakistan.

**"We are delighted to have partnered with TPS on this important initiative. Consumers around the world are increasingly looking at innovative payment products for convenience, security and flexibility,"** said Mr. Asim

Tufail, Group Chief, Consumer & Personal Banking Group, Allied Bank and added: **"The launch of Visa debit program enables our customers to access their deposit-account and make payments 24/7, wherever they live. Allied Cash+Shop Visa debit card holders thus enjoy greater convenience, unhindered by geographical boundaries, time zones or banking hours."**

Allied Bank is one of the largest banks in Pakistan with over 760 online branches located in more than 300 cities and towns. Allied Bank leads the way by driving the largest ATM network of over 460 ATMs in Pakistan and continues to offer convenient and innovate services through its diverse choice of alternate delivery channels.

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designs, with the flexibility of different spending and withdrawal limits.

**"The Pakistani debit card market remains largely untapped especially with regards to retail spend; and as growing number of customers adopt a mobile lifestyle and secure internet transactions; UBL WIZ is poised to facilitate them in numerous ways. UBL Wiz targets a whole new customer base and brings into the banking fold the unbanked population of Pakistan particularly women, youngsters and both domestic and international travellers."** Said Mr. Najeeb Agrawalla, Group Head - Marketing & Sales, UBL.

## "www.tpsonline.com", Revamped!

The revived branding strategy of TPS makes leaps and bounds with the improved, fresh and new look website. Check out our amazing and informative website at [www.tpsonline.com](http://www.tpsonline.com).



There you can find more about events & happenings at TPS and even read all that has been done so far to shape the e-banking in Pakistan. You can also check when the latest product release is ready at TPS and can also get detailed insight on how to upgrade your e-banking infrastructure. With many thanks to our valued customers, there are endorsements of TPS innovative technologies and 100% project success rate.

The website provides information on all areas of financial technology that TPS caters to. The news archive not only demonstrates TPS role in the development of the e-banking roadmap of Pakistan, but also highlights laurels TPS has won abroad in 26 countries. Case Studies will just make that simpler for you! Updated text, enhanced graphics, increased navigability and wealth of organized & categorized information are all there to turn your stay at the website a pleasure more satisfying.

While you are on net, do check out "Latest at TPS" and "Solutions" pages. On 'Partners' Page, as the rest of the website, you will find links to the industry's top-notch solution providers we are partners with.

Lastly, don't forget to check our new address. Yes, that tall and cool building in the picture is where we have recently moved!

## UBL WIZ powered by Phoenix

This innovative service offers WIZ cardholders safety, security and convenience simultaneously. The owner of UBL Wiz card can travel freely and securely without the need to carry cash in wallet. Whether it is used online or at outlets, money is directly deducted from the card balance, without the need to visit the bank. The cardholder can withdraw cash from any of over 350 UBL ATMs or from more than 3200+ ATMs across Pakistan and from more than 2 million VISA ATMs in 150 countries in stores or online, in Pakistan and abroad. Issued instantly at any of UBL's branch, customers have a choice of choosing from nine different

## MULTOS – The high security smart card operating system

Phenomenal growth of electronic purse has catalyzed the use of smart card world wide. Increasing smart card technology in telecoms, self-service banking and internet have made issues of security and multi-application of paramount importance. Due to perpetually growing vulnerability of paper and magnetic stripe card payment systems to counterfeiting and scam, and e-commerce breaking through the boundaries of geography, the need for innovation and security has exponentially escalated.

### MULTOS - Smart & successful

MULTOS is the world's leading secure open smartcard platform for EMV, data security and secure identity. It is the most highly developed high-security, multi-application, smart card operating system. Managed by a consortium of 13 companies, constantly upgrading and complying to highest security standards, MULTOS has achieved the reputation for being the most secure smart card operating system in the world.

An array of applications from payment, authentication, digital identity, biometrics, healthcare, travel and contactless ticketing may securely co-reside on a MULTOS powered chip, sharing the same smart card among diverse solution providers for the convenience of the customers.

Besides the value of EMV smart cards helping reduce financial losses through decreased skimming and counterfeit fraud, it offers multiple opportunities to offer differentiated cardholder programs. Among several platforms vying for user acceptance, MULTOS has exceeded all expectations. More than 50 million MULTOS cards have been issued by 60 banks in 22 countries.

### Smart cards made easy

MULTOS is the only fully open smartcard scheme that gives you full control over your smartcard implementation. Fully defined lifecycle management means there is multiple sourcing at every level of the supply chain and you get to choose which parts to implement. The simple message is that MULTOS is smartcards made easy. It has the full smartcard lifecycle defined by a single specification with a clear focus on an issuer-centric business model.

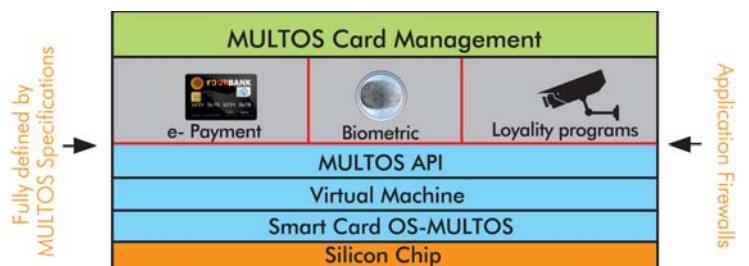
MULTOS is perfectly suitable to financial applications due to its legacy in elevated security banking systems. It has the full smartcard lifecycle defined by a distinctive specification with a patent focus on an issuer-centric business model.

### The highest security assurance possible

MULTOS is the first smart card operating system to receive the highest security certification possible, ITSEC E6 High accreditation.

Security of MULTOS consists of two unique technologies that deliver the secure architecture – the on-card virtual machine that securely executed applications and the MULTOS security scheme, the technology that secures the smart card, application code and application data.

Open standard, multi-application platforms like MULTOS and JavaCard allow applications to be installed and executed on the smart card, even after the chip card has been “issued” to the recipient. Hence either the chip or the software in the chip needs to be capable of protecting personal data from a hacker. This is where MULTOS earns its reputation for being the most secure smart card platform in the world, with stringent mechanisms in place to protect applications and sensitive data on the card from Trojans or denial of service attacks.



### MULTOS security compliance targets

Any smart card OS developer writing a MULTOS operating system on a silicon chip of their choice has to ensure that the chip and the operating system comply with the strictest of security assurance targets.

There has been loads of publicity surrounding other platforms, relating to suitability for payment smart cards. Meanwhile, MULTOS cards are continuously being issued to customers worldwide with no comparable ordeal. In short, MULTOS is already doing it. The questions have been answered. The solutions delivered. The customer's happy.

### Sentinel now offers Multos accredited EMV Personalization!

In sync with the latest technology innovation and adaptation round the globe, TPS offers cost-effective, scalable and turnkey solution for EMV personalization called Sentinel. It is an open platform solution that supports all leading chip technologies including Native OS and Java Card. And now being accredited with MULTOS, SENTINEL offers personalization of MChip and VSDC applications with greater security (ITSEC E6 - High), true interoperability, flexibility and instant issuance.

By Syed Faizuddin Alim  
Snr. Business Development Executive

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