

# TransZine

TRANSACTION PROCESSING SYSTEMS

## 1-Link Launch

A consortium of Banks has finally launched the largest ATM Switch Network in Pakistan, known as 1 Link.

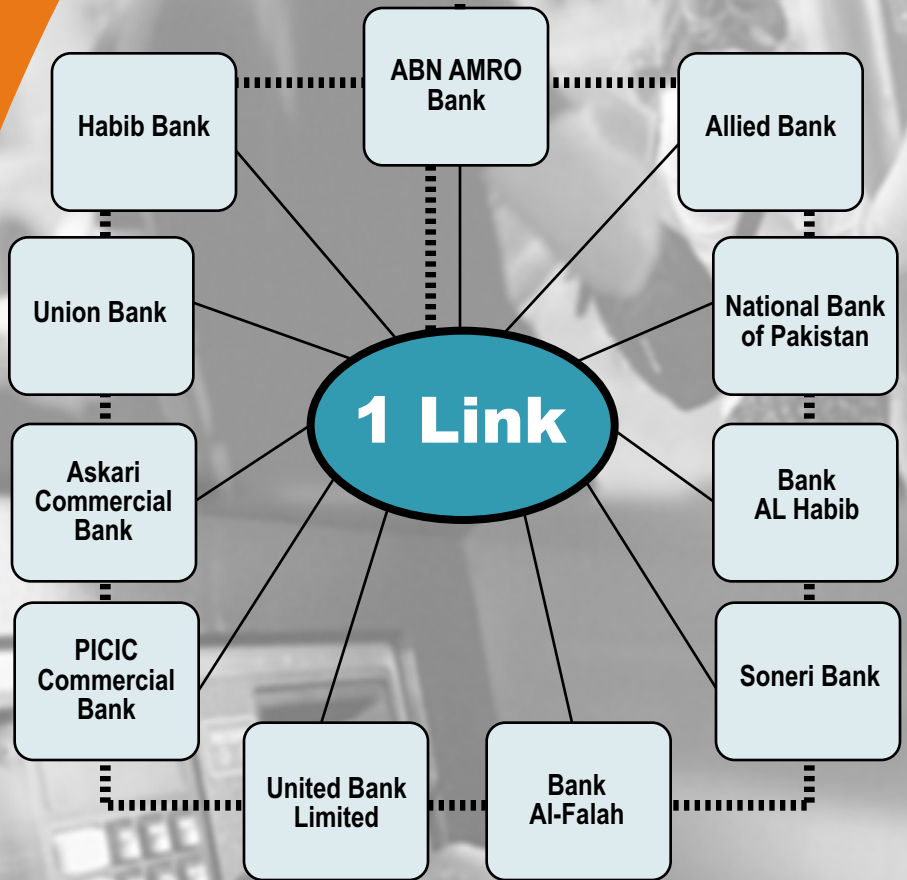
Bank, ABN AMRO Bank, Habib Bank, Askari Commercial Bank, United Bank Limited, Soneri Bank, Union Bank, Bank Al-Habib, Bank Al-Falah, National Bank and PICIC Commercial Bank.

1 Link member banks can now offer its customers access to their money from over 250 ATMs Nationwide. The Shared Network will soon be offering numerous others services and functions to facilitate the customers to access their Accounts in a more convenient and timely manner.

1 Link and all its member banks are powered by Phoenix. A product by Transaction Processing Systems (TPS).

## PHOENIX

Transaction authorization and switching system



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TRANSACTION  
PROCESSING  
SYSTEMS

For more information, check out our website

<http://www.tpsonline.com>

## Editor's Note

We are very proud to bring to you another issue of TransZine with all the current news and happenings since our last inaugural issue.

A number of things have happened since then. We have grown not only in size, but our level of experience as well. With the trust bestowed upon us by a numbers of new clients, we have gained a respectable percentage of the market share with our cost-effective and efficient product lines.

In this issue, we intend on bringing to you information on our new customers, products and changes that the company has made in order to provide better quality and service in our entire range of products for our customers.

In addition to just providing our products to the customers, TPS has taken another step forward in helping to develop the entire industry by making strategic alliances with whom we can offer complete packaged solutions to our clients. In this issue, we will introduce all our new partners with whom we have collaborated in bringing better and effective solutions to cater to the needs of our clients.

We hope that through TransZine we can build a relationship with our readers, which will keep them informed and up-to-date on market activities.

Azfar A. Karimuddin  
*Marketing Manager*

## Signing of MOU with M-NET

Muslim Commercial Bank signed an agreement with Transaction Processing Systems selecting TPS as the preferred local partner and adopting to offer TPS Phoenix technology as the preferred and recommended connectivity solution to MNET Switch for its member banks. The agreement was formally announced in a following press conference held at Beach Luxury Hotel Karachi.

## Connectivity Seminar:

Transaction Processing Systems (TPS) organized a seminar in August 2002 to motivate banks to further push for service-based technology to benefit the customers.

Sindh Finance Minister, Dr. Hafeez Sheikh, inaugurated the seminar. On the occasion he said "In the challenging era of e-commerce it is imperative for both the government and the private banking sector to work closely with each other".

The speakers at the seminar all agreed that this major development would provide all the banking customers with the facility to access their funds through the existing switches with greater ease and flexibility.

The seminar was focused towards informing the financial sector about the importance of different technologies in facilitating their customers with greater flexibility in ways they can access their funds.

## State Bank Mandate

Recently a State Bank mandate was issued, asking ALL banks to become members of one of the switches that were available.

"to bring efficiency in the payment Systems of Pakistan's financial sector, as also to facilitate the consumers by providing them access to their funds through the existing two ATM switch Networks operated and managed by Muslim Commercial Bank (M-Net) and ABN AMRO Bank (Shared ATM Switch Network) it has been decided that all scheduled banks, which are not currently connected to either of the two switches should join or to an agreement with any of the two Switch system latest by December 31, 2002"

As to further emphasize State Banks commitment towards their mandate, and to ensure there is no delay in the banks coming online, it said

"The banks should further ensure that their systems must be connected online to either of the two Switches by June 30, 2003"

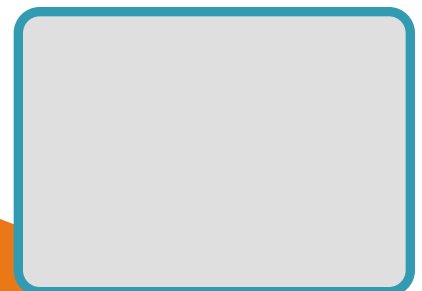
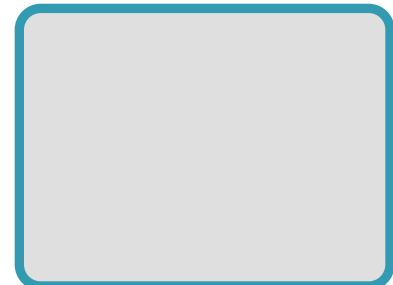
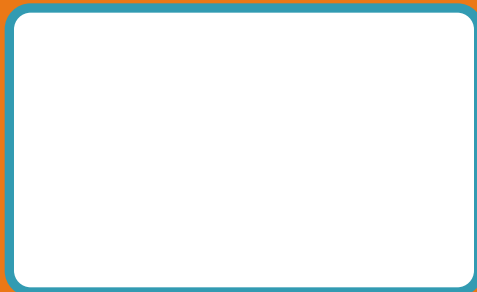
In order to facilitate the banks which had yet to be connected, Transaction Processing Systems (TPS) facilitated the Banks through providing a complete Solution Guide from beginning to end, including Check Lists, Required Specifications, Discounted Packages and any other sort of information required by the Banks to fulfill the mandate in an easier manner. Another effort to facilitate and ensure growth of the Pakistani financial sector.

Looking ahead it can be safely said, the financial sector of Pakistan will be drastically revolutionized in the very near future.

## Product Show:

## Switch Connectivity and Beyond

The "Switch Connectivity & Beyond" product show was organized to show not only the strength and innovation of leading IT companies of Pakistan but also the synergy that exists between them. The show was the first multi-vendor interconnected and interoperable solution demonstration for the financial industry that can lay foundation of ecommerce in Pakistan. TPS switching solution, Phoenix, is powering the ATM network of 11 major banks in Pakistan and in addition TPS Phoenix switching technology is also powering the I-LINK Shared Switch.



## TPS PARTNERS CORNER

Keeping in line with Transaction Processing Systems vision of growth, TPS over the last year has increased its industry partners. We have recently joined alliances with the following companies:

### **NCR** <http://www.ncr.com>

If your company is like many others today, you need far more than strategic insight from the vast amount of information you collect about your customers. You want to use that data to serve each customer as an individual -- intimately, knowledgeably, cost-effectively and securely. In short, you want the ability to treat each customer as your only customer. NCR technology and solutions are helping thousands of companies like yours do just that.

### **DieBold** <http://www.diebold.com>

Diebold, Incorporated is a global leader in providing integrated self-service delivery systems and services. Founded in 1859, the company employs more than 13,000 associates with representation in more than 88 countries worldwide and headquarters in Canton, Ohio, USA. Diebold reported revenue of US\$1.940 billion in 2002 and is publicly traded on the New York Stock Exchange under the symbol 'DBD.'

### **VectraCom** <http://www.vxt.net>

An innovative company dedicated towards providing solutions for m-Commerce in Pakistan.

### **InfoTel** <http://www.infotelpak.com>

InfoTel is a company committed to quality. Founded in 1995 with the aims and objective of providing specialized technology solution in the areas of networking, connectivity and IT Security. The company enjoys a solid position of leadership as a supplier of equipment, systems, security products and services in the telecommunications and information technology markets. InfoTel's enviable track record speaks eloquently of the Company's ability to provide innovative solutions by exploiting cutting-edge technology.

### **2B Technology** <http://www.2bt.com.pk>

Built on a clear vision, guided by strong leadership, and bringing confidence and understanding to an emerging telecommunications world, 2B Technologies has defined itself, through its client's eyes, as the leader in the new telecommunications world.

### **ZRG** <http://www.zrg.com>

ZRG provides comprehensive turnkey solutions that make businesses more customer-centric and more available. Our flagship products include smart telephone call handling systems that transparently integrate with corporate LAN and Databases and make various business processes such as information dissemination and collection as well as the business communication simpler, faster and cost-effective.

### **Rayanco** <http://www.rayanco.com>

Rayanco Business Systems belongs to a select group of high technology companies in Pakistan. It specializes in providing Products & Solutions for Debit & Credit Card Application, with one of the qualified and dedicated technical specialists in this field.

### **Americom Technologies** <http://www.americomtechnology.com>

Americom Technologies provides round the clock International Call Center in Karachi, Pakistan. They offer enterprise-level inbound, outbound, blended and multi-media web-based customer contact solutions. They can script the solutions, manage the campaign, evaluate the results, carry out the business, analysis and provide quality contact management.

### **GRG** <http://www.grgdt.com>

GRG Yuntong Banking Equipment Co., Ltd. is invested and established by Guangzhou Radio Group, one of both the 520 key enterprises and the 100 key electronic enterprises of the state. It is a banking equipment enterprise engaging mainly in ATM while handling other monetary electronic equipment subsidiary. It synthesizes development, production, sales and after-sale service itself.

## TPS meets Chinese delegates at Pakistan Software Export Board

Transaction Processing Systems was invited to the meeting between Pakistan and China on December 16, 2002, to enhance cooperation in various areas of IT industry and to start some joint ventures in software development.

It has been agreed that Pakistan and China will form alliances to tap international market by utilizing the strength of the two countries combined in terms of experiences and skills strengths to achieve the objective.

China having a better experience in IT industry will assist and guide Pakistan for tapping the international IT market. The two countries will forge alliances for the purpose. In this context Pakistan will provide good English speaking skills, marketing expertise, exposure and presence in Western and Middle Eastern IT markets.

Pakistan Software Export Board and CSIA will play the role of bridges for cooperation in both countries software industries.

## Credit Lyonnais

Transaction Processing Systems is very proud to announce the first deployment of Phoenix in a European Bank, Credit Lyonnais, a bank based in France. TPS has now become one of those few companies which are operating internationally with their base in Pakistan.

## CUSTOMER GALLERY

### Domestic Clients

TPS Products have now been successfully implemented in the following banks locally. All these banks are running TPS Phoenix Switching Technology as their current Middleware Solution.

#### **PICIC Commercial Bank**

**June 2003:** PICIC Bank establishes its own ATM Network and gets ready to launch with 1-Link using TPS Phoenix

#### **Saudi Pak Commercial Bank**

**April 2003:** Saudi Pak Commercial Bank launches with M-Net using TPS Phoenix

#### **Bolan Bank**

**June 2003:** Bolan Bank achieves certification with M-Net using TPS Phoenix

#### **Prime Commercial Bank**

**July 2003:** Prime Commercial Bank plans to launch with M-Net

#### **Allied Bank Limited**

**June 2003:** Allied Bank comes online with 1-Link with their ATM Network and Country wide Inter-Branch Modules

#### **Faysal Bank Limited**

**April 2003:** Faysal Bank Limited achieves connectivity with M-Net with Own Acquiring using TPS Phoenix

#### **Bank AL Habib**

Congratulations to Bank Al-Habib on Online Connectivity with 1-Link and launching their Debit Card

#### **Askari Commercial Bank Limited**

Congratulations on the launch of pre-paid cards on ATM's and starting their own Online Utility Bill Payments using TPS Bill Payment Center

#### **ABN AMRO**

Congratulations on launching their Debit Program and achieving Triple DES certification

#### **Habib Bank Limited**

Congratulations on launch of their Debit Program

#### **Soneri Bank Limited**

Congratulations on the launch of their New Account

#### **United Bank Limited**

Congratulations on successfully migrating to Version 3 of TPS Phoenix

#### **Union Bank Limited**

Congratulations for achieving 1-Link Switch Connectivity

### International Clients

**Burgan Bank Kuwait:** SmartDeposit, InSight

**Citibank Egypt:** InSight

**Citibank Malaysia:** InSight

**Citibank U.A.E:** InSight

**Citibank Turkey:** InSight

**Doha Bank Qatar:** SmartDeposit, InSight

**Dubai Islamic Bank U.A.E:** SmartDeposit, InSight

**Emirates Bank U.A.E:** SmartDeposit, InSight

**Mobile Teleco. Co. Of Kuwait Kuwait:** SmartDeposit, InSight

**National Bank of Abu Dhabi Abu Dhabi:** SmartDeposit, InSight

**Standard Chartered Bank U.A.E:** SmartDeposit, InSight

## TPS participates in IBA Seminar

Recently, the Institute of Business Administration (IBA) as a speaker in a seminar invited our Managing Partner, Mr. Mohammed Sohail. The topic of this seminar was “**Blending Technology & Business**”. The basic message that was relayed during the presentation was the problems that the Banking Industry is currently facing and the solutions that they may acquire to resolve their situations in order to give the maximum benefits to the Customer.

## New Hires

TPS has recently had the addition of 4 new managers to its team.

Mrs. Nadia Mustafa	Customer Support Manager
Mrs. Asma Rashid	Human Resource Manager
Mr. Aneel K. Chhatwani	Manager Finance & Administration
Mr. Azfar A. Karimuddin	Marketing Manager

In addition to this, TPS has increased its number of Phoenix associates in order to facilitate its customers through timely responses and dedicated people.

The following people have been recruited by TPS on the Development/Technical side

Mr. Mohammed Adeel Khan	ACCeSS
Mr. Ameer Ali	InSight
Mr. Syed Kashif Ahmed	InSight
Mr. Irfan Ahmad	Phoenix
Mr. Omar Ahmad	Phoenix
Mr. Muhammad Adnan	Prism

## New Releases

### Phoenix New Features

**GDCI Interface:** GDCI is a generic delivery channel interface standard developed by TPS which makes it simpler for 3<sup>rd</sup> party solution providers to interface their solutions with Phoenix.

**Pre-Paid Cards:** (November 2002) Allows an institution to issue variable value debit cards to non-customers. Cards are usable on all delivery channels managed by Phoenix.

**SMARTatm Support:** (December 2002) SMARTatm is an NCR Aprta based intelligent ATM front end application. With Phoenix, SMARTatm unleashes all the power of Aprta for user friendly interface deployment at ATM.

**Triple DES Support:** (December 2002) A mandated encryption standard by international and national networks. Phoenix will be 3DES ready.

**Utility Bill Payments:** (December 2002) Online bill presentment and bill payments for major utility companies will be supported in Phoenix for ATM and Internet delivery channels.

**Diebold 91X Support:** (January 2003) Native drivers for Diebold 91X will be available in Phoenix.

### InSights New Features

**EYE - Security Camera Solution Released:** TPS released its Security Camera Solution called EYE for capturing, searching and viewing pictures of customers performing transactions at ATMs through a web based user interface.

**InSight 2.0 Released:** The latest release of the web based ATM network monitoring and management solution now supports Windows 2000 and XP platforms and provides enhanced Alert Notification Services for problem notification and resolution.

### SMART New Features

**SMART-NDC Released:** (January 2003) Allows for deposit automation functionality on cash withdrawal machines.

**SMARTdeposit and NDC integration:** (September 2003)

## PICNIC

TPS employees recently took a break from their normally hectic and busy schedules to relax and enjoy themselves.



## TPS undertakes ISO-9000 certification

Transaction Processing Systems has recently started the process of being ISO 9000 Certified. This certification will further the core value of the company to operate at International Standards. The ISO 9000 certification will further go towards ensuring our customers of the quality of our products and management systems through the set of standards that are being followed within the company.

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