- UBL implements High Availability Solution for Phoenix Switch
- Over 400,000 IDP families supported through UBL debit cards
- Commercial Bank of Kuwait goes live with IRIS for its alternate distribution program
- Al Fardan Exchange automates the salary disbursement process for laborers
- TPS wins the Brands of the Year Award 2009
- Bank of Khartoum (Sudan) expands its e-banking program through CDM, funds transfer and UBPS

Group BPCE, one of the largest banking groups, chooses IRIS as the multi-institution cards & payments platform for its African subsidiaries

Banque Populaire & Caisse d'Epargne's technology arm T2S Africa, a wholly owned subsidiary of Group BPCE chose IRIS as the next generation platform to drive the groups cards and payments processing platform in Central Africa.

According to World Bank and IMF, Africa resembles Asia of the 1990's and being the poorest region in the world economy, is rapidly becoming the best-performing in the world. While at the same time it has been largely immune to the current financial crisis engulfing the banking industry worldwide. TPS, realizing the potential of the Sub-Saharan region has stepped into the African market with a strong influence through its payments processing systems. Several banks are already using TPS transactions processing systems in the region and Group BPCE is one of them.

"T2S Africa needed a highly scalable, flexible yet dependable solution to support its growth strategy. After evaluating many options, we selected IRIS as it represented the perfect blend of features and reliability. IRIS has the unique ability to serve as a consolidated multi-institution self-service platform with a comprehensive suite of e-Banking services to drive the cards & payments processing system that the bank required"

Frédéric THOUVENOT,
Director of Information Systems
Banque de Détail à l'International - BPCE

UBL, the first bank in Pakistan, to migrate from Phoenix to IRIS

United Bank Limited, one of the largest banks in Pakistan with a solid track record of fifty years and over 1112 branches, has inked a deal with TPS for migrating from Phoenix switch to IRIS for its complete remote banking program. Phoenix at UBL is one of the most complex sites managing a multitude of e-Banking services. With this deal, UBL becomes one of the first and the largest sites, driving transactions of over 1.5 million debit and pre-paid card base customers in Pakistan, to migrate from Phoenix switch to IRIS.

Currently, Phoenix at UBL is sitting at the heart of transaction switching and is the hub of all e-Banking activities. The bank's decision and trust to migrate from Phoenix to IRIS is another challenging agreement between the teams as the current architecture is complex with various modules connected with Phoenix.

"Following an extensive review of the market, IRIS was the best choice to fulfill its requirement. The proven live site, the flexibility and the robustness of the solution, made IRIS the perfect choice for UBL",

Dr. Khalid Aslam,
I.T. Consultant, UBL

DIB signs a deal with TPS for Online banking service for its corporate clients

PRISM Signing Ceremony with DIBPL

Dubai Islamic Bank, one of the most innovative Islamic banks in the industry, has signed a deal with TPS for 'PRISM – Corporate Internet Banking Solution'.

Offering a wide range of online banking and cash management services, TPS provides businesses with real-time technology and rigorous security in a versatile, yet simple-to-use application. The signing ceremony was attended by high level officials from TPS, DIB and media personnel.

The phenomenon of online banking for corporate customers is relatively new in the Pakistani market, making DIB one of the leading banks in the industry to offer this service.

UBL implements High Availability Solution for Phoenix Switch

UBL, one of the largest and most dynamic banks in Pakistan, implemented Symantec's High Availability and Disaster Recovery Solution for their Switching Middleware, Phoenix. UBL has a huge IT infrastructure and this implementation ensures a guaranteed uptime of one of its most mission critical applications and services. With this UBL has shielded its 420+ ATMs from any catastrophe and 1100+ branches offering interbank transactions whereby increasing the uptime of its crucial service offerings.

Today, with enterprise operations so tightly bound to timely information and data flow, IT executives in most companies are aware of the need for high availability solutions. The consequences of system failure and loss of data can have very sharp consequences including decreased employee productivity, customer dissatisfaction and the loss of current and future revenues. Yet according to research from Veritas Software some 43 percent of organizations worldwide remain largely unprepared to respond to a major disaster.

Phoenix at UBL is sitting at the heart of transaction switching where it drives its alternate distribution architecture ranging from ATMs, IVR to Visa Debit and 1Link connectivity and also provides the channel for IBTS (online inter-branch transactions). This makes Phoenix a very mission critical and essential application for the bank. Since even a few minutes of downtime of these mission critical applications is unaffordable and any data loss could be potentially catastrophic, ensuring end-to-end data protection and 24/7 availability of these systems guarantees smooth enterprise-wide remote banking operations. Implementation of such an elaborate and effective DR strategy guarantees its availability at all times to all its stakeholders, provides an improved IT efficiency through a continuous architecture and helps avoid the unwelcome surprise of any unplanned downtime.

Phoenix Local and Global Clustering

TPS will execute clustering for the bank's critical applications through the industry's leading cross-platform clustering solution, Symantec Veritas Storage Foundation. Phoenix is clustered at the Local as well as at the DR Site. This guarantees High Availability of UBL's alternate delivery channels to its customers all over the country and core banking systems for its staff to offer Inter Branch Online Banking Services. A Local cluster consists of two servers hosting identical applications which can be failed over from one server to another. Should a disaster occur and one of the primary server becomes unavailable, the heartbeat detects the failure and control is transferred to another server in a local cluster. In case the whole Primary site goes unavailable the control can be transferred to a secondary server at the DR site automatically. This failover process takes a few minutes and is completely transparent to the end-user as they don't have to make any configuration changes in their environment. To ensure availability of all alternate delivery channels, failover of all the services wll take place to the Disaster recovery site when the primary site becomes unavailable.

Real-time Replication

Taking the high availability solution beyond the local site, UBL has its mission-critical data replicated to a remote disaster recovery site through Symantec Veritas Volume Replicator. The server's data is replicated in Real-time from the primary site to the DR site. Thus, in case the whole primary site confronts a disaster, the global cluster between primary and DR site will ensure uninterrupted continuity of bank's operations. Real-time replication of data from primary to the DR site ensures availability of UBL's mission critical data, with ideally zero data loss.

> "UBL's relationship with TPS goes a long way. Their solutions are extremely reliable and straight forward to implement in addition to the advantage of readily available local support. TPS being the silver partner of Symantec has the business and technical expertise needed to analyze, design, implement and support Symantec solutions."
>
> **S.M.Abbas,**
> **SVP/Head Unibank & ATM Project Manager, UBL**

Disaster Recovery at UBL
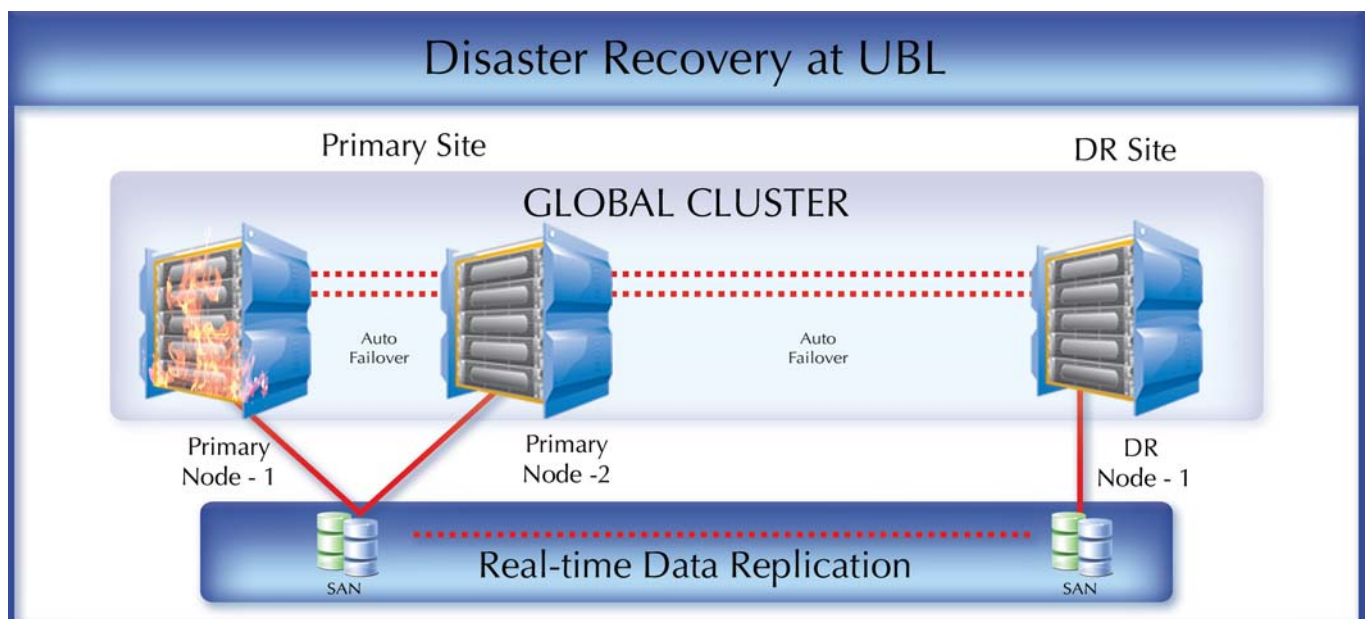
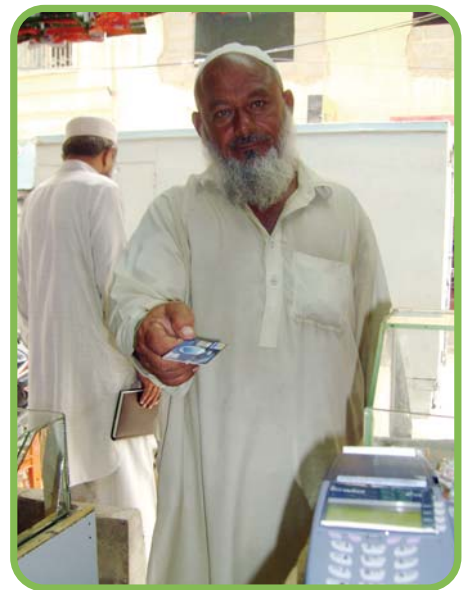# Over 400,000 IDP families supported through UBL Debit Cards

UBL, one of the largest private commercial banks in Pakistan, in partnership with VISA and NADRA, had successfully started the distribution of funds to the internally displaced persons of Northwest Pakistan, efficiently, securely and transparently. This is being done through Visa prepaid debit cards that are based on TPS technologies on which the entire array of UBL's e-Banking services are supported.

TPS and UBL share a long term relationship where TPS as its technology partner has helped UBL achieve several e-Banking initiatives successfully. Like all other projects, UBL once again had the confidence that TPS will help UBL fulfill its new and challenging initiative in such a short period of time. Using the current architecture at UBL, TPS helped the bank personalize all the data of people/families whom the card needed to be issued. It is noteworthy that as per the requirement of the bank, the personalization system was made ready by TPS within a week's time through TPS Card Personalization system "ACCeSS".

The purpose of this entire scheme is to create a way to assist the government of Pakistan in providing aid to approximately 427,432 families which have been displaced in the war against militants in the northern area of Pakistan. UBL had the honor of being selected to do that based on UBL's already existing robust infrastructure and its capacity to handle this project. The use of Visa-branded prepaid cards and VISA' global electronic payment network helped to ensure that the aid was distributed quickly and accurately to the program's beneficiaries. TPS at the forefront of innovative cards and payment technology was chosen by UBL for making the process digital and transparent for all. This scheme also reduced the cost of aid distribution for UBL and the government.

In the process, the transaction sets (and processing logics) are such that they are made specific to IDPs whereby the IDPs are able to take advantage of all the transactions that are available to the visa wallet card holders while making a few exceptions. Besides making

the personalization system ready in a short period, TPS also incorporated the relevant support in UBL's ADC Switch i.e. Phoenix to accommodate additional transaction volumes of this new card-base of approximately 0.4 Million customers. Up till today, about 427,000 cards have been issued and distributed to the IDPs, resulting in transactions of over Rs. 9.6 billion (4.9 billion via ATMs and 4.6 billion via POS). Throughput of such a high volume of transactions through UBL Phoenix is a testimony of TPS system's flexibility, robustness, efficiency and scalability. It is noteworthy to mention that Phoenix has been able to process such a huge volume of transactions without any upgrades.

> As of Dec 2009, about **427,000** cards have been issued and distributed to the IDPs, resulting in transactions of over **Rs. 9.6** billion (4.9 billion via ATMs and 4.6 billion via POS).

Through the launch of this program, UBL has welcomed over 400,000 new customers into its system whereby taking UBL's e-banking services to the untapped areas of Northwest Pakistan. This has brought long term benefits to the affected areas as well as the national economy. Moreover in the process, UBL had the opportunity to gather and consolidate data of so many additional clients. The entire process of personalization and modifications in the banks transaction processing switch also served as the launching pad for future programs (e.g. Benazir Income Support Program).

Group BPCE, one of the largest banking groups, chooses IRIS as the multi-institution cards & payments platform for its African subsidiaries

Group BPCE being one of the largest banking groups in France has been very active in this region and has also been at the forefront of offering new and innovative banking services to its clientele. Group BPCE was on the lookout for a reliable, flexible yet scalable platform to drive its ambitious growth regimen. After a thorough evaluation process T2S Africa selected IRIS. This deal was made possible through the dedicated efforts of SYRSE International, TPS distributor based out of France & currently representing

> "TPS company profile and its steady growth and track record gave us the confidence to partner with them. The successful casestudies of live sites is a testimony of its products robustness and flexibility that is required by Group BPCE."
>
> *Valéry de SAMUCEWICZ,*
> *Director General*
> *SYRSE INTERNATIONAL*

TPS in 42 countries worldwide, mainly Africa & Europe.

IRIS was preferred over other options because it fully meets the group's growth requirements. TPS sophisticated and scalable technology, along with its flexibility, reliability, cost effectiveness, quick time to market and its successful live implementations around the globe made it the bank's first choice.

In the first phase, 3 banks will be hosted on a multi-institution platform in Cameroon. 2 of these banks are Group BPCE subsidiaries, BICEC, the first banking network in Cameroon, & BCI in Congo.

IRIS being the cards and payments processing platform will drive the complete ATM & POS network offering VISA Debit EMV issuance and acquiring with a comprehensive merchant management suite, SST monitoring and dispute resolution services for an unlimited number of banks. The platform will build and establish innovative and differentiated service offerings for bank's customers.

Al Fardan Exchange (UAE) automates salary payments & remittance services

Al Fardan Exchange – UAE, a leading money exchange and remittance house, has successfully launched 'E-money', an effective payroll solution that allows companies to modernise their payroll system by making the salary disbursement automated, empowering the end blue collared worker with the facility of electronic money.

The industry leading IRIS switch and a versatile cards product provides this end-to-end solution to Al-Fardan Exchange for wage payment and online remittances through various delivery channels like POS and ATMs. This comprehensive solution is compliant with Wage Protection system law introduced by Ministry of Labour UAE in conjunction with Central Bank to protect the basic rights of employees and employers to ensure timely payment of wages.

This corporate payroll solution is designed to improve the salary disbursal process, enabling companies and their employees to process and manage salaries efficiently, in compliance with the stipulations of the UAE Ministry of Labour's WPS. The innovative product infuses greater reliability to payroll management and has been a huge success in the UAE.

Using this innovative service, the employer registers its employees online with Al Fardan Exchange to avail payroll services powered by TPS' PRISM Portal .This online interface improves operational efficiency and enables transparency throughout the process.

To enable salary cards Al Fardan Exchange is running TPS' Switch and Prepaid Card System (IRIS) to connect POS and issue stored value cards to the employees of the companies. More than 70 POS terminals have been deployed in all its branches and labor camps across UAE to offer salary disbursement. Leveraging the flexibility of IRIS, Al Fardan plans to maximize the reach of salary disbursement & remittances by enabling extended delivery channels.

As millions of workers from around the globe seek employment in other countries, payments to their families back home are creating dynamic flows of money especially in the UAE. Al Fardan is positioned as one the most reliable exchange house in UAE offering remittance to millions of people. It has very successfully capitalized on this profitable market and by venturing in to offering WPS services its has been able to unite both Electronic Salary Disbursal and Automated Remittance services using TPS' IRIS as a backbone under its e-money platform.

In addition to employees, the solution also brings relief to employers with minimal paper work and documentation procedures for payroll enrolling; fast and efficient account reconciliation; complete automation for back-end procedures, reports & routine operations.

Till now TPS' IRIS has processed several hundred thousands of salary transactions with more than 300 satisfied employers using this service from Al Fardan. Numbers speak for themselves; over the last six months the client base of Al Fardan Exchange has increased to more than 30% and the card base has crossed 60,000 reflecting the success of Al Fardan "E-money" project by opting for TPS' Online Labour Management System (IRIS).

"Al Fardan Exchange has already started its EWPS operations with renowned companies who are having thousands of workers/laborers in UAE and its going pretty well. Al Fardan is committed to provide services that deliver real value to its customers. It is a great privilege for us to help thousands of corporates across the UAE to disburse salaries as per the convenience of their employees, saving on the trouble of withdrawing and handling cash and the additional accounting required for cash transactions. Employees on the other hand are enjoying the simplicity and convenience of receiving salaries directly on the Salary Card with an option to remit directly through e-money card. Employees can now withdraw their salaries and remit at the same time from the POS Terminals installed at our branches & labour camps spread across different locations in UAE"

Mr. Osama Hamza Al Rahma,
General Manager, Al Fardan Exchange

Commercial Bank of Kuwait completes its migration to IRIS

Commercial Bank of Kuwait, one of the leading banks in Kuwait, has successfully implemented IRIS - the next generation TPS switch and alternate delivery channel manager. With 53 branches conveniently placed throughout Kuwait, the Commercial Bank of Kuwait operates the second largest full service network in the country. CBK is one of the forerunners in the region for having diversified e-banking products and capitalizing on it by delivering them through its alternate delivery channels.

It is noteworthy that prior to the current architecture; HPS was powering the ATM network and hosting debit/credit cards of CBK. However, the bank faced limitations due to the restrictions posed by the incumbent architecture as the credit card and debit card products lacked specialization and were based on standard generic models. With the dynamics of both debit and credit cards being dissimilar from an operational as well as a product life cycle perspective, CBK faced a major challenge at the hands of the legacy system which had both high operational cost as well as limitations to expand product range and services. The architecture was not flexible which led to longer time to roll out of new services on each channel.

IRIS now not only drives ATMs/CDMs and host debit cards, but also functions as a middleware and channel manager for efficient delivery channel operations. The bank also takes advantage of the dispute resolution module for quick identification and removal of any disagreement issues of its customers. CBK wanted to target a greater customer segment by introducing different automated deposit services, which the legacy system would not cater for.

The migration strategy was divided in clear and simple phases. The initial Phase catering to card migration to IRIS and driving of ATMs and the later stage involved shifting of credit cards to AFS and driving deposit machine as well. In the final stage all the delivery channels were to be connected to IRIS rather than the host. In this migration, TPS ensured that the customers should not face any sort of disruption during the cutover phase.

IRIS was selected because of its proven track record, flexibility, robustness and its unparalleled feature set. IRIS at CBK constitutes of ATM Switch, Card Management System, EMV Acquiring and

Issuing, Cash Deposits, Bill Payments, ATM Monitoring, Host Interface, Call Center CRM, KNET and VISA interface, Channel Manager, Middleware, EJ, SMS integration, Remote Distribution and other modules as part of a single platform.

The transition has brought flexibility for both debit and credit card

products, as the respective teams can own and pursue tailored products. With IRIS, CBK has embarked on a strategic path to enhance its market share through the delivery of greater customer services and increased coverage.

Bank of Khartoum (Sudan) expands its e-banking program through CDM, funds transfer and UBPS

Bank of Khartoum, one of the largest banks of Sudan, selected TPS to provide innovative services through its network of ATMs. In perusal for their drive for exceptional customer service and operational experience, BOK will now implement cash deposit, funds transfer and utility bills payment facilities on its ATMs.

Moving beyond the basic cash dispensing facilities, the bank has taken new initiatives to automate its deposit function. 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 other account. Customers will also be able to pay credit card bills by depositing cash. Moreover with the launch of utility bills payment service, the banks customers will be able to pay their utility bills through its expanding network of ATMs and other transaction touch points, 24/7. The bank will also be offering the customers a funds transfer facility through which they will enjoy the convenience of transferring funds from any of their banking accounts to others through the ATMs.

With the implementation of these facilities, BOK's customers will be able to carry out transactions during non banking hours, at their

own convenience, without waiting in queues at the teller. Moreover the bank will also be able to focus on higher value services, save on its operational costs & enrich its customer services. BOK selected TPS to implement these services because of its regional specialization and readily available support, its track record coupled with international expertise and world-class payments software.

"As the ATM market in Sudan continues to grow, it is essential that network providers have the infrastructure and diverse facilities to enhance the customers comfort and experience at the ATMs. Customers want faster, easier and more personalized interaction with their bank. They want to bank when and where it's convenient for them. As part of its continuous improvement strategy, BOK has rolled out a wide repertoire of such convenient services for its customers"

Dr. Khalid Amir Osman,
Head of IT, BOK

UBL becomes first bank in Pakistan to issue MasterCard Debit Card

UBL, one the most forward looking banks in Pakistan, has launched MasterCard labeled debit cards for its premium, high-net-worth-customers across Pakistan, through Phoenix switch. With this launch, UBL becomes the first bank in Pakistan to issue both VISA and MasterCard cards.

Being preferred customers, these clients will be given exclusive benefits, free services and a lot of value added facilities with UBL's priority banking service. Coming from one of the largest networks of payment cards, MasterCard debit card is an emblem of convenience, accessibility, and control.

With MasterCard debit card, UBL card holders can enjoy greater access to their accounts at all UBL ATMs in Pakistan. Moreover, customers can make purchases or withdraw cash from over 8

million ATMs and POS terminals having MasterCard logo, unhindered by geographical boundaries, time zones or banking hours.

United Bank Limited is the second largest private commercial bank in Pakistan with over 1,000 branches and has an international presence in 10 countries. UBL has a growing ATM network of 400+ ATMS in Pakistan through which it continues to offer a wide array of convenient and innovative services. As part of their continuous efforts, UBL continues to bring to its customers greater benefits, convenience and accessibility to their banking accounts & the launch of MasterCard debit card is just another feather in its cap.

"Customers now demand convenience and service differentiation. UBL is committed with its quest to launch the best of the breed solutions and services. With the launch of MasterCard debit card, UBL MasterCard holders can enjoy the greatest level of convenience, accessibility and control. With a strategic partner like TPS, we look forward to bring to our customers many more exciting products and services soon"

Najeeb Agrawalla,
Group Head, Marketing & Product Management, UBL

Azizi Bank Afghanistan implements Phoenix for its remote banking & alternate distribution program

Azizi Bank, one of the largest banks in Afghanistan operating under Azizi Hotak group, has successfully implemented Phoenix. With the implementation of Phoenix, the bank has become fully capable to manage its own ATM and debit card managment platform issuing proprietory debit cards to its customers in the country. Fuelled by the insertion of international aid and investments, the banking industry in Afghanistan has seen a boom in the past 5 years. The double digit growth in the banking industry has stimulated the e-banking motion as well. TPS, with three live sites in Afghanistan, has already created a strong influence in the market.

Azizi Bank, having 62 branches across the country, has aggressive plans of expanding its presence in Afghanistan to 100 branches by the end of 2010 and thereafter plans to go international. The bank recognizes the significant role that Phoenix will play in delivering an integrated remote banking infrastructure throughout its operations. Phoenix enables the bank to focus its strategy towards providing optimum self service banking in order to retain its leading position in the country.

Phoenix at Azizi Bank is acting as the transaction switch, while it's flexible and modular design enables the bank to integrate ATMs onto a single platform and add new services and additional delivery channels as and when required. The single, modular infrastructure enables the bank to launch quick to market segmented and personalized products and service offerings via all delivery channels.

The bank is also using InSight, the ATM monitoring and management solution, that enables the bank to keep an up-to-date status of its entire self service network. Access, debit card personalization solution, is being used to manage the bank's complete debit card personalization and management program.

With this implementation the banks' customers are enjoying round the clock banking convenience through a variety of alternate delivery channels. With a significant increase in customer interaction via various transaction touch points, Azizi Bank has provided its customers with a unique and personalized experience at every point of customer contact.

> "Azizi bank realized the need for an integrated self service platform and TPS' Phoenix best catered to our requirements. The flexibility of the solution enables us to provide the best of breed services whereby enabling us to sustain a leading position in the market. The implementation of Phoenix has enabled us to bring to our customers the convenience of banking with us 24/7 while enjoying a unique and personalized service at every transaction touch point.
>
> *Mr. Deepak Shrivastava,*
> *MD, Azizi Bank*

Allied Bank Pakistan upgrades Phoenix to support cash & cheque deposit automation

Allied Bank Pakistan, one of the largest banks in Pakistan having a network of more than 780 online branches and over 560+ ATMs,

> "ABL believes in providing best of breed services to its customers. Deposit automation is indeed a great service by which our clients can make transactions without having to visit the bank branch. This launch is only a link in the chain and we expect to deliver even more exciting channel based services based on the proven and proven robust architecture of Phoenix."
>
> *Iqbal Abdulla,*
> *Group Head, Technical Services, ABL*

has recently launched its deposit automation facility for its customers.

The deposit functionality is incorporated into the banks existing self-service infrastructure which runs on Phoenix which is the bank's transaction switching middleware.

Deposit automation at ABL will enable the bank's customers to enjoy the convenience of depositing cash and cheques to their own accounts or any other ABL account using their debit cards. This service offers the convenience of carrying out transactions such as utility bill payments and cash and cheque deposits during non banking hours which will add value to the suite of existing channel based services offered to the bank's customers.

BRAC Bank Afghanistan goes live with Phoenix for its Debit Card program

BRAC Bank, a locally incorporated international Bank, has successfully gone live with "Phoenix" and "ACCeSS" software systems for management of its ATM network and Debit Card program in the country. With the implementation of these systems, the Bank has correctly addressed the need of its growing customer base and upcoming e-Banking trends in the emerging market of Afghanistan.

BRAC Bank has introduced "Phoenix" as its ATM switch for issuing and acquiring of proprietary Debit Cards while "ACCeSS" system is being used for its card production and PIN generation.

"Phoenix" switching software has its unified ATM controller and Debit Card Switch, acting as a debit Card Managment System. The system has been implemented with built-in bilingual ATM

screens and multi-currency support capabilities. Moving forward, the Bank plans to diversify its services through multiple delivery channels along with issuance of International Brand Cards like VISA or MasterCard, as part of its expansion program.

The scalable and modular design of "Phoenix" Switching software will enable the Bank to integrate all its ATMs on a single platform and will also enable it to add various new services and delivery channels as and when required- depending on customer demand.

BRAC Bank (Afghanistan) with its Headquarter in Kabul- is continuously expanding its network of Branches and ATMs. The ever expanding customer base has made the rapid expansion of the branch and ATM network possible.

Atlas Bank launches Internet Banking

The ever changing banking Industry landscape and constantly evolving customer requirements for service differentiation and innovation is requiring banks to continuously extend and improve product and service portfolios. One way to satisfy customer needs and for banks to try and gain a competitive edge is through development on various alternate delivery channels. Internet banking is in this series, a technological wonder of the recent past which involves the use of Internet for delivery of numerous banking products & services.

Atlas Bank, one of the aggressively growing local banks, has successfully launched its own internet banking platform. With the launch of internet banking, Atlas banks customers can now perform almost all banking transactions online, 24 hours a day, 7 days a week, without visiting the branch.

With Over 1.7 billion internet users worldwide (source: www.internetworldstats.com), Internet banking is increasingly becoming an essential service. Pakistan has around 18.5 million internet users i.e. 11% of total population (source: PTA & www.internetworldstats.com). For the banking industry the increased used of internet provides an opportunity to attract customers to use the internet to access their bank accounts through the internet banking sites. This is evident from the 17 percent increase in transaction volume in Q2Y09 as compared to the previous quarter (based on state bank's reports). Customers from the SME and small merchant sector are increasingly relying on their internet banking to control their bank accounts from the comfort of their shops/offices.

Atlas bank, with an impressive repertoire of e-Banking services in its portfolio, once again moves ahead using technology to gain a competitive edge. Atlas Bank customers can now access their accounts and perform various banking transactions 24/7, from anywhere in the world, simply and conveniently.

Besides the basic banking services, customers can also enjoy the convenience of paying utility bills online, transferring funds between their own accounts, third party accounts and even inter branch transfers without the hassle of waiting in long queues.

Atlas Bank's net banking has been facilitated using the software product PRISM, Atlas Bank selected PRISM over the other options because it fulfilled all of the bank's requirements. Moreover, PRISM is a proven solution in the market which is of a significant importance to the bank. Besides the complete and powerful features, PRISM is an internet banking solution that is secure and robust, reliable, convenient and easy to use.

> "The banking industry is evolving because of customers demands and using internet banking as an important tool, we are able to satisfy our valued customers needs and requirements. Internet banking is having a major effect on banking relationships worldwide. Atlas bank has continuously tried to provide customers with innovative and improved banking solutions, evident by our newly launched extensive service of e-banking services. The launch of net banking has also helped Atlas Bank improve customer satisfaction and strengthen customer relationships through a more engaging banking experience. They will be able to enjoy the convenience of 24/7 online banking."
>
> *Mohammad Akbar Moghal,*
> *Head of eBanking and CRM, Atlas Bank Limited*

UBPS goes live at EGIBL & SAMBA Bank

Emirates Global Islamic Bank Limited and SAMBA Bank have gone live with 1LINK Utility Bills Payment System. With this, EGIBL & SAMBA customers can enjoy round the clock convenience of paying utility bills via their bank ATMs across the country.

To launch this service, the banks teamed up with TPS and 1LINK. The project involved implementation of TPS local UBPS at EGIBL & SAMBA bank, link up with 1LINK UBPS and conducting an exhaustive testing cycle. The certification activity in EGIBL was completed in a record time of 48 hours and speaks on the utmost dedication and professionalism of all the stake holders involved.

The customers of both the banks now avail hassle free yet secure payments of utility bills like Electricity and Gas (for Lahore and Karachi), by simply walking to the nearest ATM. Both banks are now planning to enhance their services by introducing new delivery channels and other service providers to the UBPS.

1LINK UBPS is the fastest growing and the largest Utility Bills Payments Gateway, connecting 12 banks with 9 utility companies and processing annual transactions amounting to 250 Million (PKR).

> "An enhanced customer experience across all our transaction touch points is of paramount importance to us. With the launch of UBPS, our customers will now be able to pay their utility bills through our expanding network of ATMs and very soon on other alternate delivery channels, 24/7. We have selected best of breed solution to deliver market leading products and services to customers. SAMBA bank selected TPS for implementation of this service for its impressive track record, expertise, vision and the largest number of reference sites for UBPS service in Pakistan."
>
> *Syed Mazhar Hasan,*
> *SVP-Head of I.T., SAMBA Bank Limited*

Thus, it presents the perfect blend for EGIBL & SAMBA bank as the 'Bills Payment System' of choice. 1LINK UBPS is backed by dedicated business and technical team 24/7 from both 1LINK and TPS. The dynamic business team of 1LINK is constantly engaging newer utility companies to enhance the spectrum of service offering at 1LINK UBPS.

" Engaging new communication channels- to enhance the customer experience is one of our key drivers. With the availability of new and innovative products at multiple customer transaction touch points, we can be more close to our customer's growing expectations. With the launch of UBPS, our customers will now be able to pay their utility bills through our expanding network of ATMs, at their convenience without fretting over parking space or bank timings.

We, at EGIBL believe in partnering with the best to plan, implement and deliver the best. TPS Pakistan is one of the leading technology providers for e-banking services. With experience and expertise in payment solutions and technical consultancy, TPS has contributed positively to the ever expanding e-banking community of Pakistan. With the advent of a new partnership between TPS and our team of highly skilled Product Managers, the combination of technology and business only assures me to liberally say that- the best is yet to come."

Kashif Hafeez,
Head of Information Technology- EGIBL.

TPS gives its clients peace of mind by partnering with NCC Group for software escrow services

Today's competitive banking landscape demands world class services while the ferocious competition stresses the need for service differentiation. Committed to service excellence, banks are now offering a wide array of innovative services that are dependent on a series of complex software applications and advanced systems to deliver real time information to staff and customers and enhance their operational efficiency. These systems and applications are hence mission critical and it is vital that the applications are accessible at all times.

However, inherent to every technology license agreement is a level of risk. Banks are constantly in the process of preparing, preventing and recovering from incidents that may cause disruptions in their businesses. After all, the disruption of banking services can be catastrophic in terms of the businesses reputation, customer satisfaction, revenue and the brand name as a whole.

TPS holds the trust that is placed by its valued customers at the highest regard and recognizes the responsibility for ensuring a long term performance and availability of products deployed at client sites. Hence to ensure peace of mind and business continuity of mission critical services used by banks, TPS has partnered with NCC Group UK to provide protection solution of its software applications. This step has been taken as a measure to reassure the customers of TPS stability and commitment to best practice.

NCC Group, being the largest software escrow provider, protects clients worldwide with the most comprehensive solution designed specifically to assist organizations which are increasingly dependent on crucial assets which they do not own or control. Under the escrow agreement, the NCC group securely holds a copy of the source code on the end user's behalf, which is released to the end user if TPS fails to meet or maintain it contractual obligations or becomes unavailable to support the application, for example through going out of business or being taken over.

Under the agreement, the customers can utilize NCC group's most comprehensive escrow solutions which, in addition to holding the source code, verify and test the source code for readability and completeness through integrity tests, to ensure that they could be used to achieve a successful rebuild if necessary. Optionally the customers can opt for 'Full Verification' testing process which involves testing consultants carrying out a full build of the application with the co-operation of the software supplier and documenting the process in an audit report.

Several banks are already in the process of evaluating the escrow agreement, whereby Commercial Bank of Kuwait is the first bank to sign the NCC' escrow services for IRIS with TPS. This agreement serves as an insurance policy to make sure that the bank can have access to the source code upon the occurrence of an agreed upon 'Release Conditions',for the purpose of maintenance, update and enhancement of the software.

How it works (ESCROW)

- Bank signs up for the TPS-NCC Multi-License agreement
- NCC & TPS completely manage the process from source code version preparation to source code deposit at NCC UK
- NCC will carry out verification testing of the source code and will compile it as per the instructions to verify the source code
- NCC will notify bank upon successful completion of escrow deposit
- TPS will update the source code on a bi annual basis

UBPS behind easypaisa Bill Payment Service

Tameer Micro Finance Bank, one of the first micro finance institutions in Pakistan, and Telenor, a leading telecommunications provider, have joined hands to launch Easypaisa, the bill aggregation service, through utility Bills Payment Server (UBPS), powered by TPS. Customers can now easily pay utility bills from their nearest easypaisa shop, Telenor franchise, Telenor Sales & Service Center or Tameer Microfinance Bank branch.

Tameer is the first bank to use alternate technology-based channels to reach out to the un-banked population in Pakistan. To take its motion of branchless banking to the next level, Tameer and Telenor have launched the easypaisa service; which is the largest branchless banking service in Pakistan that offers the most convenient access to financial services for all Pakistanis!

Easypaisa bill payment service brings a hassle free, yet secure solution to pay electricity, gas and telephone (PTCL) bills. With

this launch, the utility bill aggregation service is now with Tameer Bank. Several utility companies already on board are PTCL, SSGC, SNGPL, KESC, ISCO, GEPCO, LESCO and HESCO with more to join soon. Currently easypaisa is starting with utility bill payments with many other products to be available soon.

UBPS, sitting at the heart of the bill payment infrastructure at Tameer Bank, is handling a large volume of transactions; whereby updating records on bill payment server as well as the utility company's records. Within a short span of time Tameer Easy Paisa has seen exponential growth in its transaction count and value, where the total transactions as of December 2009 are 52,000 and the value of transactions over 60,000,000 and continuously growing. The popularity of Easypaisa is evident with high volume and value of transactions as this count has never been seen before in Pakistan. This has enabled the bank to benefit from a major saving in its

DIB signs a deal with TPS for Online banking service for its corporate clients

With PRISM's powerful features and well structured user experience, DIB's customers would have the convenience of 24/7 online services that will enable them to undertake complex financial activity, meeting the demands of the modern enterprises and corporate groups.

> "After a careful evaluation, we have chosen TPS as a company and PRISM as its Online Banking Product offering everything that DIB is looking for to ensure the success of this strategic initiative."
>
> *Ammar Bin Mujeeb,*
> *Head of Information Technology Division, Dubai Islamic Bank*

> "TPS feels privileged to be associated with DIB as a trusted technology partner for its Internet banking initiative and will enthusiastically work towards the realization and successful implementation of PRISM."
>
> *Shahzad Shahid,*
> *Global Head – Business Development, TPS*

In addition to a comprehensive back-office, a combination of multiple levels of security has been embedded in PRISM knowing the sensitivity of information and security threats posed to online banking. The services include powerful payments and reporting tools that will provide maximum convenience and control to DIB's corporate customers.

UBL, the first bank in Pakistan, to migrate from Phoenix to IRIS

IRIS, the next generation of transaction switch with built in end-to-end integrated delivery channel, will provide UBL with the following benefits:

▶ A consolidated architecture that is designed to provide a complete framework under one simplified, consistent and easy to use interface.
▶ A consolidated infrastructure and highly configurable card management system will enable UBL to launch new services in a shorter time span.
▶ Holistic view of customers data(360 degree view)
▶ A web-based interface that can be accessible from anywhere
▶ A robust database
▶ Minimum interoperability costs, increased efficiency and enhanced productivity of all components of the e-Banking infrastructure.

To ensure excellence in its customer service, UBL is committed to continue the expansion of its alternate delivery channels and service offerings. To keep up with its dynamic service offerings, UBL has new requirements each day. UBL wanted an architecture that will simplify the complex network of heterogeneous systems

and solutions, by providing a singular interface to the hosts, shielding all the intricacies of the front-end channels and effectively isolating their complexities from back end systems. Hence the plan to migrate is the result of a) UBL's desire to consolidate its operations on a single platform from its complex desperate platform b) and also its requirements to launch newer services quickly and effectively.

> "UBL's experience and successes with TPS goes a long way with several e-Banking initiatives taken up and successfully implemented. Based on the track record, proven successes, time to market the solutions, UBL opted for TPS once again as their technology partner to help them move ahead with their ambitious growth strategy. UBL has aggressive plans to go live with IRIS very soon and we are confident that TPS will work hand in hand with us to meet our stringent deadlines and aggressive growth plans."
>
> *S.M.Abbas*
> *SVP/Head Unibank & ATM Project Manager, UBL*

TPS wins Brands of the Year Award 2009

TPS wins Brands of the Year Award 2009 in the "e-Banking Solutions" category, awarded by the Brands Awards Council. This award marks TPS as the most demanded and credible cards and payments solutions company of Pakistan.

In a ceremony held at Governor House on May 7, 2010, the award for the winner in the category of e-Banking solutions was presented to TPS by the honorable Prime Minister of Pakistan, Syed Yousuf Raza Gillani.

The award would never have been possible without the trust put by the clients. TPS would like to thank its valuable clients for their continuous loyalty and support.

Over the past 14 years, TPS has contributed significantly in promotion of cards and payment industry in Pakistan. TPS will continue its efforts to maintain an even higher level of quality and services for its valued customers.

TPS was selected amongst top contestants in the category of E-Banking Solutions by brands of the Year Award Council and was declared winner by achieving maximum number of customer votes and by obtaining the highest score in Expert Panel Analysis. Besides this, the brand was also evaluated on the basis of popularity, familiarity, availability, brand value for money, brand reputation, impact of advertisements and promotional campaigns, quality satisfaction level and HR training programs.

UBPS behind easypaisa Bill Payment Service

operational cost. With UBPS, the utility companies are also benefitting from comprehensive reports showing details of the volume of transactions of various utility companies.

Besides extending the broad spectrum of remote banking services, the utility bill service at Tameer creates a firm revenue generating stream while enhancing the operational efficiency of the bank. The UBPS service not only benefits the bank with improved customer service and reduced operational cost but also benefits the utility companies as the process of bill payments get accelerated improving the customer services, geographical reach and a centralized payment platform.

The popularity of Easypaisa is evident with high volume and value of transactions, where the total transactions as of December 2009 are 52,000 and the value of transactions over 60,000,000 and continuously growing.

With the launch of this kind of utility bill aggregation service, people no longer have to travel long distances and wait in long queues at Post Offices or Banks or be constrained by limited working hours. Easypaisa is not just for Telenor customers rather it is available for everyone.

"Easy Paisa marks a new beginning to a better and more convenient payment utility bill payment service available to everyone. With this convenient payment service, it is hoped that more customers will now pay their bills promptly, without the hassle of waiting in long queues. This is a stepping stone for Tameer Bank and we have a number of initiatives underway to support the development of e-payments further."

Said Ali Abbas Sikandar,
Group Executive Director, Tameer Bank

The relationship of TPS and Tameer Bank goes a long way with multiple e-Banking initiatives taken up and successfully rolled out, with many more services in the pipeline. TPS UBPS was selected over other world class solutions for the reliability, robustness and track record of the solution and also the relationship developed based on the successes of several e-Banking initiatives completed successfully at Tameer.