

'TPS launches its new corporate logo and branding campaign'

TPS Pakistan (Pvt.) Limited, a leading software house specializing in payment and transaction processing solution, launched its new corporate logo and branding campaign. The new image reflects TPS growth and increase recognition and acceptance of "TPS" as a quality brand name within the financial sector of Pakistan and other markets that TPS is active in. In a short span of nine years, the company has contributed phenomenally to the growth of self service banking within Pakistan. The company switching solution has been deployed by twenty of the leading banks within Pakistan to drive their electronic and self service banking initiative. The company is also the solution provider for the largest online inter-bank shared debit network of Pakistan called 1-LINK. As the company moves towards further enriching its solution portfolio in Pakistan and expanding into South Asian and Gulf markets, the new image is aimed to appeal to a broader customer and market base.

"We're proud of our history but our growth, market recognition and future plans necessitated that our branding becomes recognizable and symbolizes our corporate aspirations and philosophies," said Azfar Karimuddin, Regional Manager, TPS. "Taking our business to the next level and offering a broader spectrum of payment processing systems and solutions meant taking a look in the mirror and aligning our image with our goal of meeting the payment and transaction processing needs of a larger market and end-user base."

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The new TPS logo includes a new color scheme and encompasses a spatial spherical element reflecting the virtual world of electronic transaction and payment processing that TPS has successfully been serving since its inception through its solution and product portfolio. The shadow of the spatial e-sphere creates a link between its virtual existence to matter space of the physical world and symbolizes the impact and footprint of TPS solutions and services on real world. The direction, shape and color of the arrows within the spherical element have been selected to represent the company's aspirations and philosophies. The diagonally aligned dual flowing nature of arrows have been selected to represent coordination, harmony, partnership and business alignment that TPS values and strives to achieve in all customer relations to meet and exceed their expectations. The encompassing nature of the two arrows signifies the company's commitment to broaden its solution, service and product portfolios to address a wider range of electronic transaction processing solutions and services. The logo is accompanied by easily recognizable and readable brand name of the company, "TPS."

The new logo and branding idea was developed by "The Design Firm", which was selected amongst various ideas presented by different marketing agencies.

Editor's Note

Beginning of the new year and beginning of a new mission for TPS. TPS has been registered as ISO 9001:2000 Certified Company, which certainly reflects the Company's quality standard in terms of its business processes and product quality.

TPS has a strong legacy of bridging the gap and delivering not just what is required but more. TPS has taken initiative for 'Custom Development' projects for the customers abroad. We believe in versatility and broadening our horizon to new possibilities, while adapting to newer times and technology.

With the ongoing changes we also take pride to announce that our corporate website has also been updated in accordance to our new Marketing and Branding Campaign. The new website brings the Company's activities and events to the forefront along with what is current at TPS in terms of our products and services that we offer for transaction processing and payment solutions. We encourage constructive feedback of our new website along with suggestions if any.

- Adeel Tufail Chaudhry
Marketing Executive

State Bank of Pakistan Requests ATM MIS

In the on going mission of the State Bank of Pakistan to promote the culture of Self Service Banking in Pakistan, have started conducting various surveys to monitor the progress and the increasing demand of Self Service Banking.

Most recently, State Bank has issued a requirement to all Banks to submit a report which would help them in identifying the type of usage that are taking place on their network and over the shared network.

To assist the financial institutions in being able to provide that information on a continuous basis with little or no load on the IT Staff, TPS has taken the initiative to provide those reports in the State Bank requested formats through its InSight - Monitoring and Management Solution.

Through InSight, Banks are enabled to extract various MIS reports which can be used to show various trends and vital information for a SST network. This information can go on to provide better and quality services for customers who look forward to these value added services to provide them with various mediums to access their Banks conveniently.

Gulf Information Technology Exhibition (GITEX) 2004

Since its inauguration over 23 years ago, GITEX has established itself as the GCC and MEA regions most important Information Technology showcase.

In this time Gitex has sustained to reflect the importance and phenomenal growth of the IT industry in the region by continually highlighting the latest technology and services from international manufacturers and suppliers.

As the industry has changed, Gitex has maintained its position as the place where the latest technologies are shown first to an increasingly challenging market where "must have" applications and solutions are in demand.

Gitex is not only the most widely known IT event in the Middle East, it has also gained international

attention by providing a forum in which the international IT industry can meet, in five intensive days, the regions

buyers, specifiers and decision makers in a dedicated marketing forum.

It was with great pride that TPS participated in this event alongside the Pakistan Software Export Board to promote the IT products and solutions available in Pakistan. Large companies in Pakistan participated in this event and successfully placed Pakistan on the map for Information Technology Solutions in a number of industries.

Unifying APTRA NDC and SMARTdeposit

Keeping up to its track-record of bringing innovative products in ATM industry, TPS has successfully deployed its well-known product SMARTdeposit unified with APTRA NDC on same ATM at 'Intercontinental Bank of Lebanon'. The ATMs with new version of SMARTdeposit are now also offering online cash deposit and currency exchange transactions in addition to existing withdrawal and other ATM transactions.

"The addition of SMARTdeposit on our ATM machines has expanded our portfolio with new value-added services", says Mr. Salim Jabagi, Head IT Department, IBL, "and our customers can enjoy more independence through single point of service".

Intercontinental Bank has also acquired InSight to benefit from its wide range of features which include, but are not limited to, monitoring and management of ATMs, exporting exchange rates remotely on all terminals and comprehensive reports easing reconciliation between APTRA NDC and SMARTdeposit transactions.

NCR Road show in Dubai, UAE

October 2004:
NCR

Corporation Dubai branch organized a self service and payment technology road show on the 3rd of

October in Dubai, UAE. The event was honored by the presence of all the IT Officials of Banks present in the region. It was a great opportunity for the showcase of our local products utilizing various NCR hardware.

NCR's latest series of banking solutions were on display during the show including the latest self service hardware and payment solutions including



electronic check clearing. Being a strong solutions partner of NCR, TPS also actively participated in the event and presented a number of solutions including SMARTdeposit+ a currency exchange, currency deposit and withdrawal solution. Along side that, InSight remote ATM monitoring and management system. Running on NCR's latest series of ATMs, the solution generated a lot of interest amongst the visitors.

The ISO 9001:2000

Standard is an internationally recognized quality management system standard developed by the International Organization of Standardization. The ISO process emphasizes on the incorporation of quality standards in systems, procedures, documentation, and total employee involvement. To be certified to this standard, TPS acquired the services of Pakistan Institute of Quality Control (PIQC) as consultants who trained the relevant staff to improve themselves to meet and exceed quality standards. Headed by Nadia Mustafa, Corporate Services & Quality Manager, TPS implemented a quality management system covering the design, development, testing, and release procedures of our software products. Det Norske Veritas, known for its high standards, conducted the certification audit, which was held in late September and TPS became an ISO 9001:2000 certified organization in November.

The Quality Management System (QMS) is a comprehensive set of policies, processes, and procedures that show our commitment to the highest level of quality possible in all products and services. It enables us to "build quality into" the products, rather

than merely "inspect for quality" after the products are developed. It enables us to manage and control all activities associated with product quality.

It also defines the process and quality management techniques of key business areas, from product development to customer interaction and satisfaction. It also provides standards for us to meet and exceed, and allows for continued improvement based on technology innovations, industry trends, and our customers' needs.

Our Senior Management has played a vital role in establishing and enforcing ISO 9001:2000. They communicate the goals and the importance, establish the quality policy and the quality objectives, review and revise it at regular intervals and provide the resources necessary to uphold the standards set in place.

Establishing quality standards is not an easy task but nonetheless, we achieved it. It was a long journey, but we kept the final goal in sight and we achieved our target.

Quality achievement is an ongoing task that requires 100% commitment and dedication.

TPS believes in the saying :

"Quality is remembered long after the cost is forgotten".

As of September 2004 TPS Pakistan (Pvt.) Ltd. is an ISO 9001:2000 registered company.



'Open Ended Transfers' in Phoenix

Open ended transfers have been the pride of the Phoenix suite; they offer the customer the flexibility to transfer funds from their accounts to virtually any account in the bank. One constraint to this service was that the banking host had to be available for destination account validation. In turn this would mean that open ended transfers could not be offered after banking hours. This limitation resulted in a timing based inconsistency in the services offered to the customer.

Phoenix now supports Open ended transfers in offline mode. Previously Phoenix used to rely on the banking host interface's availability to validate destination accounts in "Open Ended Transfers". In order to facilitate the customer, especially during non-banking hours, a more improved form of offline destination account validation has been added. To confirm the availability and validate the destination account, Phoenix attempts to look up the destination account in its internal databases. If the account is located, Phoenix then confirms the availability of this account as a destination account and presents the customer with the account details (Title, etc...). This in turn results in open ended transfers being offered throughout the day.

Sui Southern Gas Corporation LIVE on UBPS!

In a continuous motion to extend services for utility companies across Pakistan, TPS is proud to have incorporated another major utility company. Southern Sui Gas Corporation is now running live on the UBPS currently deployed by Askari Commercial Bank Limited.

TPS has aggressively gone forward to offer financial institutions with various services which would allow them to offer Bill Payment options to their customers through various channels for various utility companies.

Currently, the Utility Bill Payment motion includes PTCL, IESCO, PESCO and SSGC. Soon, all WAPDA companies will be available through this platform.

New Hires

To join our technical and support Teams from July to September 2004:

Syed Ahsan Aslam
Software Engineer

New Releases

SMART Suite

SMARTdeposit+

SMARTdeposit+ is the latest release by the SMART suite of products. SMARTdeposit+ offers the service of being able to offer currency exchange, cash/Cheque deposit solution as well as cash withdrawal solution from the same SST.

M-Banking!!! A promising future for professional banking and soon to be the next generation of modern banking

'Necessity is the mother of invention', 'Time is money', 'A dollar saved is a dollar earned', as old as they are, in this modern world of emerging technology, these phrases still seem to be driving the IT professionals and IT entrepreneurs to come up with new innovative ideas to make the consumers' life easy and more productive.

Pakistan, being an emerging IT market, has a great capacity to welcome new ways to e-commerce. In this day and age where time is of the essence and information is worth the cost of availability, we believe that mobile banking has a promising future. With M-Banking, flexibility for customers to interact with their accounts while on the move is a priceless feature.

A small smart phone, given an interface that integrates it to the state of the art e-banking solutions at various banking/financial institutions is as simple and as convenient as ones bank account in ones pocket.

The need is to find the niche, to recognize this necessity, which saves time as well as saves a dollar every time a professional has to take time out of a productive day when he feels to go to the bank to make a transaction, to request a statement, to transfer funds or even to pay a utility bill.

M-Banking is amongst those technologies that may prove itself to be the landmark in modern innovation and with the advancements and steps being taken towards the growth of M-Banking we believe that the next generation of banking would truly be M-Banking.

- Adeel Tufail Chaudhry
Marketing Executive

New Deployments

Product Deployments

Phoenix

Additional features offered by TPS for Phoenix that have been deployed during this period:

ABN AMRO Bank

- M-Banking

Allied Bank Limited

- 3rd Party Funds Transfer
- HSM PIN Migration

Askari Commercial Bank Limited

- IVR
- 3rd Party Funds Transfer
- SSGC Bill Payment

Bank AlFalah Limited

- IVR Interface
- VISA Acquiring
- VISA Bill Payment

Bank Al-Habib Limited

- HSM PIN Migration

Habib Bank Limited (UAE)

- TCP/IP ATM Migration

Meezan Bank Limited

- IVR/CC
- Debit Card

Soneri Bank Limited

- Solaris Server Migration

Union Bank Limited

- VISA Credit Card Acquiring

United Bank Limited (Bahrain)

- TCP/IP ATM Migration

United Bank Limited (Qatar)

- TCP/IP ATM Migration
- TCP/IP Switch Migration

United Bank Limited (UAE)

- TCP/IP ATM Migration
- Linux Server Migration

Watani Bank (Yemen)

- Phoenix Issuer/Acquirer

InSight

In the third quarter of 2004, InSight has made roads in the following Financial Institutions:

- 1) Bank of Bahrain and Kuwait
- 2) International Bank of Lebanon
- 3) Banque Mauritanienne pour les Commerce International (Morocco)
- 4) Bank Muscat
- 5) Oman Arab Bank (Upgrade)
- 6) Prime Bank
- 7) Union Bank Limited (Upgrade)

EYE Agent

- 1) Credit du Maroc

SMARTdeposit

- 1) Bank Muscat Muscat, Oman
- 2) Intercontinental Bank of Lebanon, Lebanon

SMARTkiosk

- 1) Bank of Bahrain and Kuwait

TPS Across the Globe The various TPS clients across the Globe.

International	Emirates Bank Int.	Muscat Municipality
Banque du Liban	Fransa Bank	National Bank of Dubai
Burgan Bank	Gulf Bank	National Bank of Fujairah
Citibank Bank	Prime Bank	National Bank of Oman
Comm. Bank for Syria	Habib Bank (Global)	Oman Arab Bank
Credit Layanais (France)	Jordan Kuwait Bank	Societe Generale des Banques
Credit Libanais	Standard Chartered Bank	Standard Chartered Bank (Bahrain)
Doha Bank	Kuwait Finance House	Standard Chartered Bank (Dubai)
Dubai Bank	Mashreq Bank	Standard Chartered Bank (Qatar)
Dubai Islamic Bank	MTC-Vodafone Kuwait	United Bank Limited
Dubai Municipality	National Bank of Abu Dhabi	Watani Bank Limited
Local	Citibank	Union Bank Limited
ABN Amro Bank	Crescent Commercial Bank Limited	United Bank Limited
Allied Bank of Pakistan	Faysal Bank Limited	
Askari Commercial Bank Limited	Habib Bank Limited	
Bank Al Baraka	Meezan Bank Limited	
Bank Alfalah Limited	NIB Bank	
Bank Al Habib Limited	PICIC Commercial Bank	
Bank Of Khyber	Prime Bank	
Bank of Punjab	Soneri Bank Limited	
Bolan Bank Limited	Saudi Pak Commercial Bank	