



InSight success story SST Network Monitoring & Management made Simple

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InSight

Complete SST Network Monitoring &
Management solution



**InSight greatly
reduces
Management
Overheads,
improves
Service &
Network Uptime
and provides
Flexible Remote
Banking Network
Monitoring and
Management
platform**

In 2004, Askari Commercial Bank Limited (ACBL) had a requirement, which was to have a comprehensive management application for monitoring their SST network. Along with analyzing transaction trends on their SSTs and on other delivery channels, wish to develop and focus on new marketing campaigns based on these trends. Keeping these very requirements in mind, ACBL opted for InSight.

At **ACBL**, InSight has proved to be the most vital solution for monitoring and managing their distributed branch hosts, SST and alternative delivery channel services. TPS has customized InSight and has made the core application very versatile by incorporating the Bank's unique requirements.

"For ACBL InSight has gone beyond simple monitoring of our SST network and has benefited us in the following ways:

- ACBL is the first bank in Pakistan to have a SST Network Monitoring & Management solution on the Internet. Now all our distributed branches have access to InSight and can monitor the Branch Host and ATM network statuses anytime through the Internet.

- ACBL takes benefit of InSight's advisory services as well. We have group based sms and email alert services, which are escalated to the senior management, with increasing time for the problem resolution on any of our SST network device.

- InSight's various MIS Reports make it a central workstation for monitoring, security as well as marketing. These MIS Reports add great value to the Bank for offering new self-service banking services."

Mohammad Munir Ahmed
SVP and Divisional Head / ETD
Askari Commercial Bank Limited

continued...

New Releases
Help Desk Agent (HDA)



For information about TPS, visit our website
<http://www.tpsonline.com>

“TPS takes great pride in receiving such compliments and having ACBL amongst the largest clients of TPS products with special mention of InSight and its usage for various real-time information and MIS reports. With time, TPS has continuously incorporated value added features to InSight, based on our experience and client feedback. Our relationship with ACBL is a classical case of developing strong and long-term relationship of mutual trust and hard work.”

Ovais Habib Khan
Group Head Technology
TPS



At various banks such as Union Bank Limited, United Bank Limited and Soneri Bank Limited etc, InSight plays a vital role in achieving various management related goals. Overtime, InSight MIS reporting capabilities have been enhanced to meet the growing requirements of the senior management at banks for market research, transaction and user trends, SST network usage analysis and etc.

InSight has benefited the customers with the following areas:

- Providing a firm basis for marketing research and customer trends for SST network and other delivery channel usage
- Substantial increase in SST network uptime and monitoring capabilities

- Cost reduction in SST Network Monitoring and Management overheads

- Considerable increase in understanding customer needs for new self-service banking offerings

- Comprehensive solution for monitoring distributed host statuses and links from a central location

- Increased customer satisfaction with increased network uptime

InSight has been in the market for several years now and enjoys a rich customer base of 42 banks globally. InSight makes SST network monitoring and management very simple, easy and efficient which includes managing SSTs, Bank Hosts, delivery channels etc. With a long list of various features supported by InSight, such as Multi Vendor Support, SST Network Monitoring, MIS Monitoring

Reports, Host Monitoring, MIS SST Transactional Reports, Delivery Channel Reports, Notification Services, and with enhanced features like EYE - Security Camera Plug-in, Centralized Electronic Journaling, and Cash Deposit ATM Support etc. the application is well renowned and valued in the SST Network Monitoring and Management arena.

there is the IVR,
there is the Call Center,
and there is always...



HDA - a Necessity for Today's Help Desks

Self-service is important in many industries - from your local ATM machine to online banking - people often prefer to find a solution or complete a task without assistance.

However, there are always customer calls, issues and queries for which banks have help desks and call centers. Although there are issues to be addressed in help desk operations, such as increasing time to issue resolution, waiting for help desk agents and lack of customer information etc., which results in the decrease of customer satisfaction. Today, banks offering consumer services have more complex IT infrastructures than ever before - wealth of e-banking services, complex networks, multiple integrations, and a plethora of applications running in global environments - requiring more options for customers to contact support. For an effective help desk operation, increasing information availability and having an integrated platform for information is the key to success.



HDA is a client server based application with one HDA Management Server and 'n' number of HDA clients attached to it. HDA easily integrates with existing systems such as Phoenix, ACCeSS and InSight along with any Call Center / IVR applications to provide the help desk agents with up-to-date customer and card information through one window operation. This unique feature saves the hassle of going through different systems in order to answer customer calls and queries.

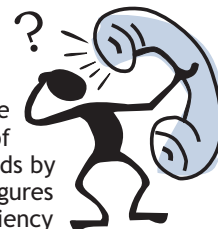
HDA provides an intuitive and intrinsic searching mechanism for

searching customer information such as transaction status, branch information, account & card details, transaction records and card delivery channel statuses etc.

Besides updating and viewing the customer and card information, HDA offers a unique and innovative way to maintain customer call history and list of actions performed by the help desk. This feature helps the call centre staff to view action history or note customer complaints, maintenance requests and other information during and after handling a customer call. Further more, HDA helps to view, modify and review the action history at different levels of customer support till a reported call is marked as resolved.

HDA - for help desk Administrators

The HDA Administration Management helps the Help Desk Administrators to generate reports of all maintenance activities performed on the cards by the call center agents along with key facts and figures that give a clear picture of the call center efficiency and operation.



With HDA's unique information views, graphical and user friendly interface, on-the-fly configuration and access to real-time data from existing applications, HDA customers are predicted to attribute over a 70% gain in efficiency and over a considerable cost cutting in help desk operations.

IRIS incorporates Business Intelligence

Reports and Statistics, Figures and Graphs, Data and Information, all these are the core ingredients for the Business executives to be interested in IT. Business is driving IT, and whenever there is investment there is always Return on Investment (ROI). Business executives look for versatile and dynamic reports that can give them the exact picture of how well the Business is doing.

In older and existing systems, even though with RDBMS, if the executives at banks wanted to see the analysis by region, by SST, by delivery channel, by transaction type, by customer, by customer group or by any other dimension it was not possible unless such requirements were preprogrammed. This limitation caused frustration and executive information systems did not long in many companies.

Business executives at banks need Business Intelligence from informational systems, such as:

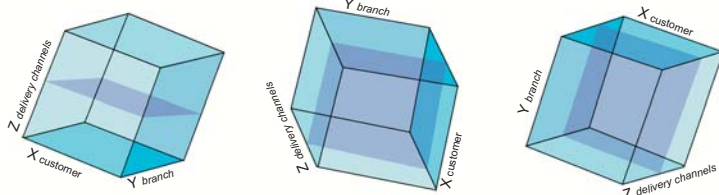
- ▶ Show me the most used delivery channel
- ▶ Show me the top ATM countrywide locations
- ▶ Show me the highest number of transactions - customer group, transaction type and ATM wise
- ▶ Tell me why (drill down)
- ▶ Let me see related data and reports (drill across)
- ▶ Show me the highest ROI delivery channel
- ▶ Alert me when & where ROI is low

IRIS has special focus on the Business requirements and has done wonders to meet them. IRIS incorporates business intelligence to obtain strategic information. Organization-wide data is made available in the form of business dimension, generating cross dimensional reports has never been made easier.

IRIS system environment is built on analytical modeling technique that is **Dimensional Modeling**. Dimensional Modeling gets its name from the business dimensions we need to incorporate into the

logical data model. IRIS uses a logical design technique to structure the business and the metrics that are analyzed along the dimensions. This modeling technique is intuitive and is proved to provide high performance for queries and analysis when it comes to generating complex reports such as which customer/group is making the most

“Think out of the box with Dimensional Modeling”



transactions, what type of transactions and from which ATM locations.

Using the Business Intelligence and Dimensional Modeling techniques IRIS will be equipped with the following features:

- ▶ Multidimensional analysis
- ▶ Consistent performance
- ▶ Fast response times for interactive queries
- ▶ Drill-Down and roll-up
- ▶ Multiple View Modes
- ▶ Easy Scalability
- ▶ Slice and Dice or Rotation
- ▶ Time intelligence
- ▶ Powerful statistical calculations
- ▶ Pre-calculation or pre-consolidation
- ▶ Drill through across dimensions or details
- ▶ Collaborative decision making

Rahim Maknojia
Product Consultant - IRIS
TPS

Adeel Tufail Chaudhry
Marketing Executive
TPS

Editor's Note

E-banking and e-commerce are spreading widely in form of a complex network of commercial and banking businesses globally recognized by participants, individuals and corporations on worldwide opened networks like the Internet. In fact, e-banking has exploded into the Web, millions of users, and billions of US dollars in volume, the online market is not a market to ignore.

The payment systems in most developed countries include a variety of payment mechanisms to satisfy the unique needs of five market sectors: customer, corporate, financial markets, government, and international, for executing payments transactions.

Banking and financial institutions are increasing their dependence on electronic support in order to successfully fulfill all internal and external transactions especially those related to clientele. Electronic support has paved its path mainly towards services that banks provide to its clientele nationally or regionally.

In this context, TPS products and solutions have presented businesses not only with new opportunities but also ways to meet new challenges. We always align our strategies and services with the changing times in the industry and provide flexible products and solutions that best suit the needs of the industry.

Increase customer satisfaction with Phoenix Stand-In Authorization functionality



Now get cash even if the network is down

Shaping existing technologies for the upcoming complex business requirements of transaction processing solutions, Stand-In Authorization functionality is a 'must have' feature for any self-service banking offering institution. It is often a problem of concern that due to network link fluctuations, power failure, network hardware failure etc the system availability is compromised and the customer suffers. Maximum system uptime and availability is of prime importance and concern in the self-service banking industry.

Stand-In Authorization allows Phoenix to increase the system availability for the customers. The system enables POS/ATM terminals to provide authorization services, with the predefined criteria based on financial flexibility provided to the customers by the Bank.

Stand-In ensures successful transactions in case the Banking Host is unavailable. During Stand-In mode the system uses pre-defined rules (limits, number of transactions, etc.) and some existing account balance parameters to authorize the transactions. The transactions are reconciled with the Banking Host once it is online.

To further distinguish between different groups of customers, an additional feature of Customer Based Profiling is offered. This feature allows specifying different criteria, based on certain parameters of the customers. The function of profiling allows categorization of customers and to offer value added services to customers within categories on the various self-service banking channels.

Stand-In Authorization is another step by TPS to help provide the self-service banking customers with 24/7 reliable and available services.

New Associates

Technical Support Department

Imran Athar
Customer Support Engineer

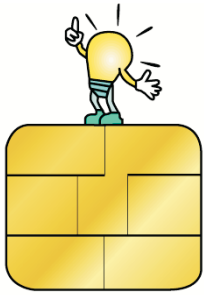
Technical Development Department

Asma Sikandar
Associate Software Engineer

HR Department

Naureen Awais Suleman
HR Manager

EMV, chip that is really Smart



What is EMV?

"EMV" is an acronym often referred to mean the specifications issued by EMVCo, Europay International, MasterCard International and Visa International formed EMVCo, LLC ("EMVCo") in February 1999 to manage, to maintain and enhance the EMV Integrated Circuit Card Specifications for Payment Systems as technology advances and the implementation of chip card programs become more prevalent.

Increased security

A magnetic stripe payment card is swiped at the start of the transaction. Once swiped, the contents of the encoded magnetic tracks including card holder's account number, name, and card issue/expiry date etc are sent from an integrated MSR reader as key strokes or as a serial data stream.

Capture of magnetic swipe data from a debit/credit card is simple. The magnetic card reader and software to process the transaction are uni-directional. The card contents can be easily read by a card reader and potentially "skimmed" and then copied onto a fraudulent card.

The initial business rationale for the introduction of chip cards is the level of security they offer to banks, cardholders and merchants. This is especially important given the recent increases in payment card fraud and, in particular, the rapid growth of counterfeit fraud.

A chip card incorporates an integrated circuit or microchip. When the chip card is inserted into a terminal, it carries out a series of pre-programmed commands. An EMV transaction requires bi-directional commands and data transfer between the card and its reader by an EMV Level 2 certified application code, needed at each position accepting EMV payment.

This means that chip cards can be virtually impossible to counterfeit and, if a card is lost or stolen, the issuing bank can "lock" the chip. This significantly reduces the risk of fraud, especially when cards are used in conjunction with a PIN number.

Global interoperability

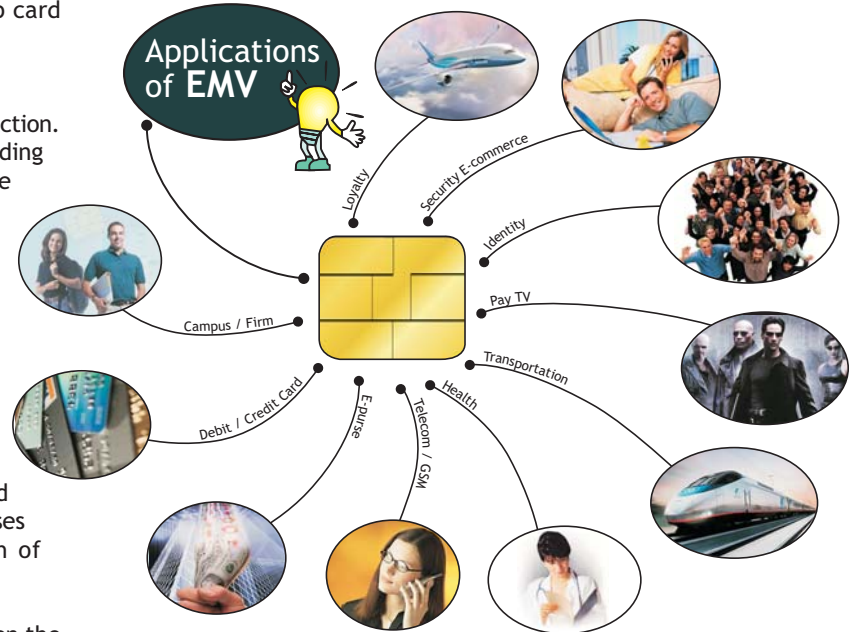
To maintain the same level of acceptance enjoyed by today's cardholders, Visa has worked with other industry leaders to establish the EMV (Europay, MasterCard, and Visa) standard. The Common Electronic Purse Specification (CEPS) fulfils the same role for electronic purses, and can be used in conjunction with EMV to create a card that offers both chip-enabled debit or credit and electronic purse functionality.

To allow several applications from different organizations to be incorporated into a single card, Visa also developed the Open Platform - an open standard, freely-available to all technology developers, now known as the GlobalPlatform (www.globalplatform.org) card specification.

For the foreseeable future, all EMV chip cards will continue to carry a magnetic stripe. This means that, even in those locations and regions which are not capable of accepting chip-based transactions, cardholders can continue to use their EMV card.

Opportunities for multiple applications

Because the chip can support several different applications on the same card, banks can join forces with potential business partners such as retailers, telecom companies, digital TV networks and transport operators. Possible applications include loyalty, identification, access control and micro-payments etc.



Banks can also use a single chip card to deliver a range of different payment and banking applications - each of which can be tailored to suit the needs of an individual customer.

Banks can choose the hardware and software that suits them best. It also means that each application can be managed and modified, or new applications can be added, even after the card has been issued.

Introduction of Contactless Smart Cards

Currently all issued SMART cards have a contact area on the front face of the card to interface to a payment terminal. Contactless SMART cards do not have a contact area, but have an embedded inductive loop aerial which allows them to work in proximity to a contactless card reader without physically making contact. Although not EMV compliant, these types of cards are already used by several toll systems and mass transit operators including the London Underground.

EMVCo has worked with the ISO/IEC JTC1/SC17/WG8 committee to come to a clean solution for supporting Contactless Technology Cards and Terminals in the EMVCo specifications.

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