



Benefits:

Powered by Phoenix, a cutting-edge EFT switch by TPS, 1Link created a consortium of major banks to provide their customers round-the-clock access all member ATMs as well as the ability to transfer funds between member banks.

Evolution of the Shared Switch - 1LINK, with TPS technologies

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1LINK started its journey bank in 1997 when two banks took the initiative to form a shared ATM switch. It is a consortium of major banks that own and operate the largest representative shared financial services network of Pakistan with a combined strength of over 2200+ online ATMs in 150+ cities across the country. The network is continuously expanding as more member banks are engaged in the deployments of ATMs. The shared ATM network provides round-the-clock access of ATMs to all member banks. Realizing its role to lead and provide direction to the banks by offering innovative services on its platform, 1LINK opted for switching technology by TPS.

The Challenge

Today in a hypercompetitive environment banks are being differentiated on the basis of value added services they offer to their customers. Banks are now constantly coming up with innovative products and services to expand their reach.

1LINK as a shared switch, recognized that it needed to lead the banks from the front and give direction to them by offering innovative services on its platform. In addition, 1LINK was the ideal platform to offer this kind of service as it was connected to all major banks and ATM transaction were already being routed through it.

To meet this demand, 1LINK sought a transaction processing platform that has the capacity to route transaction originated from any channel of a member bank to other member banks. In addition, a robust foundation was needed for adding innovative and stirring services for banks to facilitate their customers and enable them to benefit from 1LINK services ranging from simple ATM network sharing to more complex inter-bank funds transfer.

The Solution

TPS over the years has consistently come up with

Authorization Interfaces

- Banking Application
- 1LINK
- 1LINK VISA
- CTL Online

Channel Services

- ATM
- Banking
- Mobile Banking
- Help Desk Agent
- POS
- IVR
- Call Center

new ground-breaking ideas to further expand 1LINK offered services and has provided the technology to materialize the ideas. TPS' flagship product Phoenix was offered as the core powering engine behind the shared switch. The switch has the capability to route and process millions of transactions every month. Phoenix isn't only a Shared ATM switch but a bridge between the member banks for customer based financial transactions. Responding to the customer needs, TPS came up with innovative solution that was rapidly adapted by 1Link member banks.

The Result

1Link and TPS relationship has come a long way, and both have played a vital role in shaping e-banking of Pakistan. Currently following services are being offered at 1LINK:

Standard ATM Transactions

All the customers of 1LINK member banks can perform standard ATM transactions on any 1LINK ATM, which include:

- *Cash Withdrawal*
- *Balance Inquiry*

Inter-Bank Funds Transfer

1LINK offers a unique service of transferring funds between member banks. This transaction can be initiated by a customer of member bank to a beneficiary of any other member bank.

"1LINK is a technology user of TPS and the shared ATM network owned and operated by 1LINK is based on TPS' Phoenix technology. TPS has been a strategic technology partner of 1LINK since its inception and actively provides software enhancement, customization and support services to 1LINK.

Working together, TPS and 1LINK have introduced various innovative e-Banking services within the financial sector of Pakistan.

The synergies of TPS and 1LINK continue to redefine and reshape the e-Banking business within Pakistan on a national basis.

Some of the recent strategic initiatives successfully launched by 1LINK with help of

TPS include the following:

- *Enabling 1LINK to become the local VISA processor for its member banks.*
- *Defining and implementing a comprehensive VISA Debit migration plan for 1LINK member banks.*
- *Launch of online Inter-Bank Funds Transfer facility on 1LINK network.*
- *Acceptance of any member bank's Credit Card on 1LINK member ATM network.*
- *Online Utility Bill Payment Service program on 1LINK.*
- *Financial sector consolidation with interconnectivity of 1LINK and M-Net switches.*

I further endorse that 1LINK is very satisfied with the support and services of TPS and looks forward to a continued close cooperation between 1LINK and TPS to continue expansion of e-Banking services in Pakistan."

Khayyam Mahmood Butt

*CEO, 1LINK (Guarantee) limited
Pakistan*



TPS Advantage



TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30 countries in Asia Pacific, Middle East, Africa and Europe. Our mobility focused solutions and reliable services empower financial institutions, telecoms, central banks and payment processors in their mission critical digital banking and payment services.

We offer a blend of business consulting and

technical expertise in cards management, ATM and POS terminal driving, merchant management, bill aggregation, payment gateway, remittance processing, internet and mobile banking, Omni-channel management and enterprise payment switching services.

For sales and partnership opportunities contact sales@tpsworldwide.com. For product and company details visit www.tpsworldwide.com.



IDEAS THAT **CONNECT**
INNOVATION THAT **DELIVERS**