



### Benefits:

SCB selected Phoenix EFT Switch over other world class solutions as it offered the flexibility and scalability required to transform its payment infrastructure.

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## Overview

Standard Chartered Pakistan Limited (SCBPL) had acquired Union Bank in 2006 and went through the process of integrating the software systems of the two banks. After acquiring Union Bank in Pakistan, SCBPL had decided to move to a switch that could help it in the rapidly changing market dynamics of the country and keep it competitive in the cut throat competition among the banks.

Before the merger with Union Bank, SCB was using an older version of CR2's Sparrow whereas Union was using Phoenix to drive their e-banking services. The bank had 3 options: To outsource the ATM switching functions to Euro Net where most of the countries in the group had been going. 2) If switch is to be in-house, upgrade Sparrow to its latest version. 3) To have Phoenix.

After evaluation and due diligence, SCBPL decided to use Phoenix as the ATM switching system and

Transaction Platform for the combined bank. In the process, SCB successfully converted to eBBs as a single core banking system. Similarly, to ensure uniform services across the alternate delivery channels of the banks, SCBPL had opted for Phoenix amongst the two deployed switches (Sparrow and Phoenix). Phoenix was selected over the options, each of which are world class solutions, because of the flexibility Phoenix offers, the cost-effectiveness of the solution, reduced time-to-market and the functionalities of Phoenix. Besides serving as an ATM switch and an integrated delivery channel manager, the bank is benefiting from TPS' comprehensive monitoring solution, CMS and Reconciliation system.

TPS offered a clear and simple migration strategy from the existing environment, as required by the bank. Moreover, TPS stayed committed to its proposed

### *Services Offered: SCB/ex-Union Visa Debit Cardholders SCB ATMs*

- *ATM PIN Change*
- *Balance Inquiry & Mini Statement*
- *Cash Withdrawal*
- *Funds Transfer (own account)*
- *Funds Transfer (third party account)*
- *Funds Transfer (inter-bank)*
- *Statement Request*
- *Cheque book Request*
- *Credit Card Payment*
- *VISA SMS Acquiring*
- *MasterCard Acquiring*
- *Mobile Top up*
- *Utility Bill Payment*

new architecture in terms of it meeting the current and future needs of SCBPL. The alternate distribution architecture based on Phoenix offered a flexible growth path whereby new services and solutions could be seamlessly integrated within the framework of Phoenix Switching Middleware. TPS had been working closely with SCBPL Systems Integration Team for over 18 months prior to the migration and had quite a good understanding of the requirements and the environments of SCBPL and ex-Union Bank.

## Challenge

Switch replacement is a multi-pronged activity divided into several stages. The major concern and a pain point during the replacement is the migration of data to the system; which involves both the card data and customer profiles. SCBPL decided to migrate the host of ex-Union to eBBS that was already running in SCBPL prior to the merger as well.

In the first phase of this complex integration, core banking had been successfully converted and eBBS become a single core banking system for ex-Union account holders. One the greatest challenges in

the switch conversion was the requirement to retain both cards as well as the PINs that are associated to the cards, so the process of switch conversion remained transparent and seamless to the bank's customers. During the migration, TPS had a challenge to maintain continuity of e-Banking services at the bank and existing alternate delivery channels.

## Solution

Realizing the power and potential of Phoenix and the value of money it offers, Standard Chartered Bank (Pakistan) took the initiative to pursue expansion of its e-Banking services and decided to migrate from its existing switch, Sparrow to Phoenix. TPS stood up to the challenge and took up the critical project of switch replacement.

Replacement Strategy TPS after evaluation of the challenge in hand presented to SCBPL two switch replacement strategies.

## Re-Carding

This suggested Re-Carding of the entire existing customer through ACCESS, TPS' card production system. This meant that new cards would be produced and sent to all of

### *Services Offered: SCB/ex-Union Visa Debit Cardholders POS*

- *Purchase / Sale*
- *Void of Sale*

### *IVR*

- *Balance Inquiry & Mini Statement*
- *Debit & Credit Card PIN Generation*
- *Funds Transfer (own account)*
- *Funds Transfer (third party account)*
- *Funds Transfer (inter-bank)*

existing customer along with the printed PINs.

## Data Migration

The second strategy was to migrate data from the existing switch and import it into Phoenix and ACCESS so that no card would be required to be reissued to old customers. The bank opted to this strategy of Data Migration in order to avoid any inconvenience that could be caused to the customer in reissuing.

## Implementation

TPS took the task step by step. In the first phase, Phoenix of ex-Union was successfully connected to eBBS, routing specific inquiries and authorization to eBBS that Phoenix receives from various channels deployed at ex-Union Bank. After eBBS became a single core banking system for ex-Union account holder, Cards and PINs issued through Sparrow were migrated from Sparrow to Phoenix to make it a single switch. Its CMS (ACCESS) got all the bank's debit cards. One the greatest challenges in the switch conversion was the requirement to retain both cards as well as the PINs that were associated to the cards, so the process of switch conversion would be transparent and seamless to

the bank's customers. The last and the most tedious step before cutover was that Sparrow's Card and PIN files needed to be processed by and imported into Phoenix Card & PIN database securely and without losing data integrity.

## Migration of ATMs

All ATMs connected on the Sparrow were migrated to Phoenix. As Phoenix was already capable of handling NCR ATM's no change was required. Only new ATMs were needed to be added in Phoenix.

## Results

A successful switch replacement migration resulted in an even stronger relationship between SCBPL and TPS, both have mutually benefited from this partnership and have grown together. Phoenix ensured that the bank's customers do not face disruption in the services during the cutover from Sparrow to Phoenix. The smooth migration brought the alternate delivery channels of ex-Union and SCBPL together; creating one single real-time financial transaction processing system, and giving to the customers a single and unified view of the entire SCB's alternate delivery channels.

### *1Link Debit Cardholders ATMs*

- *Balance Inquiry*
- *Cash Withdrawal*

### *Non-SCB Visa Cardholders ATMs*

- *Balance Inquiry*
- *Cash Withdrawal*

Phoenix, implemented as a unified ATM controller and a debit card switch, is acting as Debit CMS, Visa debit cards issuer, acquirer of Visa and MasterCard cards, ATM controller and the integrated channel manager. Its scalable, modular design enabled the bank to integrate the ATM channel onto a single platform – and various new services and delivery channels as and when required – while managing the ever-increasing transaction volumes.

Today, SCBPL's customers enjoy Pakistan's widest, most innovative array of e-Banking services, using traditional or emerging channels.

*Banking related products and services. SCBPL can be amongst the early technology adopters and can quickly close the technology and services gap that exists between it and other financial institutions.*

- *Option for Phoenix and undergoing an infrastructure revamping exercise, Standard Chartered Bank also gains the following benefits:*
- *Capitalizing on existing systems and interfaces, guaranteeing early to market and reliable systems, while reducing cost.*
- *Early to market. TPS has introduced various innovative services in local financial sector and continues to expand its portfolio of e-*
- *Local support. SCBPL benefits from strong local support of TPS which will not only prove to be more cost effective in long term but also enhances the operational stability.*
- *Local development. TPS has pioneered many indigenous products and service. The business domain knowledge and strong development team of TPS will always be behind SCBPL to develop and introduce new and innovative services on SCBPL alternate channels.*
- *Support for Bill Payments. TPS has support for multiple utilities already that can allow the bank to offer bill payment services on its ATMs and CDMs in a relatively shorter time and with high reliability.*
- *Relevant Experience in Switch Migration. TPS has assisted many institutions to migrate to Phoenix with minimal disruption in service and minimal cost of change.*



## 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](mailto:sales@tpsworldwide.com). For product and company details visit [www.tpsworldwide.com](http://www.tpsworldwide.com).*



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