



Prepaid Cards ATM Call Center/IVR

mPOS

POS

Internet Banking

EFT Switch

m-Banking

Next-generation multi-channel EFT switch for processing digital payment transactions

TPS offers a robust, powerful and high-performance EFT Switch that is part of the future-proof IRIS Payment Platform. The PCI DSS compliant platform enables you to drive multi-channel payments infrastructure from a single platform. Using the capabilities inherent in IRIS platform, commercial and central banks, telecom operators, national switches, and third party payment processors can ensure better management and seamless delivery of their services.

The IRIS EFT Switch is a highly scalable, secure, and flexible solution that can acquire any type of financial transaction from any device or system, authenticate and authorize it, and route it to any destination. It offers multi-currency, multi-institution and multi-channel support, and enables compliance with Payment Card Industry regulations, current and future EMV standards as well as contactless and mobile payment types.

The solution can be rapidly integrated with any core banking system, fraud prevention platform, alternate delivery channel or other internal or external systems. It enables you to offer your customers the ability to

Features at a glance

- Multi-institutional, multi-currency, multi-language and multi-channel support
- Helps drive high-availability and scalability, business continuity and high-end transaction processing
- PCI PA-DSS Certified
- Fully compliant with EMV standards
- Enhanced Risk Management controls
- ATM and POS support for all major devices
- Supports clearing and settlement with all international and domestic payment schemes
- Scalable platform that is designed to support large volumes of financial transactions
- Customer centric architecture as opposed to card centric
- Business dashboard ensures informed decision making

Business Advantages

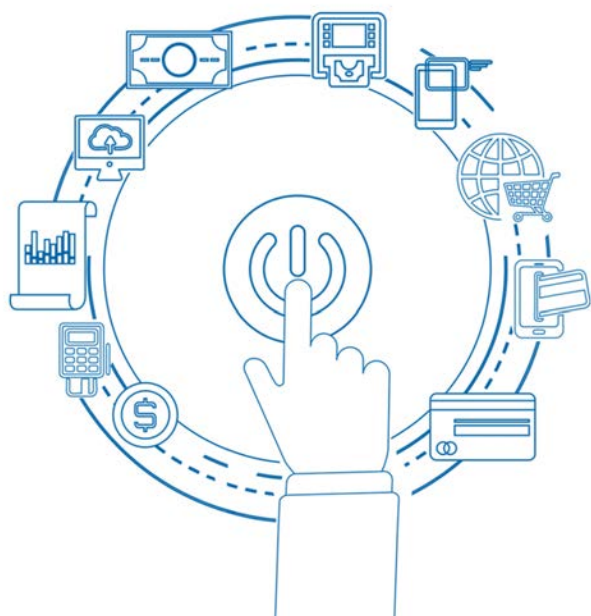
This flexible and scalable solution can be configured to offer as many payment options as desired, and helps you readily deploy new products, functionality and channels enabling faster time-to-market.

IRIS is a PA DSS compliant payment platform which is designed to ensure compliance with Payment Card Industry standards, keeping in view the most demanding security requirements and ensuring that data remains fully protected.

The enhanced scalability of IRIS Enterprise Switch solution enables banks and financial institutions to address rapid growth in transaction volumes and delivery channels.

seamlessly transact across multiple touch-points, while simultaneously reducing time-to-market and bringing greater operational efficiency.

In response to changing customer needs, banks have been modifying their physical operations and shifting towards digital channels. The natural progression of this trend has led to the emergence of 'digital-only' financial institutions. IRIS EFT solution redefines enterprise switching and combines rich, comprehensive functionality to help you transform your digital payments infrastructure.



Capabilities:

Terminal Management

IRIS EFT switch solution contains a comprehensive suite of applications to drive a diverse range of vendor touch points including ATMs, POS, Kiosk, Cash and Cheque deposit terminals, and any self-service device that interact with customers. The terminal management solution provides a fully integrated, multi-vendor device management for banks to configure, monitor, control and manage their diverse self-service terminal networks. The solution is highly configurable and supports a wide range of new business services including fund transfers, cash and cheque deposit, mobile top-ups, Biometric authentication, NFC, online bill presentment and payment, and card-less transactions

Unified Card Management

The card management functionality in the solution allows banks to issue multiple types of cards. These include debit, prepaid, loyalty and salary cards, all from a unified platform. The card management services are designed to quickly develop and launch new products into the market. IRIS manages the complete lifecycle of the cards starting from issuance and activation to expiration. With its unique product-based approach, customized production cycles and functionality through the web interface, the EFT switch solution seamlessly supports bulk and instant issuance models.

Scheme Interfaces

TPS has expertise and active experience in the areas of authorisation, clearing and settlement with regional and international payment networks. These include but are not limited to VISA, MasterCard, UnionPay, JCB and AMEX. The solution supports the issuing, acquiring and settlements with all regional and international schemes. IRIS has also complied with private schemes such as Mercury (Network International) and PayPak (Domestic Scheme of Pakistan). The EFT switch by TPS complies with all mandated requirements of each network's security standards such as PIN Security and EMV.

Reconciliation and Settlement

Banks today run complex reconciliation and settlement operations consisting of diversified transaction sources such as ATMs, POS, local and international networks. The IRIS EFT switch automates all types of settlement processes and accommodates the complexity of different customer products, multiple types of financial transactions, reconciliation rules and varied settlement periods. The back-office also supports the definition of general ledger accounts against transaction type. The end of day process calculates the net-off totals and posts them on general ledger accounts. The settlement module produces reports and customised exports that facilitate the bank in posting the final ledger position into their core banking systems.

A True Multi-Institution Switch

Our EFT payment processing solution provides a

unique framework for multi-institution switch. This means the operations of two or more related or unrelated financial institutions can be managed by IRIS hosted on a single server on a single instance. Furthermore, the solution allows for each institution to have its own independent settings such as base currency, connected networks and ATMs and process flows. The user interface in the system clearly separates the information and data of each institution in such a way that it is private to that institution. The flexibility and functionalities of the solution as a multi-institution switch allows users to either have their own machines (card production module, HSM, etc) or deploy the same set of hardware shared across multiple institutions.

Effective Product Management

A client's business drives market access and consumer pull by introducing attractive products in the market. The market demands compel financial institutions to move swiftly when launching products to generate new business. To match this need, our EFT switch solution provides banks with a framework where products can be designed and launched quickly. Both card and non-card based products can be developed and dynamically defined in the system to be offered to the bank's customers. Each product profile contains rich information about the product, differentiating them on key parameters such as limits, allowed channels, allowed transactions, fee structure, card production cycle, notifications and alerts, statements and more.

A System You can Mold

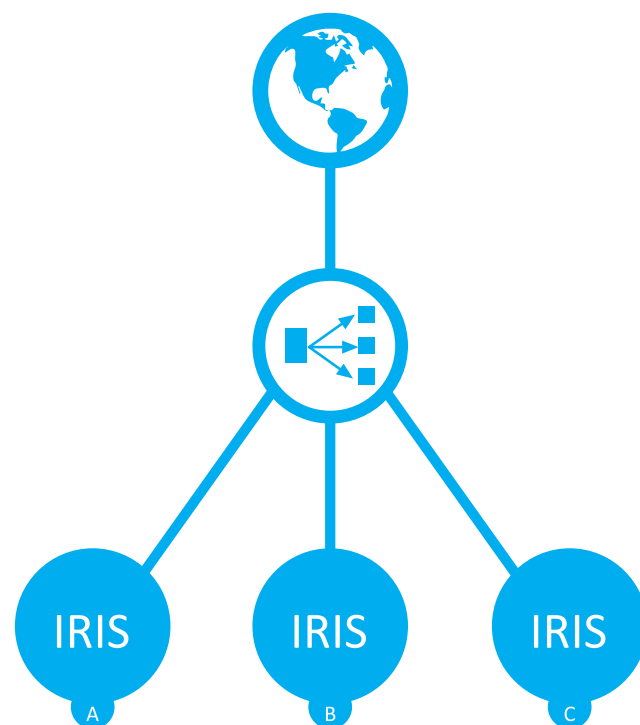
The EFT switch supports a built-in easy-to-use extensibility framework which allows banks' IT staff to modify the system behavior using highly configurable interface scripts. Banks can also code item-specific business logic and override or extend their existing functionalities.

The switch provides unprecedented level of control over the product whereby customers are able to make changes on their own, without the need of involving the vendors. New interfaces and views can also be developed over the web interface by using the extensibility framework.

The power to change the system rests in the hands of the business owner, this gives a lot of freedom to think and design new products and services that differentiate them from the market.

Non-Stop Availability

The EFT Switch is a highly resilient solution that supports active-active cluster management of its core engine. Any number of cluster nodes can be added to meet the high transaction processing demands of a client. With proven capability of handling tens of thousands of transactions per second, IRIS EFT Switch promises high scalability at an affordable cost as compared to the high-end systems currently available in the market.





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

TPS Advantage

TPS is a leading provider of cards and payment solutions trusted by over 130 customers spread across 30+ countries including Asia and Africa with increasing footprint across other regions. Our solutions focused on mobility and reliable services enable banks, telecoms, central banks, payment processors, national switches and other institutions in their mission critical digital banking, cards and payments services. 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.

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