



# IRIS Money

A digital wallet and agency banking platform for banks, telecoms, and service providers

Fast-paced development in digital payments landscape, along with the need for banks, telecoms, and service providers to grow their consumer and merchant wallet share, is creating massive demand for a secure, scalable, and robust platform that offers digital banking, payments, and commerce services in an integrated, cost-effective, and timely manner.

IRIS Money is the digital wallet and agency banking platform that offers a multitude of use cases, originating from almost any source and using a variety of digital payment instruments to provide a true multi-channel experience. The solution allows not only cost-effective customer offerings but also increases the overall profitability of the business by opening new sources of revenue.

The feature-rich solution empowers financial institutions and TPSPs to offer unified transactional banking services through a proven, robust, and reliable IRIS platform. It seamlessly integrates with existing infrastructure through ISO 8583/20022 and RESTful APIs, allowing financial

## Features at a Glance

Some salient features offered by IRIS Money include:

- Multi-institution wallet issuance and distribution network
- Customer and agent onboarding, and life-cycle management
- Companion card issuance
- Account, agent and transaction level limits
- Flexible fee, commission, discount and tax management
- Quick integrations through ISO 8583/20022 and RESTful Open APIs
- Security policy, keys management, and system administration
- Rule-based transaction routing and scalable processing
- Alerts, notifications, and monitoring dashboards
- Reconciliation, settlement, and dispute management
- Business and regulatory reporting

## Business Advantages

Enables financial institutions and TPSPs to attract new customers and extend their market reach while offering convenient, secure, and affordable services to their existing customers.

Opens doors for new, intuitive products and delivery methods that not only blend but also extend the traditional financial products.

Offers the use-cases already prevalent in the industry, but its configurable and extensible platform allows banks to realize new customer scenarios.

institutions to significantly reduce time-to-market and expand market reach by targeting both underbanked and unbanked segments of the population.

## Capabilities

### *Agent Management*

- Multiple distribution networks on a single platform
- Agent creation and lifecycle management
- Configurable agency structures and geographical hierarchies
- Agent, user and transaction based limits
- Rule based commission and discount management
- Channel specific service binding
- Multiple options for liquidity management

### *Wallet Management*

- Multi-bank wallet hosting on a single platform
- Easy and secure wallet access through a mobile number or CNIC
- Multiple SVAs per wallet; each with a different currency
- Multiple authentication methods
- Instant issuance of physical or virtual companion cards
- Configurable account and transaction level limits

### *Customer Management*

- Customer onboarding with workflows and document management
- Configurable KYC and AML parameters for customer identification and verification
- Customizable customer profiles with dynamic UI generation
- Dynamic KYC level management with service upgrade and downgrade support

### *Companion Cards*

- Issue contact, contactless, and virtual cards
- Both proprietary and scheme branded cards are supported
- Card life-cycle and inventory management services

- Centralized and instant issuance of cards

### *Digital Wallet App for Customers, Agents & Merchants*

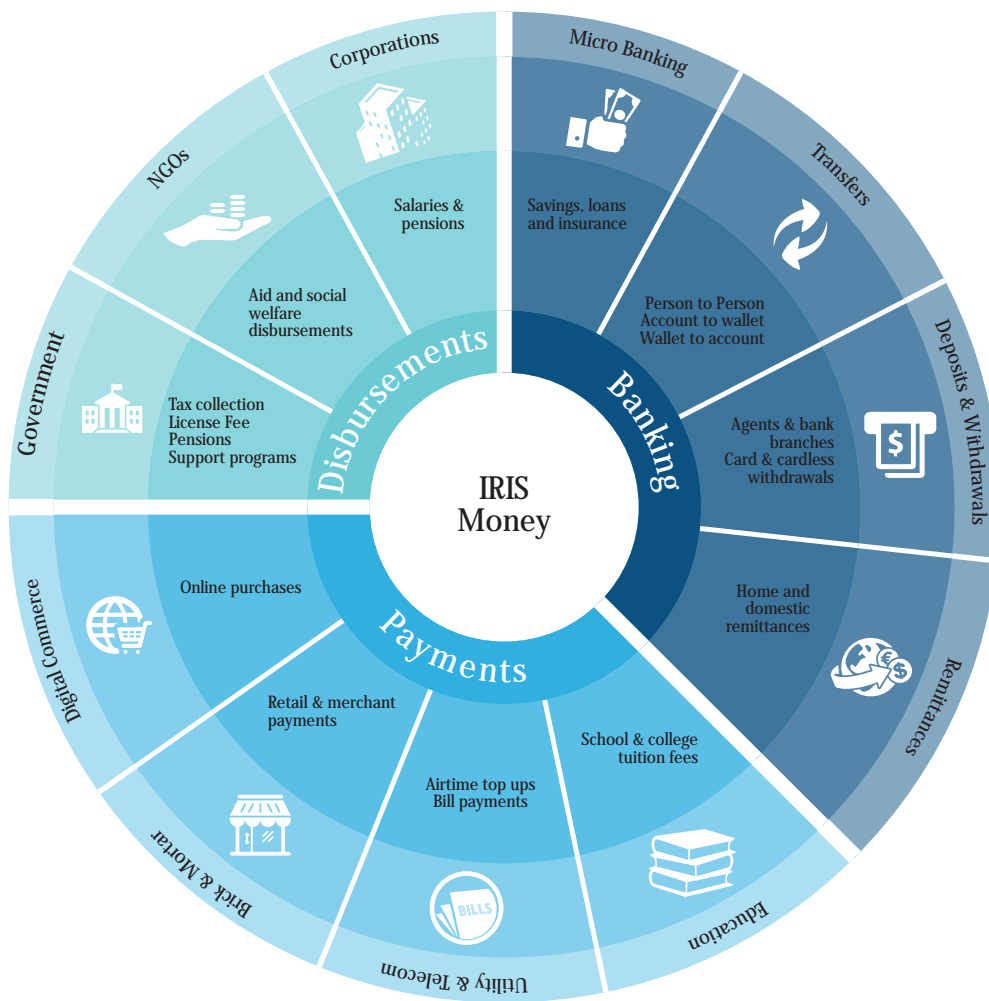
- Self-onboarding for customers
- Account management, funding, transfers, and payment services
- Agent and merchant services with multi-user support
- QR Code based push payments
- Android and iOS platforms

### *Use Cases*

Out-of-the-box use cases supported by IRIS Money include:

- Cash deposits and withdrawals through retail agents as well as bank branches
- P2P transfers and donations through mobile phones anywhere, anytime
- Retail purchases – both merchant-initiated and push payments through QR code
- Receive home remittances directly through the wallet
- Self-service withdrawals and deposits through companion cards
- Voucher-based payments and cardless withdrawals through ATM
- Bill payment, airtime top-up, and donations using a wallet or through designated agents







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

