



IRIS PCMS

An end-to-end prepaid card solution for general purpose reloadable, payroll, government disbursement, or any payments use case

Today's customers demand smart and secure alternatives to cash, and prepaid cards are that preferred alternative. They are safer than cash and easier to obtain than debit or credit cards. This is why card issuers need to launch attractive card schemes and have the backing of efficient payment solution providers to tap into this fast-growing market.

IRIS Prepaid Card Management Solution (PCMS) powered by TPS, is a one-stop, end-to-end solution for development, processing, and administration of open and closed loop prepaid card programmes from pre-issuance to post-issuance.

This includes everything including the card programme setup, customer wallet setup, card production and personalization, card issuance, OTC sales, inventory management and graphical views, transaction processing, customer after sales and top-ups. Card issuers can view insights, analytics, and detailed reporting tools to more effectively plan their business and outreach. Agents and customers have access custom

Features at a Glance

- Comprehensive prepaid card life cycle management
- Multi-currency, multi-wallet and multi-lingual product
- Fixed / variable value retail cards
- Reloadable / non-reloadable prepaid cards
- PIN / non-PIN Based
- Biometric verification support
- Personalized cards
- Closed and open loop cards
- Configurable KYC support
- Card issuance and inventory management
- Graphical view of inventory
- Agent portal for sales
- Customer portals (separate corporate and retail)
- Flexible fee and charges module
- AML verification
- Rule-based clearing and Settlement

Business Advantages

The customer-centric card management system allows financial institutions to define products based on their business needs giving them more control and transparency with a high level of flexibility.

IRIS PCMS through its intuitive web-based user interface enables the launch of new prepaid card products with faster time-to-market and unmatched configuration capabilities.

IRIS prepaid card management system allows financial institutions to offer a range of services such as remittances, e-Commerce purchases, bill payments and consumer loans across various schemes and channels.

web portals which compatible with all touch devices.

The solution offered by TPS is an easy-to-implement and cost-effective prepaid card management system that gives you the competitive edge you need to win your customers. IRIS PCMS enables transactions on closed networks for proprietary cards and international card networks such as VISA, MasterCard, UnionPay, and Diners Club, while providing online authorization using the balances maintained in the PCMS. From corporate or retail, IRIS PCMS meets your exact business needs.



Capabilities:

Build on a Future Proof Platform

Prepaid cards are driving innovation and higher revenues in payments. Our solution enables you to create advanced prepaid card products and target both banked and unbanked customers across a broad range of use-cases. Build on TPS' future-proof highly configurable IRIS payments platform, the solution resolves a multitude of personal finance and business challenges. It facilitates swift addition of prepaid products with an unmatched range of features, enabling you to offer a customer-centered payment experience. From corporate

payroll and travel cards to general purpose retail cards, IRIS PCMS fulfils your exact business needs.

Corporate Prepaid Cards

IRIS PCMS is designed to transform the way your organization disburses payments to your employees. Corporate prepaid use-cases include cash disbursement cards, salary cards, expense cards, dividend and commission cards, employee fuel benefit cards or any other corporate card program. The prepaid card loads can be fully automated or manually processed as needed.

The prepaid card management solution takes care of the complete corporate prepaid card lifecycle. The solution allows creation of prepaid card products, tracks their issuance, activation and authorisation, defines applicable fee and charges and provides reports for reconciliation and settlement. This gives you complete control in the management of payments within your organisation, something which you and your business can benefit from.

Retail Prepaid

As a popular alternative to carrying hard cash, retail cards are preloaded and available for use for customers. Retail prepaid card use-cases can vary from gift cards, travel cards, and multi-wallet cards to travel cards. For an organisation to be able to offer retail cards to customers and launch an effective prepaid card programme, transposing business needs into the implementation of the prepaid system is key.

TPS Retail PCMS is designed based on these exact needs of organisations where the issuer has extensive control over the prepaid program through highly flexible parameters. The system caters for all the stages in prepaid retail card lifecycle and facilitates auxiliary portals for sales, customer on-boarding, over-the-counter top-up,

customer self-service, channel integrations and customer portal.

Competitive Edge

To remain successful and relevant in a highly competitive and regulated market, enterprises seek compliant payment solutions that can quickly turn innovative ideas into reality and are compatible with all types of cards. IRIS PCMS makes all of this possible through the following features:

- Customer Centric approach
- Highly Configurable Features
- Comprehensive Transaction Platform
- End-to-end solution with complete lifecycle management
- Intuitive Web-based UI
- Rule based Settlement



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.

