



Prepaid Cards ATM Call Center/IVR

mPOS

POS

IRIS Payments Platform

Next-generation, omni-channel payments platform for processing digital payment transactions

TPS offers a robust, powerful and high-performance payment platform that enables you to drive multi-channel payments infrastructure. Using the capabilities inherent in the PCI DSS certified IRIS payments platform, commercial and central banks, telecom operators, national switches, and third party payment processors can ensure better management and seamless delivery of their services.

IRIS is a highly scalable, secure, and flexible platform 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 & multi-channel support, and conforms to Payment Card Industry regulations, current and future EMV standards as well as contactless and mobile payments.

The solution can be rapidly integrated with any core banking system, real-time fraud prevention system, alternate delivery channel or other internal or external systems. It enables you to offer your customers the ability to seamlessly transact across multiple touch-

Features at a Glance

- Multi-institution, 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

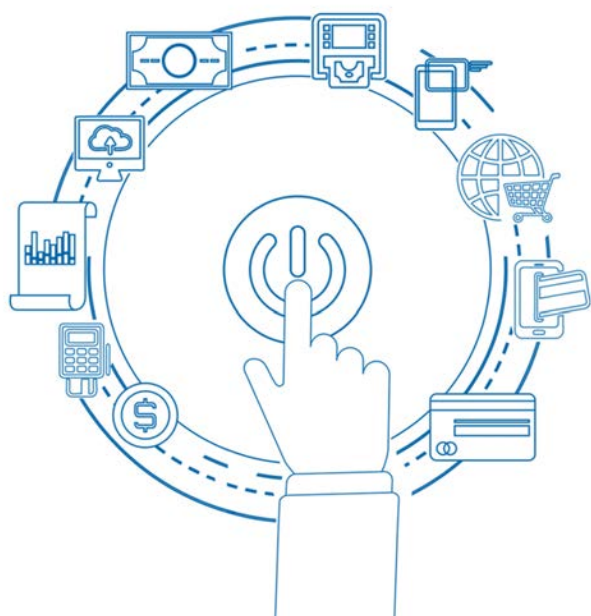
The flexible and scalable platform can be configured to offer as many payment options as desired, and helps you readily deploy new products, functionality and channels enabling faster time-to-market.

IRIS is a PA DSS certified 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.

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 Payments Platform 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 authorization, 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.

Bill Payments and Presentment

Bill payments and presentment feature inherent in IRIS Payments Platform enables your customers to settle all their bills in a centralized hub, housed by you. Using various channels such as ATM, internet banking, mobile banking, branchless banking or traditional branch banking, customers can pay bills with ease.

Utility bills and payments such as electricity, telephone, gas, school fee, mobile top-ups, internet services, airline tickets, insurance payments and more can be paid with minimal effort from the home, office using ATMs, mobile phones, tablets and other devices. The payment processing system helps manage a full range of current and future payments needs and carry much lower cost and conversion risk — thus offering an integrated payment solution.

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 as per defined rules. The settlement module produces reports and customized 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 or multiple servers, on a single or multiple instances as per requirement. The solution also 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. 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

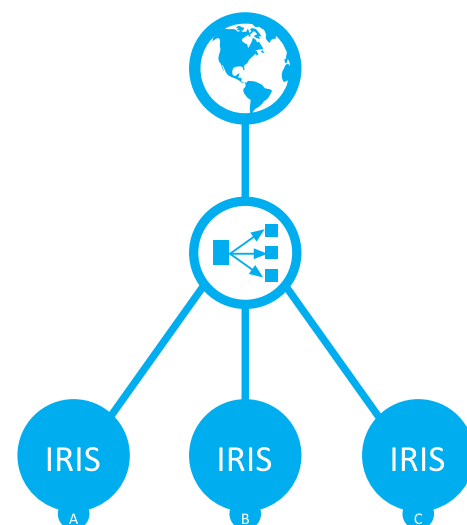
The payment platform supports a built-in easy-to-use extensibility framework which allows banks' IT staff to modify the system behavior using highly configurable interface scripts. Banks can also code item-specific business logic and override or extend their existing functionalities.

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 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, giving them a lot of freedom to think and design new products and services that differentiate them from the market.

Non-Stop Availability

IRIS offers a highly resilient solution that supports linearly scalable 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 Payment Platform 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.

