

Internet Banking

Empower your users to manage their routine banking through the power of the web with a smart and intuitive Digital Banking Platform

Today's customers demand a seamless, secure and convenient way to bank with you via the internet. They need to be able to manage multiple bank accounts and take care of their routine banking needs whenever they want, from wherever they want.

TPS offers you a digital banking solution which enables banks and third-party payment systems providers to offer their customers a revolutionized banking experience. IRIS Digital Banking Solution allows customers to initiate financial, non-financial transactions or product information inquiries using the single interface for their banking services.

The solution gives a seamless user experience across multiple platforms and devices, providing them with options to use mobile banking and social payments services. Users can take advantage of the mobile banking and social payment solutions, allowing the third party payment systems, national switches and banks to retain customers and remain competitive.

Features at a Glance

- Cloud-ready, easy-to-deploy digital banking platform
- Complete suite of card related services
- Support for all kind of payment instruments including accounts, cards and wallets
- Multi-currency and multi-lingual support
- Social banking app for financial transactions, funds transfer and much more
- Context aware digital marketing enabling banks to sell their products easily
- Message center connecting banks' personnel with the end customer
- High-end security features to eradicate any possibility of intrusion or fraud
- Support for both Oracle and SQL Server Databases
- Highly responsive and tailor-made User Interface
- Highly scalable and flexible infrastructure

Business Advantages

Strengthen customer loyalty by giving them a seamless banking experience across devices and channels for social payments, internet and mobile banking.

Use the capabilities inherent in IRIS Digital Banking and improve cost efficiency by driving customers away from conventional channels such as bank branches and call centres.

A broad range of payment options such as utility bills, mobile top-ups, school fee payments, cross-currency transfers, remittances etc help increase transaction volume resulting in more revenue.

Capabilities:

True Digital Banking Experience

IRIS Digital Banking has introduced numerous simple and intuitive payment facilities with the aim of offering a truly digital banking experience to your customers. With this solution you can facilitate your customers with:



- Account information services e.g. balance statement and transaction history
- Inter and intra bank fund transfers
- Utility Bill Payments
- Mobile/airtime top-ups
- International and Domestic Remittance.
- Recurring Payments / Payment Scheduler
- Request for checkbooks in online and offline mode
- Manage limits on bank issued cards
- Demand draft, pay order requests and banker's check issuance
- Managing transaction beneficiaries
- Scheduling recurring transactions

Social Payments



With social payments feature, your customers can start social banking with their friends and loved

ones on Facebook, Twitter and Skype. Following are some of the features that are part of the social payments wing:

- *Slash*– create event, nominate friends on Facebook and split bills easily
- *Pay Mate*– transfer funds on Facebook without knowing the bank account details of friends
- *Statement Board*– provides bank account's mini statement on social media
- *Balance Quest*– displays account balance with one click

Context Aware Digital Marketing and Message Centre

Message Centre aims to provide apt and swift means for you and your customers to:

- exchange critical and non-critical complaints
- raise disputes
- transfer information

Context aware digital marketing facilitates you to send targeted advertisements to your customers based on their profile and demographics.

Risk Mitigation Security Controls

We believe in ensuring maximum security especially when money is concerned, therefore IRIS Digital Banking is equipped with some of the high-end security features which include:

- **Secure Socket Layer:** A public/private key based 128-bit encryption system
- **SafeLoc:** It restricts malicious login by keeping track of the user's location and alerting the user when a new location is traced.
- **Multiple Transaction Authentication Parameters:** These parameters keep transactions secure with Financial PIN, Email

PIN and One-Time Password. Each authentication parameter is configurable according to your requirements.

- Secure Session Timeout: This feature senses user's inactivity and logs out automatically after a particular duration of the idle state.





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.

