



# IRIS Payment Gateway

A robust, innovative, scalable and secure payment gateway solution that keeps you competitive in the changing world of ecommerce

IRIS Payment Gateway is the ecommerce payment gateway solution by TPS which provides merchants with a comprehensive means to secure payments through a number of instruments including cards, mobile wallets, internet banking, and OTC payments. IRIS provides role-based portals for banks, merchants and customers with different features to enable self-service and efficient operations. IRIS Payment Gateway is also compliant with PCI-DSS.

It is a purpose-built solution to take care of the needs of any business wanting to setup an ecommerce platform for its rapid expansion. It comes with built-in support for acquiring multiple instruments through multiple integration methods including page redirection, APIs, mobile SDKs, merchant plugins for multiple platforms and hosted checkout. All this is complimented by a sandboxed environment to allow all types of merchants to test their readiness to integrate with the system.

Trust is a big challenge for ecommerce businesses these days and for any ecommerce platform wanting to

## Features at a Glance

- Supports four types of payment by registered merchants
  - Card – both proprietary and scheme cards
  - Over the counter payments
  - Direct Debit – purchase via internet banking
  - Mobile wallet
- Escrow for both customers and merchants
- Social media integration
  - Facebook implementation
  - Twitter implementation
- Multiple, role-based portals
  - Customer portal
  - Member bank portal
  - Merchant bank portal
- Enhanced security features

## Business Advantages

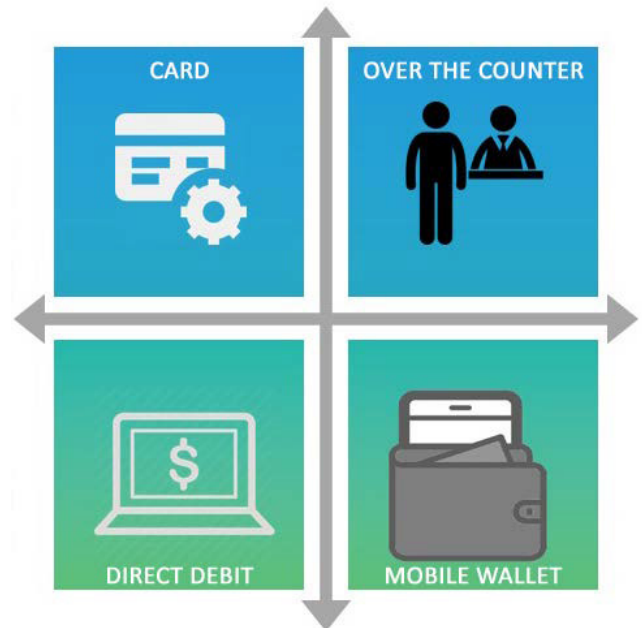
IRIS Payment Gateway facilitates multiple payment types to provide convenience to customers leading to greater revenues. It also helps in gaining customer confidence by allowing them to raise dispute of purchases.

The solution offers a cutting edge feature which enables merchants to sell products on social media platforms thereby immersing themselves into an ecosystem that customers are already familiar with.

IRIS Payment Gateway allows precise control to users to manage information by giving access through specific portals for customers, member banks and merchants. Modules are also available to track the transaction history and generate reports.

establish itself in an emerging economy, establishing customer trust is of paramount importance. IRIS Payment Gateway comes with a comprehensive escrow solution to allow both customer and banks to choose the release of funds against orders. This allows the customers to purchase online using digital instruments but release the payment to the merchant only after they are satisfied with the quality of the product.

The solution is future proof as it comes with ready support for tokenization, integration with a fraud system, PCI DSS compliance, active-active cluster support for high availability and many other features necessary for long-term success of an ecommerce platform.



## Capabilities:

### Supported Payment Types

IRIS Ecommerce Payment Gateway supports four types of payment by registered merchants: Card, OTC, Direct Debit and MWallet.

- **Cards**

Customers can make payments using debit and credit cards by serving the correct combination of card number and CVV to complete transactions.

- **Over the Counter (OTC)**

OTC transactions enable customers the freedom to 'book now, pay later'. The OTC transaction parks a voucher number and remaining time to settle

the amount, in the merchant portal. The customer can go to an authorized counter and physically settle the payment, completing the transaction.

- **Direct Debit**

Customers are allowed to use the internet banking services of their preferred banks for fund transfer services. Payment Gateway asks for a customer account number and a one-click fund transfer can take place in a safe login environment.

- **Mobile Wallet (Mwallet)**

Mobile Wallets allow customers to pay through the convenience of their mobile phones. Customers only need to input their mobile number for validation purposes.

### Social Media Integration

IRIS Payment Gateway simplifies and integrates payments according to user behavior by enabling merchants to sell products on social platforms thereby immersing themselves into an ecosystem the customers are already familiar with.

- **Twitter Implementation**

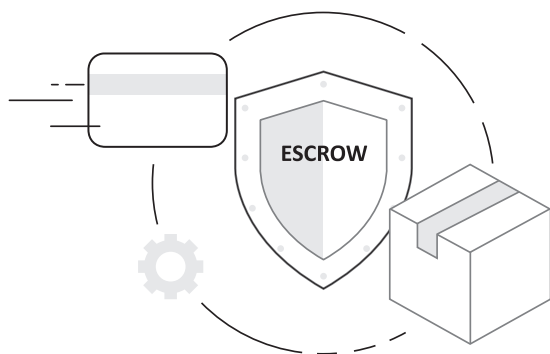
This is a cutting edge feature which allows customers to shop from within Twitter platform. It brings ease to both merchants, who will showcase their products on Twitter; and to customers, who will be able to buy products instantly through Twitter using predefined hashtags.

- **Facebook Implementation**

By making online shopping platforms more social, merchants can tap into a larger customer base and motivate them to have a seamless, hassle-free buying experience. IRIS Payment Gateway offers a high-end feature for its merchants where service providers can redirect a customer onto their online store for shopping directly through the Facebook page.

- **Dispute Management and Escrow**

Payment Gateway helps gain customer confidence by allowing them to raise dispute of purchases, thus creating a trend in online commerce which will benefit the ecosystem and help it increase.



Merchant portals have the freedom to enable or disable Escrows on specific instruments through IRIS Payment Gateway, which supports two modes of Escrow.

- **Customer-Initiated**

A transaction is marked completed when the customer notifies Payment Gateway about the satisfactory delivery of goods through the Customer Portal. In case there is no response initiated by the customer, IRIS Payment Gateway will assume that the goods have been delivered and the customer is satisfied, thereby completing the transaction.

- **Merchant-Initiated**

In this mode, the responsibility of marking transaction complete resides with the merchant using the API provided by IRIS Payment Gateway. The merchant may also reverse the transaction by informing Payment Gateway of failed delivery of goods for any reason. The completion of a transaction triggers payment to the merchant.

## **Security Features**

- **Multiple authentication methods**

The system comes with built-in support for multiple authentication methods which can be selected for different type of instruments based on the best available data.

- **Secure Socket Layer**

A public/private key based 128-bit encryption system enables ecommerce payment gateway to secure all information packets.

- **Time Out**

The web server will automatically close sessions open on Payment Gateway after a specific duration of inactivity.

- **Secure Session Module**

IRIS Payment Gateway uses secure session modules to avoid man-in-the-middle attacks and session hijacking techniques.

- **ETokens**

TPS proprietary algorithm is used to generate eTokens.

- **Encrypted Data**

Checksums are used to ensure integrity of sensitive data and protect it from being updated from outside the application.

- **Captcha**

IRIS Payment Gateway supports addition of captcha on login and registration pages to prevent automated registration or login attacks.

## **Multiple Portals**

- **Customer Portal**

Dedicated interface for IRIS Payment Gateway customers allowing them to raise disputes in case of unsatisfactory product delivery. They can keep track of their orders and online payments. Customers will also have the power to manage (add/ edit / delete) instruments directly from the Customer Portal.

- **Member Bank Portal**

Banks are able to control transactions and set

parameters and constraints pertaining to routine actions. The member bank portal administrators can view a 'user list' without the permission to edit details - user details can only be updated at the central source through the Payment Gateway BackOffice. Reports in multiple formats are also available.

- **Merchant Portal**

It permits merchants to handle certain parameters pertaining to their routine activities. It allows them to refund a transaction in case of any dispute. Merchants can search through transactions with the following input parameters: Date and Time, Card Number and Merchant Account Number (Bill reference number).



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).*

