

CardLess For Illiterate Person

*Solution Document*

**V1.0**

# Introduction

Allied Bank being one of the leaders in E-Banking channel has a vast reach of its delivery channels. ADC being one of the main channels for which expansion strategy revolves around IRIS; TPS enterprise transaction switch that is an Integrated Channel Manager and Payment switch. IRIS provides a cost effective and robust platform to the bank where the bank has introduced various services on the diversified channels.

TPS is a software, systems, and consulting firm specializing in e banking and e-payment products, solutions, and services. Our solutions offer true cost advantages and scalable functionality to deliver a competitive edge for our customers. TPS has been facilitating ABL with technology services i.e. Switch, Internet Banking, Debit Card Solutions, etc.

## Requirement Overview

Following requirements have been raised by bank:

* Customer walks into the branch
* Branch offer one product to customer and initiate card request ( Only for internal Process)

## Solution Overview

Proposed solution will provide the following offerings:

* A new product will be create in IRIS for Card less which will used by Illiterate person
* Customer will not take away any card
* He can use ATM and 1-link services via Bio Verification

## Proposed Architecture



### Process Flow / Activities To Be Done At IRIS

* Customer walks into the branch
* Branch offer one product to customer and initiate card request ( Only for internal Process, customer will not receive any physical card)
* A new product will be create in IRIS for Card less which will be used by Illiterate persons
* Production Cycle will be change for this newly created product and one new stage zero will be added to cater the request
* Generated card will always be at present at this new zero stage so that Customer using IRIS UI will never produce this card even mistakenly
* Card will not be processed by any production cycle stage i-e Embossing, Stationary and Pin Mailer
* Card Status will directly set to be Active against ATM and 1Link Channels
* Customer can use ATM and 1-link services via Bio Verification
* If customer gets another product on same account, this card will be marked HOT as it is working right now

# Assumptions and Constraints

* No new report will be part of scope.
* Two cards cannot be on active status on one account for same product
* Only one separate product will be created for illiterate person
* Production Cycle will be set/modify manually while creating product (as above mention logic will only be use for this product)

# Contact Us

TPS Pakistan and TPS Middle East are two separate legal entities but they have same senior management and work as a single cohort for all regional and international markets. Both TPS Pakistan and TPS Middle East are privately-held limited liability companies owned by key industry individuals.

TPS is based in two countries, the details of which are given below:

* Company Headquarter, Development, Sales and Support Office lies in **TPS Pakistan Private Limited.**
* Regional Sales and Support Office lies in **TPS Middle East FZ-LLC.**

|  |  |
| --- | --- |
| **TPS Pakistan (Pvt.) Ltd.**  **TPS Tower, A-43 Block 7/8**  **K.C.H.S., Karachi 75350, Pakistan.**  **UAN: +92 (21) 111 877 111, Fax: +92 21 34302786** | **TPS Middle East FZ LLC**  **Suite 1204, Aurora Tower,**  **DIC, P.O. Box 502785, Dubai, UAE**  **Tel: +971 4 4264603, Fax: +971 44264605** |
| [**info@tpsonline.com**](mailto:info@tpsonline.com)  [**www.tpsonline.com**](http://www.tpsonline.com) | |

