

SIPA® Payment Solution



Performance Highlights

- Operational Processing Capacity of 15 Million Transactions Daily Online
- Infrastructure for over 20 Million Daily Offline Transaction
- Processing Capacity for 500 Concurrent Transactions Per Second with Standard Payment Switches Response Time
- Identify System Problems and Critical Points and increase system reliability up to 99.95 %
- Issue and Support Capability of over 30 Million Cards
- Support Capability of 500K POS Terminals and 10K ATMs



SIPA® Payment Solution

TOSAN IDCORP SIPA® Payment Solution is an expandable, parametric and peer to peer system. It handles card life-cycle stages for instance issuance, renewal etc. based on EMV/ NSDC standards and terms. Besides SIPA® is a modular and reliable solution which covers customer diverse demands as well as cost reduction returns.

SIPA® Payment system comprises of the following aspects:

- Card Issuance and Management System
- Authorizer Module
- Switch Modules
- Acquirer Module for different terminal types including ATMs, POS Terminals and Kiosks
- Reconciliation, Clearing and Settlement
- FEE Processing Module
- Personalization Module

Ultimately, these modules provides customer connectivity with payment services through electronic channels and payment terminals and on the other hand provides system connections with other payment systems such as National Switches, Payment Service Providers and other banks etc.

On-Air Transportation (Financial)

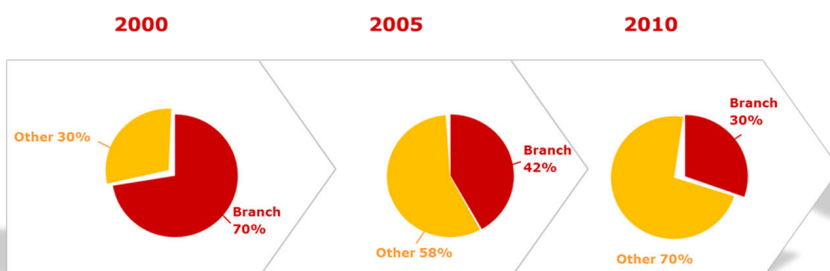
TOSAN IDCORP On-Air® solution for low value payments (LVP) offers contactless payment that can installed quickly and easily with existing POS terminals. On-Air® solution can add demonstrable values for situations where speed and convenience are essential. The On-Air® solution is easy to implement and is interoperable with other systems. In the future, POS terminal vendors are also expected to release new POS terminals with physically integrated contactless readers.

Instant Card Issue

TOSAN IDCORP Instant Card Issue system can satisfy growing consumers demand for faster and more personalized services and enhance customers loyalty. In addition, Instance

More Than 70% of Transactions in 2010 were performed via E-Payment systems.

Source: CR2, Money Transfer & Remittance, 2010



SIPA® Payment Solution Market Coverage Layers

Issuance of cards in branches, eliminates the probable frauds occur when the cards being posted to customer while the customers can shows up the identification documents in the branch. Besides, electronic security restricts access to authorized users and empowers the banks to manage and control the entire process.

Islamic Credit Card

TOSAN IDCORP Islamic Credit Card Solution is a combination of Shariah loans. It starts with Qard-Al-Hasan, no profit loan for a peace of mind period and afterwards the loan associates to other Islamic contracts such as Joalla that could be swapped by any of the other products like Istisna'a.

Although crediting customers account is a complicated process, TOSAN IDCORP Islamic credit card solution users are taking the advantage of a hassle-free automated system in which all the installment Payments and consumers dues are managed accurately.

ATM Application

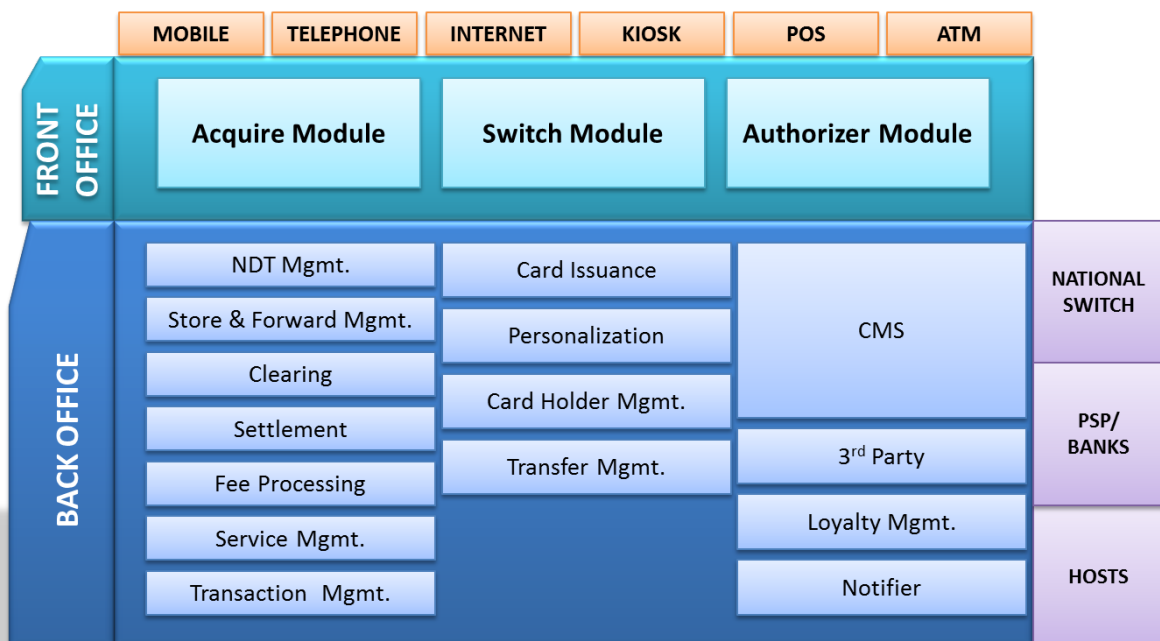
TOSAN IDCORP WOSA/XFS based application comprises of front-end ATM application named YASS® which operates as customer's interface to handle and provide wide range of transactions and ATM controller. This is also a powerful supervision tool for managing, controlling and monitoring automated teller machines remotely.

POS Device Application

TOSAN IDCORP POS Application is a platform free comprehensive application which has been developed for EFT POS terminals. Smart and Magnet Cards are both supported by POS controller and POS application.

Functional Highlights

- Designed For high volume transactions
- Java Infrastructure and SOA
- Reduce load from hardware by batch processing and use of message management mechanism
- Implement appropriate infrastructure in order to provide features such as Immediate Settlement Reception
- Retrofitting system against invalid messages and improper response
- Separation of acceleration based protocols and implementation of latest protocols like ISO93 to facilitate communication with other switches
- Creating switches smart and prevention in phenomenon of error spreading
- Providing a robust and cumulative monitoring system with easy user interfaces
- Load balancing capability in order to increase transaction success
- Facilitate product support and cost reduction by changes in product architecture



About TOSAN®

TOSAN (Formerly known as KISHWARE) was founded in 1999 specializing in the provision of end-to-end banking solutions for both conventional and Islamic financial institutions. TOSAN is the first and market-leading provider of Islamic banking software solution to retail, corporate, private, microfinance and community banks in Iran. The company's goal is to provide banking and payment software solutions to cover the needs of Islamic financial and banking sector.

About IDCORP®

IDCORP Malaysia is a joint venture company with TOSAN which have the exclusive rights to distribute TOSAN's IP in International markets as well as access to its technology and know-how. TOSAN's technology is accessible for IDCORP through access to products, solutions, source codes and technical documentations as well as TOSAN's IT management and resources of expertise and suppliers that have been involved in development of the BANCO in last decade.



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