



# SELF-SERVICE EXPLAINED






Self-service channels have been growing in popularity over the past several years. What was already a growing consumer trend accelerated, as financial institutions looked to reduce reliance on tellers for transactions. As the largest pan-European IAD, Euronet recognized the need for expanded services at the ATM long before. We found that working with ATM vendor specific protocols limited our ability to introduce new services and features

in a timely manner as consumer expectations of self-service evolved.

Ren ATM Management is a powerful, highly flexible ATM Fleet Management solution designed to give you the freedom to manage your ATM channel as it best suits your organization and customer base.

Deploy what you want, where you want, when you want.

## WHAT AN ATM HAS BEEN

-  Limited number of functionalities constrained by **NDC/DDC protocols**; largely limited to balance inquiry cash withdrawal, and deposit
-  **Outdated screens** of DOS era
-  **Rigid system architecture** requiring complex, lengthy and expensive switch level changes for new functionality rollouts



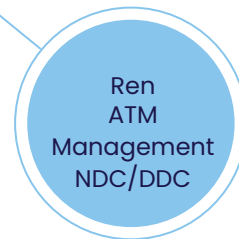
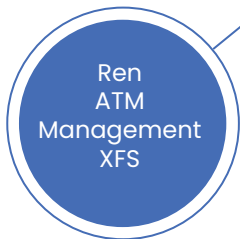
## WHAT AN ATM CAN BE

-  **Multi-function device**; also capable of printing movie and public transport tickets, accepting tax and utility payments, money remittance, as well as a host of other **VASs**
-  **Contemporary screens** of smartphone era
-  **Easy to customize** with rapid rollout of new functionalities

To provide the greatest flexibility, Ren ATM Management has been designed for ATMs utilizing the leading ATM protocols— CEN XFS, NCR/Diebold Direct Connects, and Visa II. Whether you're deploying ATMs utilizing xml screen flows, or host controlled ATMs with states and screens, or even retail ATMs with terminal controlled screen flows or a mix of all three, Ren ATM Management allows you to improve operational efficiency and monitor your entire fleet in real-time with one browser-based user interface.

Ren ATM Management facilitates transaction processing, routing, journaling and reporting. Ren ATM Management is a high availability solution that is compatible with self-service terminals running on Windows 10 operating systems (Windows CE for Retail ATMs). Ren ATM Management is PCI compliant and PA-DSS validated and supports Key Block encryption.

**REN ATM MANAGEMENT PROVIDES THE COMPREHENSIVE TOOLS YOU NEED TO TAKE COMMAND OF YOUR FLEET AND OFFER A RICHER CUSTOMER EXPERIENCE THROUGH NEXT-GENERATION FEATURES & DESIGN CONCEPTS**



- Supports NCR, Diebold/Wincor, Hyosung and other ATMs using XFS protocol
- WYSIWYG screen design and design updates via included Ren Self-Service Designer Module including video
- Targeted Campaigns and schedule management
- Uses Euronet EMV Kernel
- Remote commanding of ATMs, including RKL
- Supports file uploads/downloads to the ATM
- Cash Recycling
- Card-less transactions
- Real-time monitoring and management of ATMs via web-based UI (ATMS Portal)

- Supports retail ATMs running Visa II protocol
- Real-time monitoring of ATMs via included web-based UI (ATMS Portal)
- Support EMV transaction processing (ATM Vendor kernel)

- Supports ATMs emulating NCR, Diebold/Wincor protocols (either NDC or DDC)
- States / Screens functionality using ATMS for screen design
- EMV Transaction Processing
- Campaign Management via CMS tool. (requires a separate license)
- Real-time monitoring and management of ATMs via included web-based UI (ATMS Portal)
- Remote commanding of ATMs



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