

Euronet.[®]
Self – Service
Software



A Single Platform Across All ATM Brands

- Drives Multi-Vendor ATMs, Recyclers and Kiosks on any terminal supporting XFS
- Does not require native protocols NDC,DDC, Procash, etc
- Client-Server Architecture
- Runs on ATMs with Windows 7 or 10, and in processing centers on Windows or Linux
- Active-Active • Full Redundancy • 100% Uptime • Hardware Agnostic • Cloud Compatible
- Existing implementations on NCR, Diebold, Wincor, Hyosung, Hitachi

Simplicity

- Enables remote exchange of files and software
- Deploys the same operations across all ATM brands
 - Simplifies the certification process
 - Removes duplicate development and support effort
 - Enables the introduction of new features quickly
- Screen and Receipt design with WYSIWYG application
- Simulator included
- Minimal software infrastructure required

What do Banks and Processors in Europe, Southeast Asia, Middle East and Africa want from their ATM software today?





Chat GPT Response

- 1. Security:** Banks and processors prioritize robust security measures to protect customer data, transactions, and the ATM network itself. This includes encryption protocols, secure communication channels, anti-skimming mechanisms, tamper-proof hardware, and stringent authentication methods.
- 2. Compliance:** Financial institutions operate in a highly regulated environment, so they look for ATM software that meets the legal and regulatory requirements of the respective countries or regions. Compliance with data protection regulations, such as the European Union's General Data Protection Regulation (GDPR), is of particular importance.
- 3. Integration and Interoperability:** Seamless integration with the banks' core banking systems and other payment networks is crucial. ATM software should support secure and efficient communication protocols to enable real-time transaction processing, account updates, and balance inquiries across different banking systems.
- 4. Multilingual and Multicurrency Support:** Given the diverse customer base in these regions, ATM software should offer multilingual interfaces and support various currencies. This allows customers to navigate the ATM screens in their preferred language and conduct transactions in their local currency, enhancing user experience and convenience.
- 5. Customization and Localization:** Banks often require the ability to customize the ATM software to align with their branding and operational requirements. Localization features, such as localized screens, transaction prompts, and receipt formats, are also sought after to cater to specific cultural and regional preferences.
- 6. Advanced Functionality:** Besides standard cash withdrawal and balance inquiry features, banks may seek additional functionalities such as cash and check deposit, fund transfers, bill payments, mobile top-up, and cardless transactions. These expanded capabilities enhance customer convenience and reduce reliance on physical branches.
- 7. Monitoring and Maintenance:** ATM software should provide robust monitoring and reporting capabilities to track transaction volumes, ATM performance, and security incidents. Remote management and diagnostics tools are essential for efficient maintenance, software updates, and troubleshooting.
- 8. User Experience:** A user-friendly interface, intuitive navigation, clear instructions, and quick transaction processing are essential to ensure a positive user experience. Banks aim to provide seamless and efficient services to their customers while reducing transaction times and minimizing errors.
- 9. Scalability and Flexibility:** ATM software should be scalable to accommodate future growth and evolving customer demands. It should also be flexible enough to incorporate emerging technologies, such as biometrics, contactless payments, QR codes, and mobile wallets.
- 10. Analytics and Insights:** Banks are increasingly interested in ATM software that offers analytics and reporting capabilities. These features provide valuable insights into customer behavior, transaction patterns, and ATM usage, enabling banks to make data-driven decisions and optimize their service offerings.

Security: Banks and processors prioritize robust security measures to protect customer data, transactions, and the ATM network itself. This includes encryption protocols, secure communication channels, anti-skimming mechanisms, tamper-proof hardware, and stringent authentication methods.

- PA-DSS v 3.2
- TLS 1.2 encryption
- Remote Downloads of Security Patches
- TR34 Remote Key Loading
- TR31 Key Block support
- Real-time Monitoring of unusual ATM activity
- Versioning Controls
- Anti-Skimming Device support
- Security Camera



Compliance: Financial institutions operate in a highly regulated environment, so they look for ATM software that meets the legal and regulatory requirements of the respective countries or regions. Compliance with data protection regulations, such as the European Union's General Data Protection Regulation (GDPR), is of particular importance.

- Flexible operating rules enable parametric configuration, compliant with local regulation
- Compliant with GDPR
- API integration with Bank software enables KYC compliance
- Configurable transaction limits



Integration and Interoperability: Seamless integration with the core banking systems and other payment networks is crucial. ATM software should support secure and efficient communication protocols to enable real-time transaction processing, account updates, and balance inquiries across different banking systems.

- Integration with ITM host through ISO 8583 H2H for transaction routing, leveraging existing connectivity to Card Schemes and Core Banking
- Integration through APIs to Banking software, supporting online validation, integration with wallets, e-Banking, etc
- Interfaces for updating:
 - Data Warehouse
 - Ticketing system
 - ATM portal



Multilingual and Multicurrency Support: Given the diverse customer base in these regions, ATM software should offer multilingual interfaces and support various currencies. This allows customers to navigate the ATM screens in their preferred language and conduct transactions in their local currency, enhancing user experience and convenience.

- Multiple Languages supported
- Multiple Currencies supported on same terminal
- Dispensing of FX
- DCC transactions



Customization and Localization: Banks often require the ability to customize the ATM software to align with their branding and operational requirements. Localization features, such as localized screens, transaction prompts, and receipt formats, are also sought after to cater to specific cultural and regional preferences.

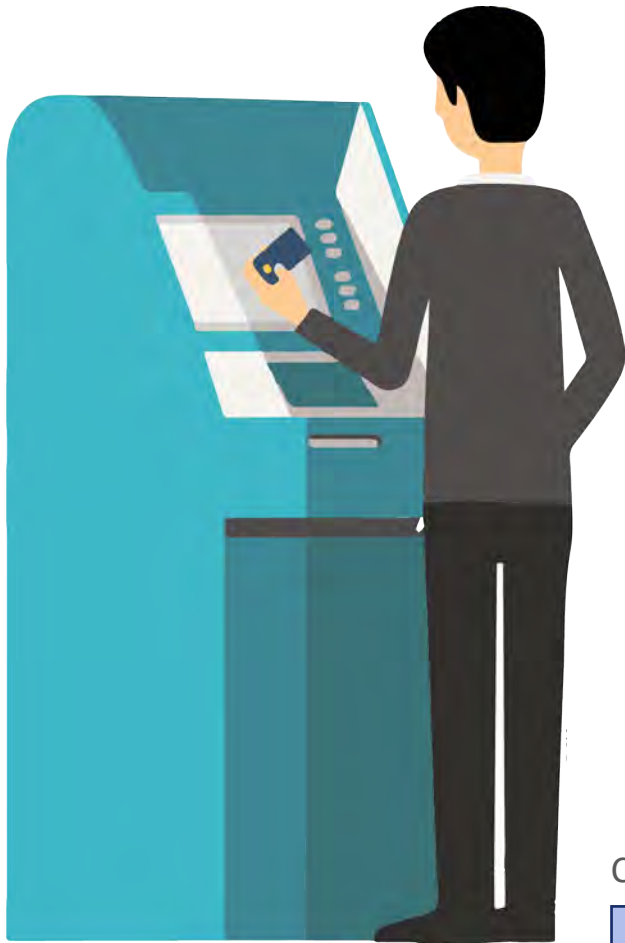
- Ease of creating multiple screens and applying to selected ATMs
- Ability to deploy same screens & receipts with different branding
- Processing rules per Participant or ATM
- Marketing messages applied to selected ATMs
- Transaction types and products tailored per Participant or ATM



Advanced Functionality: Besides standard cash withdrawal and balance inquiry features, banks may seek additional functionalities such as cash and check deposit, fund transfers, bill payments, mobile top-up, and cardless transactions. These expanded capabilities enhance customer convenience and reduce reliance on physical branches.

Dynamic Currency Conversion	<ul style="list-style-type: none">▪ A powerful proprietary DCC engine with proven results across multiple implementations, allows tapping into a lucrative revenue stream
ATM Advertising	<ul style="list-style-type: none">▪ Exploit the ATM potential to promote Bank Products and 3rd Party Offers using the Screens, 2nd monitor and Couponing
Digital Content Sales	<ul style="list-style-type: none">▪ Retail partnerships may be leveraged to transform the ATM into a digital marketplace
Foreign Currency Dispense	<ul style="list-style-type: none">▪ Our multicurrency functionality enables the dispensing of foreign and local currency by the same ATM
Card-less Payouts	<ul style="list-style-type: none">▪ Enables cardless cash payouts for payment remittance, redemption of rewards, or of gaming winnings.
Contactless Payouts	<ul style="list-style-type: none">▪ Engage the consumer with contactless technology; open new banking options for consumer segments such as millennials
Coin/Notes/Check Deposits	<ul style="list-style-type: none">▪ Use Cash and Check Deposits, and Cash Recycling to optimize operational costs and facilitate consumers and retailers
Bill Payment, Charity, Insurance	<ul style="list-style-type: none">▪ Consumers may pay utility bills at the ATM using card or cash; make charity donations or pay insurance premiums. Payments may be based on Bar/QR code scanning, or manual entry of biller information
Transit and Event Ticketing	<ul style="list-style-type: none">▪ Consumers may purchase tickets for public transit, or their favorite events or attractions, adding further to consumer options and convenience
Prepaid Top up	<ul style="list-style-type: none">▪ The ATM becomes an additional channel to re-load prepaid cards, buy mobile airtime, or purchase prepaid content

ATM Maturity Model



Monitoring and Maintenance:

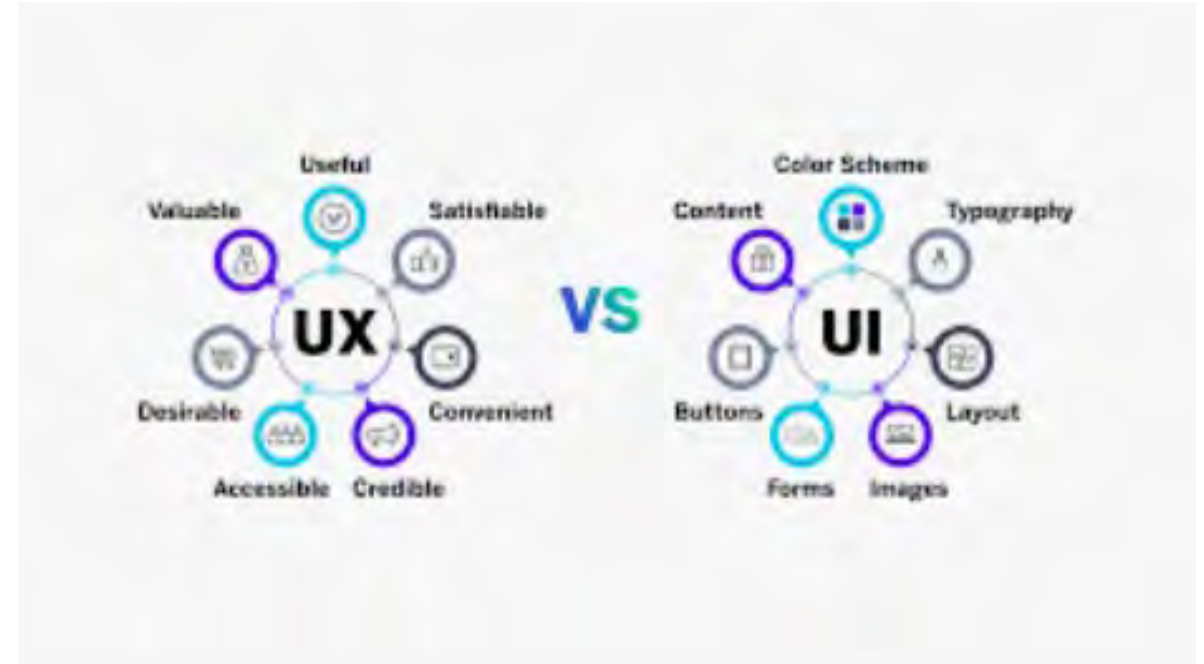
ATM software should provide robust monitoring and reporting capabilities to track transaction volumes, ATM performance, and security incidents. Remote management and diagnostics tools are essential for efficient maintenance, software updates, and troubleshooting.

- Browser-based Portal including Dashboard
- Single Portal for real-time monitoring and configuration of entire fleet
- Campaign creation and management
- Remote download of software, new screen-flows and campaigns
- Remote Retrieval of Electronic Journal and Error Logs
- Audit Logs / SLA reporting
- Cassette and Cash Levels, filtering low cash ATMs
- Overview of Transactions and ATM Statuses
- Real-time monitoring of hardware components
- Remote Key Management
- Incidents and Alerts
- Remote Commanding
- Inventory Overview

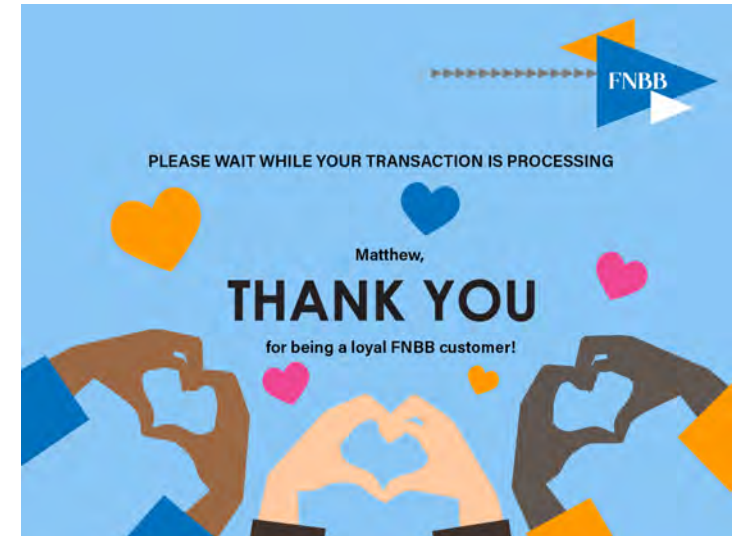
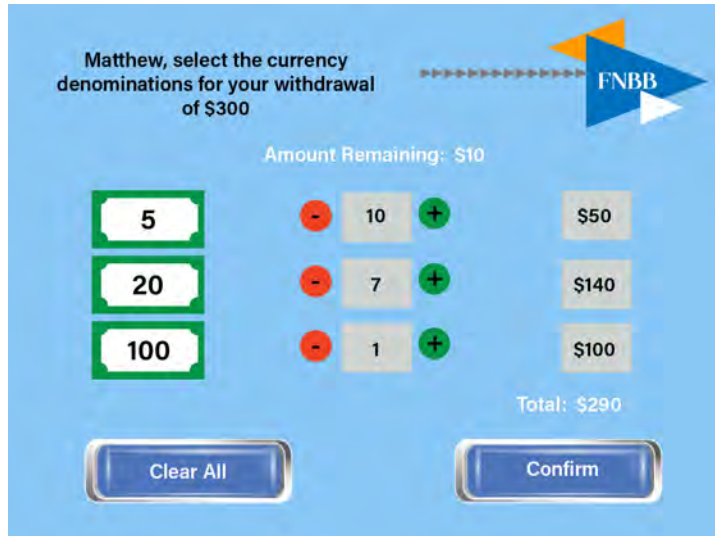


User Experience: A user-friendly interface, intuitive navigation, clear instructions, and quick transaction processing are essential to ensure a positive user experience. Banks aim to provide seamless and efficient services to their customers while reducing transaction times and minimizing errors.

- Ease of screen design enables marketing personnel to enhance the terminal screens and offer optimal UX
- Screens may include multi-media, videos or pictures, images, logos
- Personalized messages
- Preferred Transactions
- Targeted or Generic Advertising Promotions
- Voice Guidance
- Community Messages
- Collection of Customer Feedback or Contact Details



Key Features





Interactive Promotions

Sometimes all the pieces just fall into place...

You're Preapproved for a personal loan from **FNBB**

Select "I'd like to know more" to have a FNBB loan specialist contact you.

Not today, thanks. | I'd like to know more.

FNBB logo with arrow

Please enter your contact phone number and press CONFIRM

XXX-XXX-XXXX

Confirm

FNBB logo with arrow

Thank you for your confirmation.

An FNBB loan specialist will be contacting you shortly.

FNBB logo with arrow

Scalability and Flexibility: ATM software should be scalable to accommodate future growth and evolving customer demands. It should also be flexible enough to incorporate emerging technologies, such as biometrics, contactless payments, QR codes, and mobile wallets

- Scalability by adding extra servers as fleet/transactions grow
- Option to host in the Cloud
- Single implementation on the Client accommodates:
 - New features and products
 - New terminal types
 - New hardware components
- Simple enhancement of screen flow, or differentiation of screens per group of ATMs, leveraging capabilities of Designer and remote file download
- Easy integration with Bank systems through APIs



Analytics and Insights: Banks are increasingly interested in ATM software that offers analytics and reporting capabilities. These features provide valuable insights into customer behavior, transaction patterns, and ATM usage, enabling banks to make data-driven decisions and optimize their service offerings

- Dashboard on Portal
- Standard Reports on Transactions, Cash Levels, Campaign Feedback, Cards Retained, etc
- All portal screens exportable in CSV
- Interface to Data Warehouse
- SLA Reporting
- Audit Trail
- Inventory





Take Your ATM Services to the Next Level

Developed by Euronet

Currently deployed on more than 50,000+ ATMs worldwide:

- Euronet's Pan-European Independent ATM Network, the largest in Europe
- Largest Independent ATM Network in Philippines
- Euronet Outsourcing Services Provider in the US (Dolphin Debit)