

BankWORKS ATM

ATM Management and Controlling - Real-time authorisation and management

Automated Teller Machines (ATMs) are an essential service to people who have come to depend on having 24x7 access to cash and banking services. The most popular interaction between the Bank and its customers is through the ATM and if used wisely, this channel can become an excellent market differentiator and revenue generator.

ATMs require the implementation of a centrally deployed middleware solution that acts as an interface between the host system and the ATMs. The BankWORKS ATM solution allows you to cost-effectively manage your dispersed ATM network centrally and to customize the ATM interaction for cross selling and added services.

ATM Controller

Your image with cardholders will depend greatly on the reliability, efficiency and security of your ATM network as well as the services offered through these devices. **BankWORKS**® ATM Network Controller software provides non-stop real-time communication between your ATM devices and bank card application (Host), complying with the latest communication standards such as ISO8583, DDC, NDC+ and encryption techniques (3D secure) in conjunction with **BankWORKS**® On-Line authorisation switch (CommServer).

The **BankWORKS** ATM Controller offers complete transaction flexibility to optimize available transaction types between Host and ATM. It features real-time account authorization, comprehensive support of EFT transactions, multi-currency account handling, personalized account listing, envelope deposit etc.

The **BankWORKS** ATM controller also supports bunch note acceptance at ATMs, a fully automated deposit facility which counts and checks a cash deposit and clears the fund in real time.



ATM Management

The ATM Management module allows Banks to update ATM software and configurations remotely and in real time without having to send technicians on site. Banks can therefore add new services to their ATMs quickly and concurrently.

It allows you to have an instant status of every ATM in your network allowing you to see the levels of cash in their cassette and possible technical problems with the ATM to minimize on their downtime.

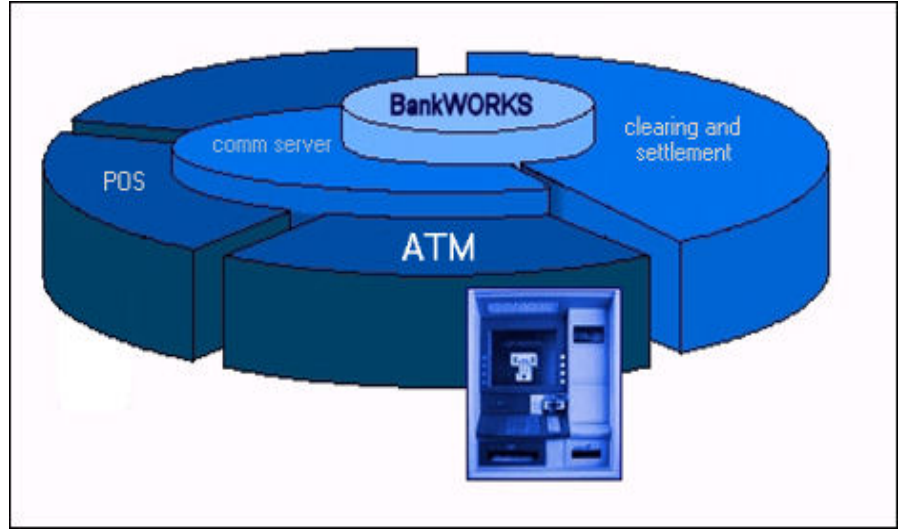
Adding new ATM devices from your network to the **BankWORKS** ATM solution is simple and completed within minutes allowing Banks to accommodate their growing network without downtime.

Technology

The *BankWORKS* ATM solution support all leading ATM devices and standard protocols including many country-specific custom protocols and is fully EMV compliant. The modules are designed to deliver 24x7 availability, PCI security standards and to handle a large number of ATMs.

The solution can be deployed as a standalone solution or integrated with the *BankWORKS* card management solution to achieve full transaction routing, authorisations, settlement, interchange, card management and security. The *BankWORKS* ATM system architecture is highly user configurable and compliant with Windows 2003 server providing organizations a fail-safe, high-performance solution.

The design also supports modular growth to support your growth in transaction volumes and the short time-to-market flexibility that allows you to add new functionality according to your changing business requirements.



RS2 Expertise

RS2 specialise in the delivery of an end-to-end solution for the card and payment industry. The systems are certified with the major card schemes, support multi-currency and multi-institution, are PCI compliant and offer many country specific interfaces. By choosing RS2 products you gain access to 20 years experience, multi-region knowledge and a team committed to customer service.

Deploying an ATM solution means that many systems need to come together and our experience, flexible design and commitment to your success will be an invaluable investment for a successful project implementation.

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Key Features

- Multi-banking support for service provider installations
- Supports a wide range of ATM devices
- Bunch Note Acceptance (BNA)
- Check and cash deposit
- Multi-currency
- E-Voucher support such as mobile top-ups
- Bill payment
- 3-DES and MACing
- End of Day settlement
- Acquire products from all Global Card Schemes
- Networked to provide fault tolerance and scalability
- Receipt configuration
- Supports a wide range of industry standard protocols, including asynchronous dial-up, X.25 and TCP/IP
- Supports Hybrid technologies (Chip and magnetic Based)
- Supports most popular message formats NDC+ and DDC
- Flexibility to support specific required message formats