

**ASS ECO**

**SOUTH EASTERN EUROPE**

# ATM Banking After 50 Years

Outside of the box

# Agenda

- ATM – cash box machines
- Outside of the box
- Inovative ATM architecure
- Merchant cash collection
- Portal
- Harmony
- Summary

# ATM – cash box machines

# ATM – cash box machine

- Device for automated dispense/deposit of cash through a simple centralised authorisation and user authentication by payment card



# History

- **John Shepherd-Barron** on 27 June 1967 Barclays Bank in Enfield Town in North London
- PIN is in use since 1965
- Embossed carbon fiber PIN storage
- Slightly radioactive ☺



# What has been changed?



**196... - 201...**



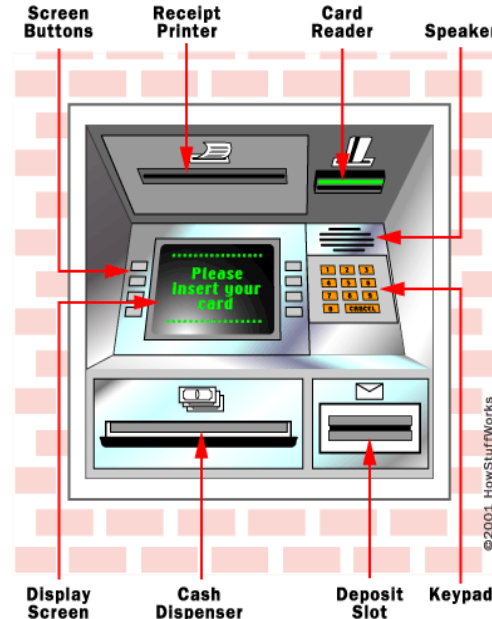
# ATM Transaction Set

## STANDARD

- Cash dispensing
- Balance enquiry
- Balance print
- Mini statement
- Envelope deposit
- Pin management
- Mobile voucher

## MODERN

- Mobile top-up (on line)
- Bill payment, offline via barcode
- Bill payment and presentment, online
- P2P transactions,
- Cash in deposit (intelligent)
- Foreign money exchange
- Coin dispense
- Give change
- Dispensing leaflets
- Multy Currency dispense
- Statement print
- Payment of current bank obligations towards bank
- Bill payment based on OCR



## FUTURE

- mCash
- Lottery
- Ticketing, buying and/or selling tickets
- New account opening
- Scan payment order
- Call to service center
- Loans generation
- Card replacement
- Social financial services
- Digital wallet
- Social network extension

## KYC

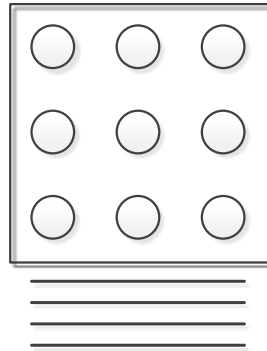
- Personalized & unique customer experience
- Campaign management
- Contact collector
- eReceipt



Short brake – think !

# Puzzle

Try to connect all 9 dots with only 4 straight strokes/lines



A man with curly hair, wearing a grey jacket over a white shirt, is smiling broadly and high-fiving several people whose hands are visible in the foreground. The background is a blurred office environment with a desk lamp.

Think outside of the box

# ATM is more than just a dispenser, it is an Automatic Teller Machine

- Ticket dispense
- Voucher dispenser
- Ticket printer and dispenser
- Direct channel with customer
  - Sales channel
  - Informative channel
  - Online live communication channel
- Payment point
- Exchange office
- Point for loan request/approval
- etc

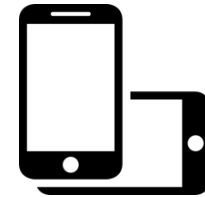


# Know Your Customer Approach

- ***Concept of Personalisation***
- ***Tailored and Unique Customer Experience***
  - *Personalised Transaction Screens*
  - *Preferred Language*
  - *E-Receipt*
  - *Fast Cash*
- ***Campaign Manager***
- ***Universal Customer Channel Experience***



# Omnichannel Integration





# Branch redesign

... support the trend toward open service by securing cash in the branch

Past



Present



Future



No bullet-proof glass

Flexible branch staff

Higher security

Less/no fraud

Enhanced branch attractiveness

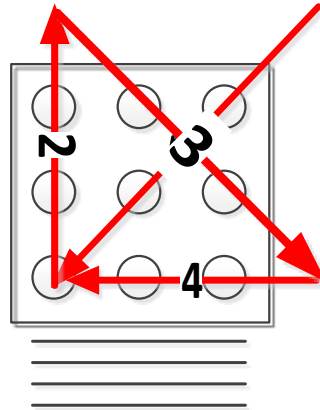
Improved customer service

No teller discrepancies

Elimination of post-processing

# Think outside of the box

All 9 dots connected with only 4 straight strokes/lines



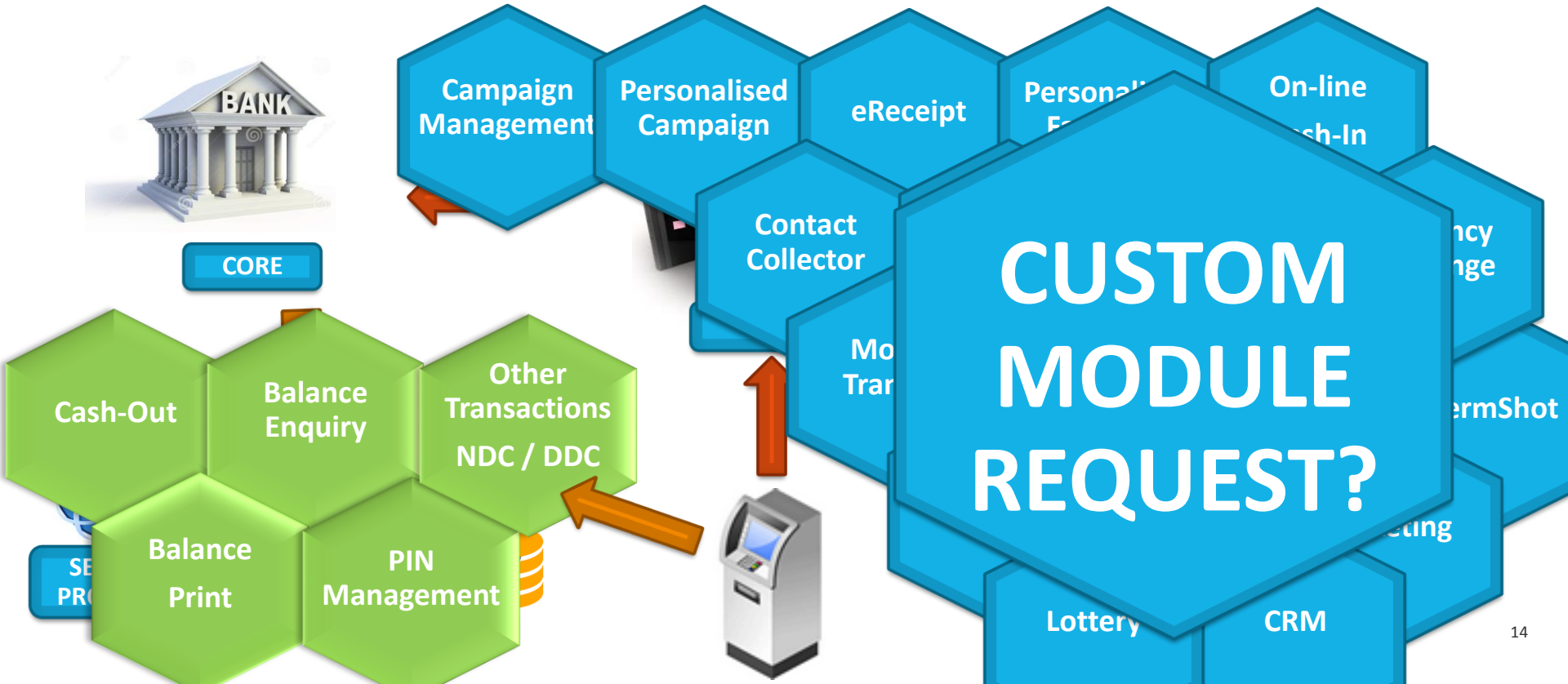




Inovative ATM architecture

# TermHost Advanced Modules

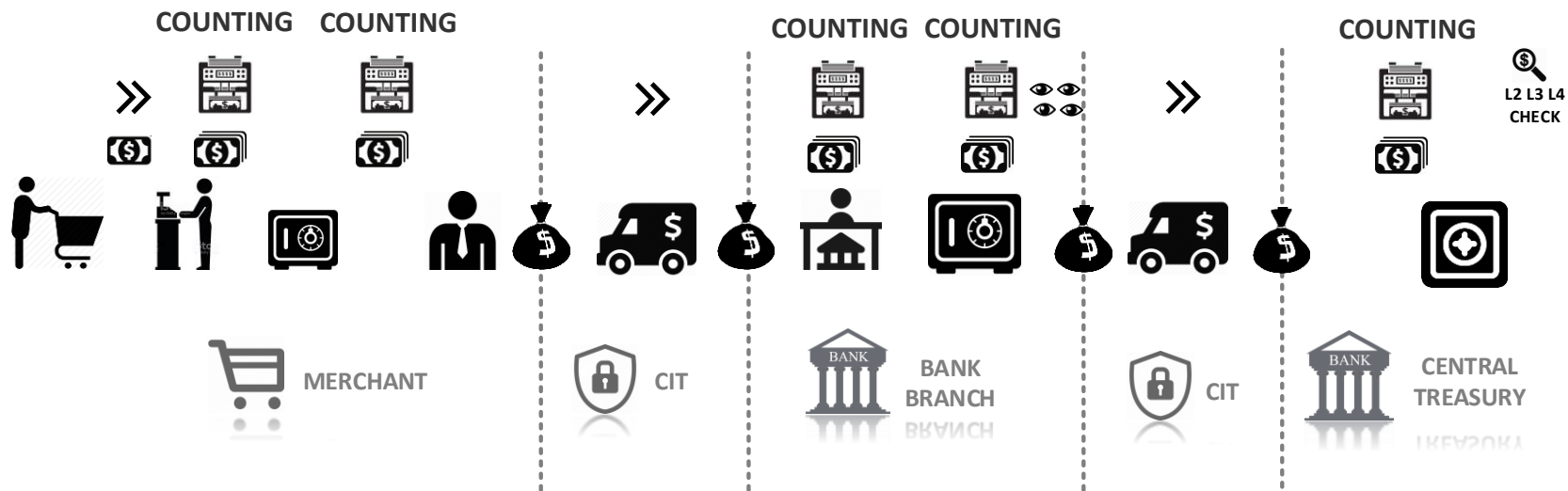
Standard set of ATM Functionalities



# Merchant cash collection

# Merchant Cash collection

## How we see it today



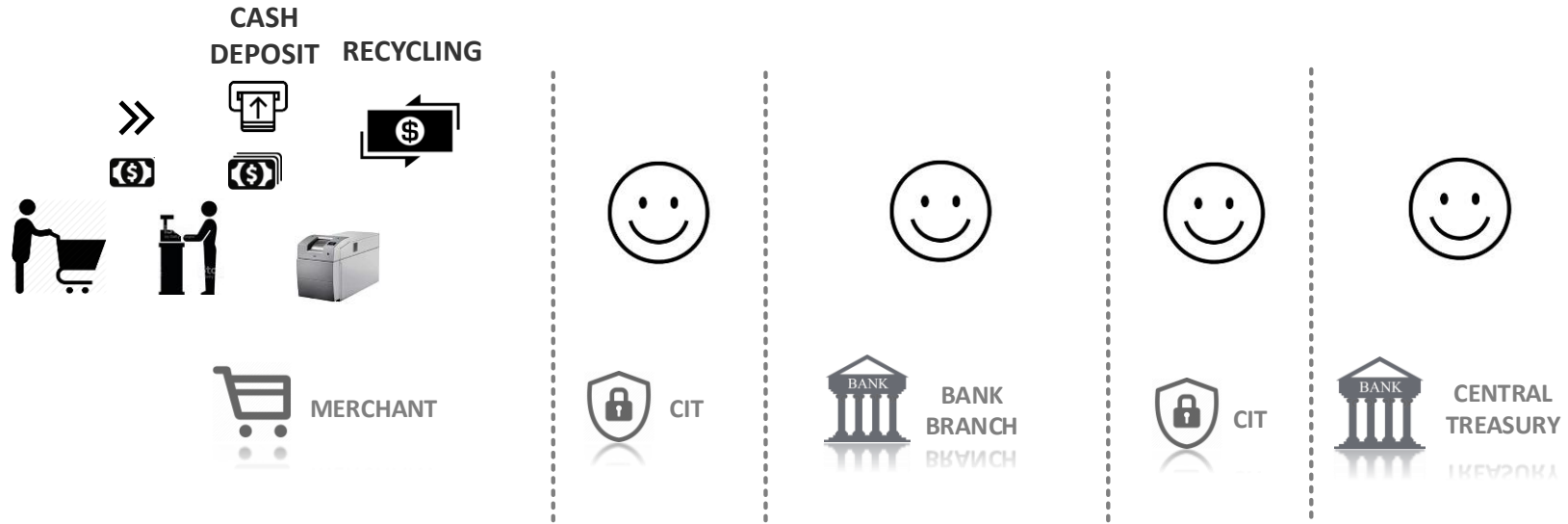
# Merchant Cash collection

How we see it tomorrow



# Merchant Cash collection

## How we see future



# Cost / benefit

|                                      | Existing    | Proposed      |
|--------------------------------------|-------------|---------------|
| <b>Merchant</b>                      |             |               |
| Money handling costs                 | <b>HIGH</b> | <b>LOW</b>    |
| Money counting costs                 | <b>HIGH</b> | <b>NONE</b>   |
| Money keeping costs                  | <b>HIGH</b> | <b>NONE</b>   |
| High money insurance costs           | <b>HIGH</b> | <b>LOW</b>    |
| Number of employees costs            | <b>HIGH</b> | <b>LOW</b>    |
| Cost of ATM/ATS rental or possession | <b>NONE</b> | <b>MEDIUM</b> |
| Company liquidity                    | <b>LOW</b>  | <b>HIGH</b>   |

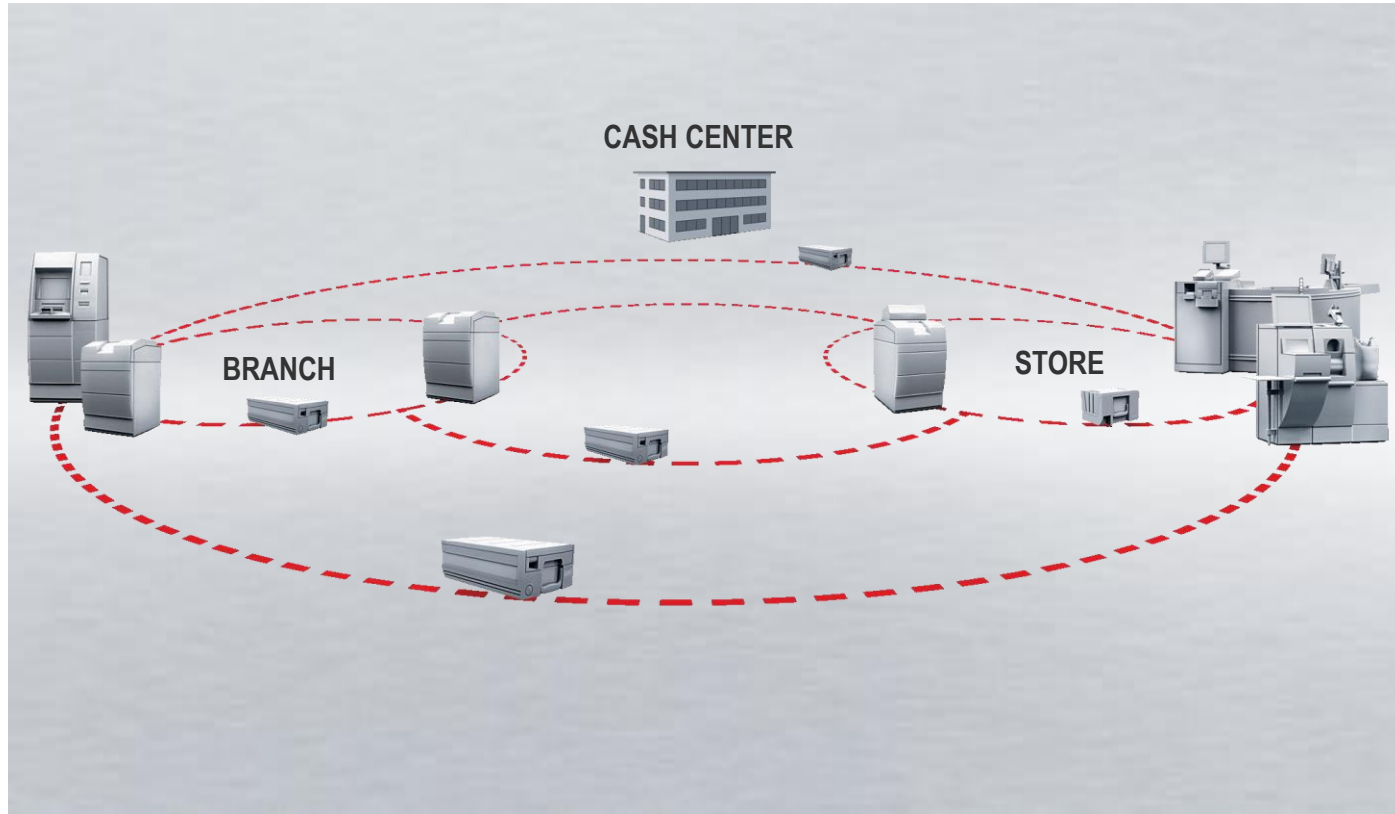
# Cost / benefit

|  | Existing       | Proposed       |
|--|----------------|----------------|
| <b>CIT company</b>                         |                |                |
| Money insurance costs                      | <b>HIGH</b>    | <b>LOW</b>     |
| Money transport costs                      | <b>HIGH</b>    | <b>LOW</b>     |
| <b>Bank branch</b>                         |                |                |
| Money administration cost                  | <b>HIGH</b>    | <b>NONE</b>    |
| Money available on the account             | <b>DELAYED</b> | <b>INSTANT</b> |
| Money handling, holding and counting costs | <b>HIGH</b>    | <b>LOW</b>     |



# Cash Cycle Management™ Solutions

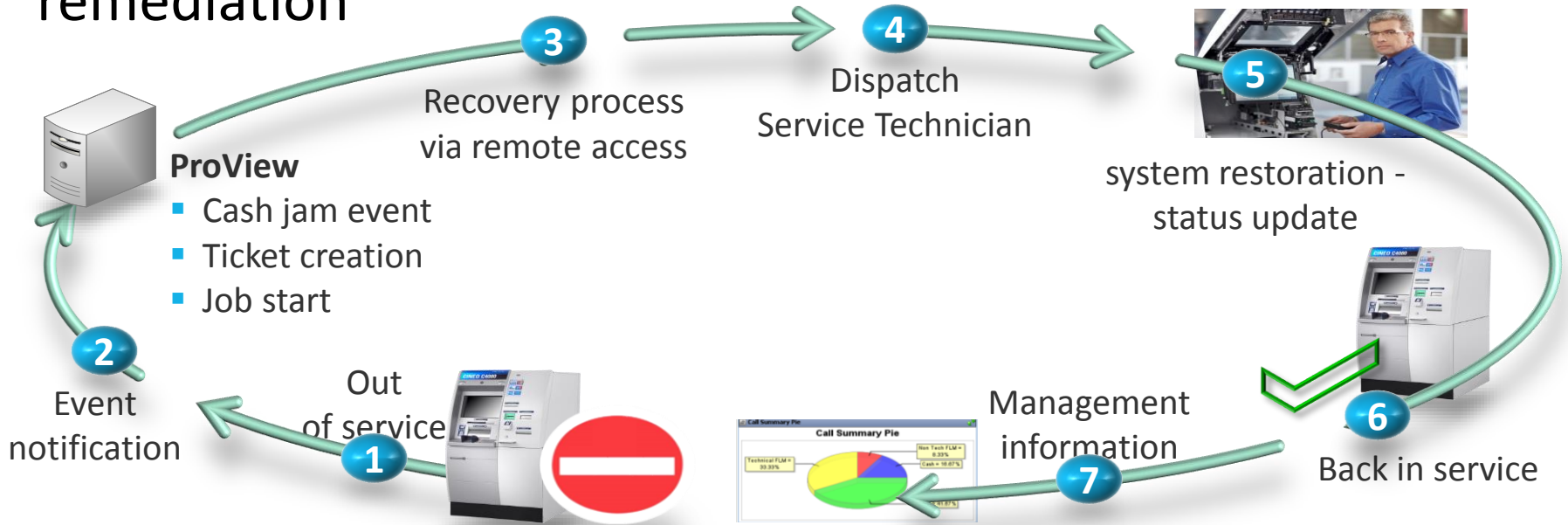
## Cash Cycles





ATM portal

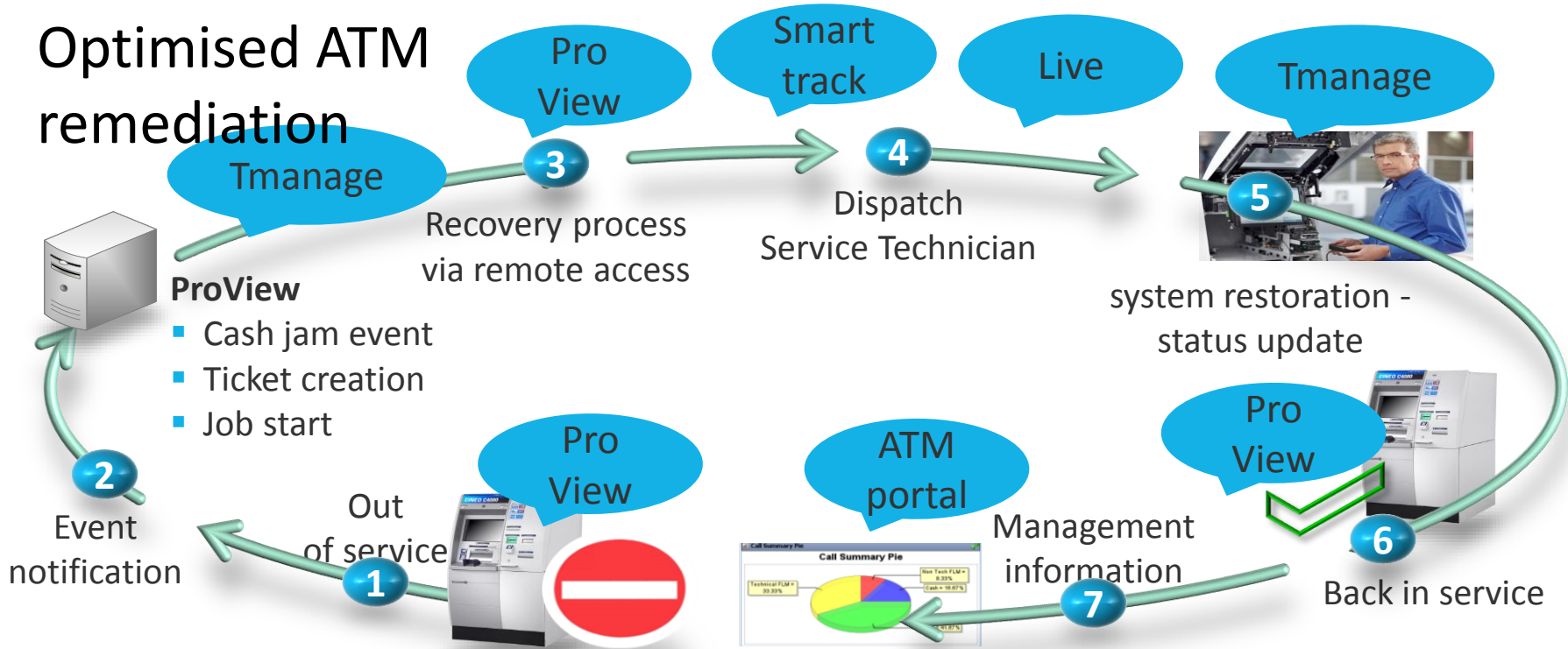
# Optimised ATM remediation



## Your benefits

- Improved customer service through higher availability
- Cost reduction through process automation
- Reduced service technician onsite visits through remote access

# Optimised ATM remediation



## Your benefits

- Specialised tools developed for the specific purposes
- Used and parametrised by experts
- Improved by our experience and know-how

# Reporting portal



## Our service

*ATM reporting application provides You next new features:*



### Technical reports

*Availability technical report for Your ATM network*



### Service reports

*Availability service report for Your ATM network*



### Disputed transactions

*Disputed transactions report form Your ATM network*



### Counters settlement

*Counters settlement report for Your ATM network*



### Cash report

*Cash report for Your ATM network*



### Tmanage and Monitoring

*Access to Tmanage and Monitoring applications*

# Availability - Technical view

## Availability - Technical Report

Search

Export

### ATM Availability - Technical Report

Select input parameters for report

Reporting period start



3h 37m 26s

**Component**

**Component Availability [%]**

Host Communication

99.92

Status Cassette1

99.6

**Event Id**

**T-Manage Id**

**Start time**

**End time**

**Duration**

**Pending time**

680735

14.06.2016 08:28:01

14.06.2016 08:46:48

18m 47s

683471

16.06.2016 06:30:35

16.06.2016 08:00:00

1h 29m 25s

683472

16.06.2016 08:00:00

16.06.2016 08:51:51

51m 51s

684171

16.06.2016 14:40:48

16.06.2016 14:40:58

10s

751101

27.06.2016 16:48:50

27.06.2016 17:05:14

16m 24s

Status Cassette2

99.94

Application Status

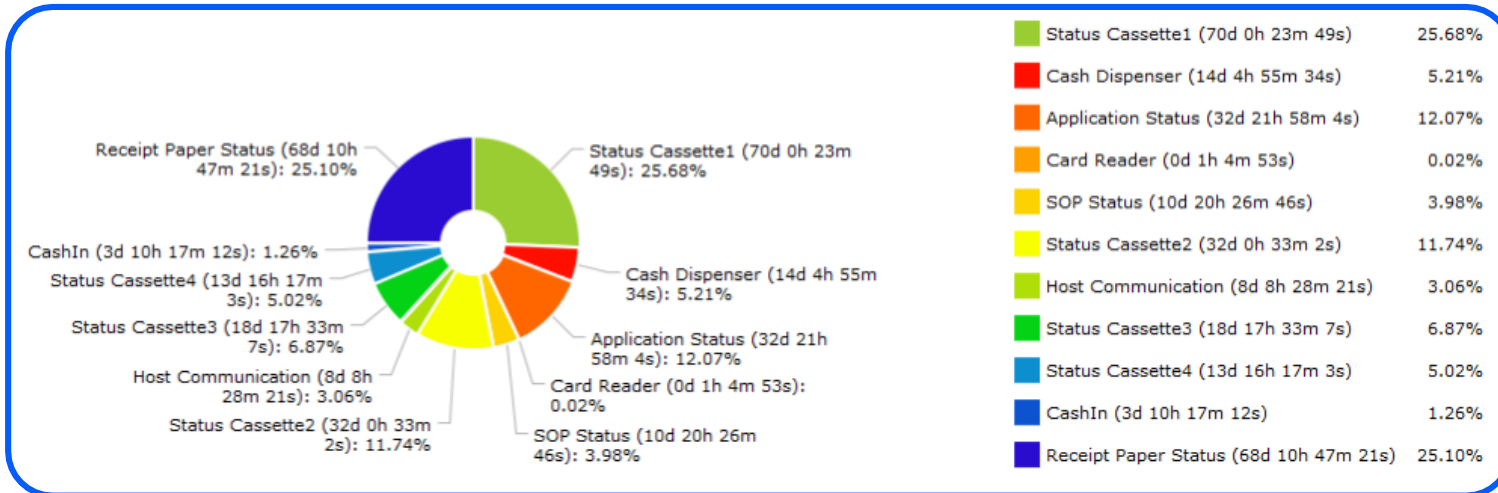
99.55

SOP Status

99.74

# Availability - Technical report

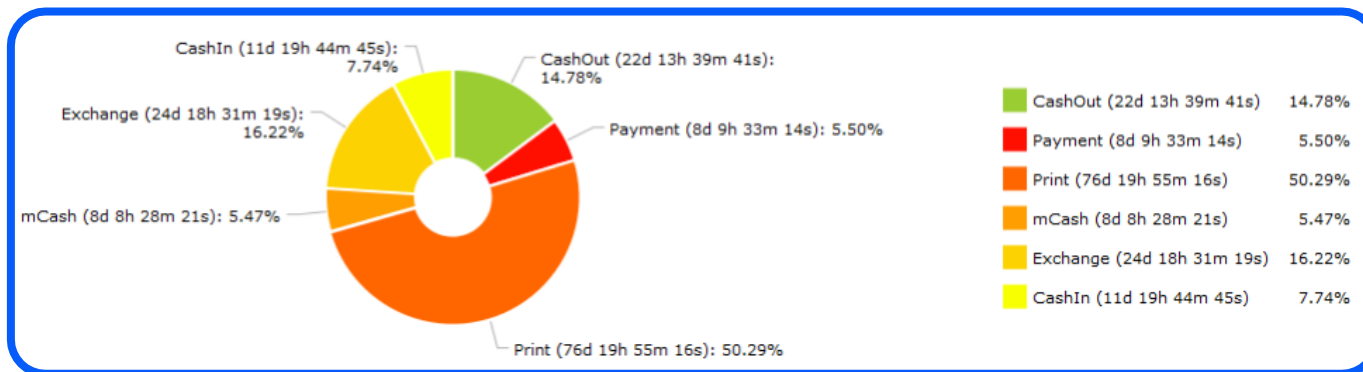
## Availability - Technical Report





# Availability - Service report

## Availability - Service Report





# Disputed transactions

## Disputed Transactions Report Select input parameters for report

Reporting period start

01.01.2015



Reporting period end

06.03.2015



Terminal Id

TERM0001

Transaction Types

(all)



| Disputed Transactions Report |                        |   |           |                |                      |              |              |
|------------------------------|------------------------|---|-----------|----------------|----------------------|--------------|--------------|
| Creation date/time           | 6.3.2015. 15:05:47     |   |           | Created by     | DOMAINpetar.petrovic |              |              |
| Reporting period             | 1.1.2015. to 6.3.2015. |   |           |                |                      |              |              |
| Terminal ID                  | Date                   | Time  | Type      | Dispute Reason | Amount In            | Amount Out   | App. Code DS |
| TERMID001                    | 26.1.2015.             | 06:26   | CASHOUT   | RETRACTED      |                      | 1.000,00 RSD | 123456 ☐     |
|                              |                        | 08:18   | CASHOUT   | RETRACTED      |                      | 5.000,00 RSD | 234561 ☐     |
|                              |                        | Denomination structure: OUT:RSD:2000:2;OUT:RSD:1000:1 |           |                |                      |              |              |
| TERMID004                    | 28.1.2015.             | 09:29   | CASHIN    | UNKNOWN        | MLT                  |              | 114455 ☐     |
|                              |                        | 11:45   | CASHOUT   | RETRACTED      |                      | 200,00 EUR   | 345612 ☐     |
| TERMID004                    | 27.1.2015.             | 21:25   | CASHOUT   | NOTPRESENTED   |                      | 400,00 EUR   | 654321 ☐     |
|                              |                        | 22:25   | CASHIN    | UNKNOWN        | 3.500,00 RSD         |              | 425458 ☐     |
| TERMID033                    | 28.1.2015.             | 02:26   | CASHOUT   | RETRACTED      |                      | 3.000,00 RSD | 675424 ☐     |
|                              |                        | 07:24   | CASHIN    | ERROR          | 1.000,00 RSD         |              | 245172 ☐     |
|                              | 26.1.2015.             | 22:25   | CASHOUT   | ERROR          |                      | 1.500,00 RSD | 456123 ☐     |
|                              |                        | 12:26   | CASHIN    | ERROR          | 50,00 EUR            |              | 312424 ☐     |
| 29.1.2015.                   | 12:27                  | CASHOUT   | RETRACTED |                | 7.000,00 RSD         | 561234 ☐     |              |

Page 1 of 1

# Cash report

Business name and head office: TELENOR

Reporting period: 2016-08-01 - 2016-08-31

Export

Select  
currency:

CHF



Cash reports consists of the following reports:

- Monthly cash report, according to regulation of National Bank
- Periodic cash report per ATM

Bills

| Denomination  | Total paid out | Total paid in |
|---------------|----------------|---------------|
| 10 EUR        | 0              | 514           |
| 20 EUR        | 20             | 203           |
| 50 EUR        | 0              | 140           |
| 100 EUR       | 20             | 47            |
| <b>Total:</b> | <b>40</b>      | <b>904</b>    |

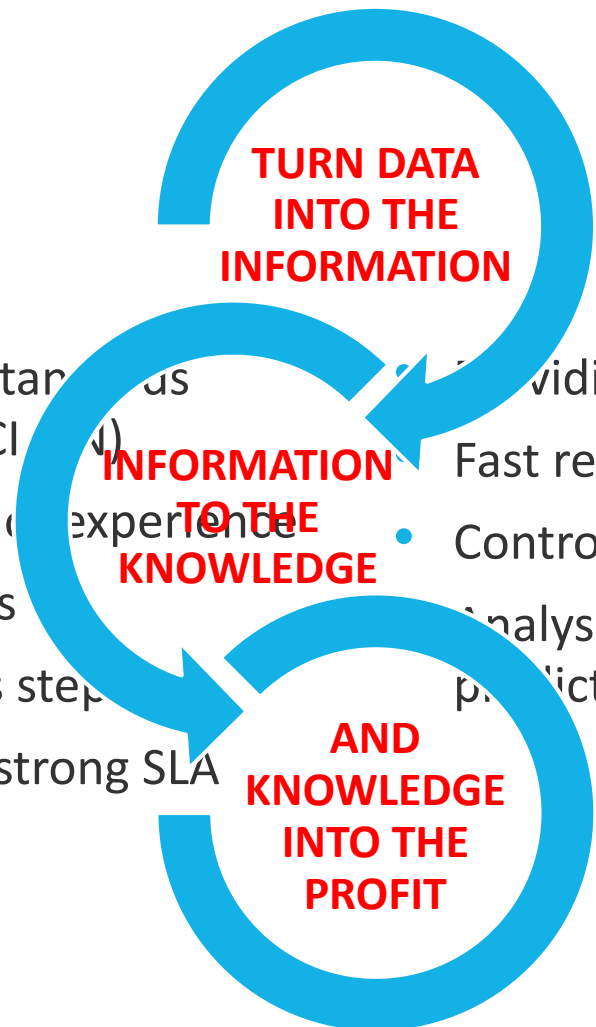
# Pricing

|                             |                     |
|-----------------------------|---------------------|
| Setup, initial fee          | up to 2000 EUR      |
| • Availability report       | 5 EUR / ATM / Month |
| • Reconciliation report     | 5 EUR / ATM / Month |
| • Cash report               | 5 EUR / ATM / Month |
| • ...and also in the future |                     |
| • Profitability report      | 5 EUR / ATM / Month |
| • KPI report                | 5 EUR / ATM / Month |

# Summary

## Why Asseco Solution?

- Inline with various standards (ISO, PCI DSS and PCI) providing high availability
- More than 15 years of experience
- Optimised processes
- Transparent process steps
- Capable of keeping strong SLA
- Fast response and recovery time
- Controlled and customizable reports
- Analysing current data used for further predictions and improvements

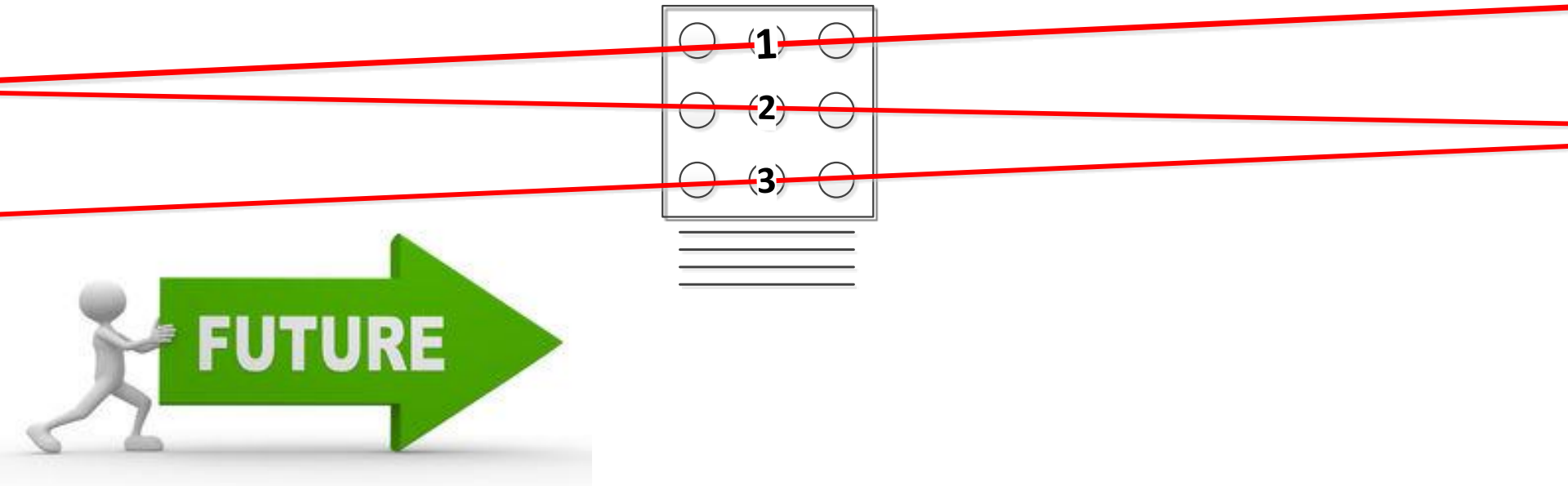


We created a harmony of  
managed ATM services  
Together, we can make a  
symphony of ATM network  
operations

And what is next from  
Asseco SEE?



Try to think outside of the box – also in the future



# Thank you

[asseco.com/see](https://asseco.com/see)

**Igor Matijaš**

[Igor.matijas@asseco-see.rs](mailto:Igor.matijas@asseco-see.rs)




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for demanding  
business.

**assecO**

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