BankWorld ATM is a best-in-class solution which exceeds expectations by not only offering the advanced services customers want such as bill presentment, fast loans and money vouchers at the ATM, but also a cutting-edge personalised customer experience. With significant recent upgrades thanks to BankWorld ATM 5, your bank can stay ahead of the game by allowing customers to bank their way with enticing animation and graphical effects. With BankWorld, the ATM now follows on from customers own personal gadgets and incorporates navigation through screen swiping, carousel screens and many other user friendly actions.

A host of innovative transactions and services

Most ATMs around the world only offer the same shortlist of core transactions. While branches can offer many more, they do so at a much higher cost of service. A BankWorld-powered ATM enables a wealth of new transactions that can reduce costs by migrating transactions to the ATM, generating revenue and enhancing customer satisfaction.

A sample of some of these innovative services include:

- Segment-specific transactions and branding
- Pre-approved offers and actionable adverts
- Bill presentment and payments
- Cardless ATM access for customers through one-time SMS passwords or biometric authentication
- Cardless ATM services opened up to non-customers
- Cash withdrawal for P2P Mobile Payments or one-time SMS passwords or biometric authentication
- Bill presentment and payments
- Mobile top-up
- Fund transfer
- Envelope in / out
- Cash in / out

BankWorld allows you to provide advanced transactions to your customers. Below is a sample of just some of these transactions and services.

### BANKWORLD ADDED VALUE TRANSACTIONS AND SERVICES

<table>
<thead>
<tr>
<th>Standard Transactions</th>
<th>Money Movement</th>
<th>User Experience</th>
<th>Notifications &amp; Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in / out</td>
<td>Personalised remittances</td>
<td>Relevant segmented offers</td>
<td>Consolidated view of all accounts and cards</td>
</tr>
<tr>
<td>Cheque in / out</td>
<td>Bill retrieval</td>
<td>ATM Card On/Off control and notifications</td>
<td>Full statement</td>
</tr>
<tr>
<td>Envelope in / out</td>
<td>Instant loan, salary advance and pre-approved loans</td>
<td>Personalised payments using nicknames</td>
<td>Notification management</td>
</tr>
<tr>
<td>Balance enquiry</td>
<td>Pay day loans</td>
<td>Request design in portrait and landscape</td>
<td>Capture mobile number</td>
</tr>
<tr>
<td>Mini-statement</td>
<td>E-cheque purchase / redemption</td>
<td>Secure cardless access to the ATM</td>
<td>Stop a cheque or standing order</td>
</tr>
<tr>
<td>Fund transfer</td>
<td>Person to Person mobile payment / cash out</td>
<td>ATM services available for non-customers</td>
<td>Stop a credit card</td>
</tr>
<tr>
<td>Pin change</td>
<td>Pre-paid cards recharge</td>
<td>Instant additional account openings</td>
<td>Increase credit limit</td>
</tr>
<tr>
<td>Mobile top-up</td>
<td>Card to Card transfer</td>
<td>Security control turn card on/off</td>
<td>Register for internet or mobile banking</td>
</tr>
<tr>
<td>Bill Payment</td>
<td>Currency exchange at the ATM</td>
<td>Self-service requests: cheque book</td>
<td>Update personal details</td>
</tr>
<tr>
<td></td>
<td>Cash out from remittance company, Western Union, MPESA...</td>
<td>Navigation through screen swiping and carousel screens</td>
<td></td>
</tr>
</tbody>
</table>

**BANKWORLD ATM BENEFITS**

- **Cut Costs**
  - Cardless access at the ATM
  - Straight through processing to the back-office
  - Lower costs through remote administration
  - Shorter time to roll out products
  - Once a product is developed it can be quickly and easily launched across multiple channels

- **Increase Revenue**
  - Generate new source of transaction-based revenue
  - Cross-selling capabilities
  - Segmented offerings
  - Acquisition of leads and contact details
  - Third party ads

- **High security & compliance**
  - CR2 ensures high security at the ATM channel, BankWorld enables banks to comply with latest industry standards such as EMV, 3DES FIPS-DSS and Windows 7 remote key loading. Customers are also able to securely access an ATM without the need for their card by using biometric authentication or multi-factor authentication including one-time password on their mobile phone. BankWorld also has the capability for customers to activate or deactivate their ATM card and use it only when they wish.

- **Multi vendor support**
  - Whatever ATM brand you use, BankWorld will allow you to deliver a consistent offering and branding across your entire network. BankWorld certified ATMs include NCR, Diebold/Wincor-Nixdorf, Eastcom,GRG and other XFS compliant ATMs.

- **Universal integration**
  - BankWorld seamlessly connects to your existing back-office system. Since our launch CR2 has successfully implemented its solutions to more than 65 different back-office systems in multiple languages.

- **Remote management and high availability**
  - Your customers rely on your ATM’s availability 24x7, ensuring your network stays up and running is of paramount importance. CR2 has designed a powerful set of solutions that empowers your personnel to better manage and monitor your ATM network and remotely address issues to ensure higher service availability. The suite includes: ATM Client, ATM Manager, ATM Distributor, ATM Support Tool, ATM Custodian, ATM Studio, SMS Alerts and ATM Cash Position.

- **A truly integrated omnichannel strategy**
  - The integrated architecture of BankWorld makes it easy for your bank to interconnect with other BankWorld electronic channels such as the internet or the mobile channel. With all channels working in unison, BankWorld gives you the capability to quickly deploy a host of innovative services such as P2P mobile payments, cardless ATM access or multi-channel authentication for transactions.

- **Segmentation and personalised branding enhance customer satisfaction**
  - BankWorld includes a single Customer Information File (CIF) which gives a 360 degree view of the customer’s profile and activities including all of their accounts and products thus facilitating the creation of segments. BankWorld on-ATM enables you to move away from the one-size-fits-all approach by giving you the power to deliver segment-specific services and transactions. Customers are presented with a unique transaction mix, personalised actionable ads and a distinct look and feel that is relevant to their profile therefore more effective in increasing sales.

- **Giving you the agility to design and deliver**
  - With BankWorld, you can introduce a new service within a matter of hours! BankWorld Product Factory contains a catalogue of products and services that can be fully customised to your needs and launched in a very short time period. BankWorld Studio is empowered with a modern interface using CSS3 cascading style sheets and HTML5 features in addition to including visually striking and convenient video capabilities such as live teller assistance. With all of these elements, BankWorld ATM 5 and Studio combine to truly increase the service-oriented focus of banks and actively enhance the user experience of customers. CR2 empowers your marketing personnel to take control over the branching of all ATMs by easily designing and delivering screens using BankWorld Studio. You can also control which transactions, designs and adverts are presented to different segments.

- **Cross-selling streams revenue**
  - Successful cross-selling can have a very significant impact on profitability. BankWorld can provide business intelligence features that allow you to cross-sell effectively to your customers. The system can analyse groups of customers to determine which ones are suitable for certain offers.

- **Instant product acceptance and processing converts leads into actual revenue**
  - Unique to BankWorld is the capability to present actionable adverts that customers can accept instantly at the ATM. BankWorld will automatically process the request and deliver the product right away. Instead of just advertising on your ATMs, with BankWorld, you can actively sell through them.
One size does not fit all!

Sample below of transaction mix and branding upon customer profile:

**Example of Freedom Screen Layout**
- Up to 15 interactive zones
- Anonymous services: e-cheque Partner services, ticketing

**Example of High Net Worth Segment**
- Short account overview
- Personalised alert
- Personalised withdrawal amounts: relevant investor information
- Relevant 3rd party advertisement and interactive invitations

**Example of Kiosk Style Layout**
- Multiple language support (tourists)
- Key partner advertisement
- Full ATM type transactions as well
- Cardless ATM access with SMS token, iris scan or fingerprint (biometric) for full-service ATM access
- Large fonts and graphics for elderly and visually impaired customers

**Example of Student Segment**
- Short account overview
- Personalised notifications
- Personalised withdrawal amounts
- Targeted advertisements
- Relevant services
- Interactive promotions: apply and confirm on the stop with STP to the back office

**BankWorld Product Suite includes:**
- BankWorld Channel Manager: an integrated self-service platform driving a complete suite of electronic channels
- BankWorld on ATM: a powerful suite of solutions including an ATM switch, ATM management, screen design, monitoring, and support tools
- BankWorld on Internet: best of breed internet banking solution for retail and corporate clients
- BankWorld on Mobile: mobile banking platform compatible with all technologies: SMS, GPRS, Web and smartphone applications for iOS and Android
- BankWorld on POS: a point of sale acquiring and payment system
- CardWorld: a complete end-to-end card payment, management and processing service

Why Choose BankWorld?
BankWorld is the world’s only integrated self-service platform that enables you to drive all channels regardless of your existing IT system:

With BankWorld, you can:
- Service your customers anytime, anywhere, while at the same time reducing the cost to serve
- Offer personalisation to your customers. Tailor product offerings across all or selected channels
- Speed up product’s time to launch
- Cross-sell to your existing customers
- Convert leads into immediate sales
- Avail of greater opportunity to generate new fee income
Our extensive range of robust, cutting edge solutions give you the potential to exceed customers’ expectations and deliver the right product, at the right place, at the right time.
CR2 IS THE MARKET LEADER IN INNOVATIVE SELF-SERVICE BANKING SOLUTIONS INCLUDING ATM, INTERNET AND MOBILE

CR2 is the leading global provider of innovative self-service banking solutions providing banking institutions worldwide with robust and flexible ATM, Internet, Mobile and POS channels.

CR2 helps retail banks solve their complex business challenges by reducing operational costs, generating new revenue at the self-service channels and improving customer satisfaction through best-in-class technology and services.

CR2’s BankWorld is the only integrated self-service platform available that lets banks actively manage all electronic channels including ATM, Internet, Mobile, POS and Kiosks from a single platform. BankWorld enables banks to design new products, services and screens, provide a personalised offering to customers, cross-sell and upsell products to the right customer at the right time and right channel.

Over 100 banks in 60 countries have adopted CR2’s solutions, driving tens of thousands of ATMs and servicing millions of internet and mobile banking users globally.

Headquartered in Dublin, Ireland, CR2 has a network of well-established offices strategically located in 8 countries (Ireland, Australia, South Africa, India, Singapore, UAE, Egypt and Jordan) and regional representatives to better service our clients in those regions (Europe, CIS & Baltic, Middle East & Africa, Asia & Pacific).

More information on CR2 is available on www.CR2.com