



Channel Banking Innovation

Intelligent ATM application

BankWorld ATM Client leads the current trend in the ATM industry as it is an intelligent browser based application that resides on each ATM. BankWorld ATM Client is a complete off the shelf software solution and has a modern graphical interface which offers multimedia facilities. ATM Client operates with both BankWorld ATM Controller and Sparrow – CR2's ATM management systems.

It is specifically designed for deployment on modern windows based ATMs supporting the XFS standard, enabling CR2 to provide greater ATM functionality and hardware vendor independence.

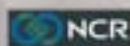
CRM at the ATM

1. Customer applies for a car loan
2. Application is approved by bank
3. Customer is notified of loan approval next time he uses ATM
4. A multimedia message sponsored by a third party is displayed offering car insurance

BankWorld ATM Client

BankWorld ATM Client is a new generation ATM application which is designed to treat each card holder as an individual customer rather than simply another cash transaction. Its unique capabilities enables Customer Relationship Management opportunities to be brought directly to the ATM.

BankWorld ATM Client is XFS compliant and so operates on any vendor hardware including



Marketing opportunities

The multimedia capabilities of BankWorld ATM Client provides banks with many opportunities including:

- Increased brand awareness through corporate branding
- Additional revenue and customer growth by promoting the bank's own products and services
- New revenue streams through advertising sponsorship by third parties

Corporate branding

You can now extend your bank's corporate brand as seen in the bank's branches, collateral and internet site, to include ATM screens. This provides increased brand awareness for both customers and non-customers.

Own products and services

Personalised products and services can be presented in eye-catching displays on the ATM screen. This enables banks to promote their own services to existing customers as well as to the people who are simply using the bank's ATM for cash withdrawal. This can lead to increased customer loyalty as well as a growth in your customer base.

Promotions can be tailored by location. For example, car loans could be offered in ATMs near garages or holiday loans in shopping malls.

Third party advertising

BankWorld ATM Client enables banks to further increase revenue by offering advertising slots on the ATM screen to third parties. This enables banks to attract the attention of existing clients with tailored promotions, and draws in new customers by recognising non-bank customers' cards and displaying relevant advertisements.



Features

- XFS Compliant**
 BankWorld ATM Client has been certified with leading ATM vendors such as NCR, Wincon Nixdorf, DIEBOLD, Fujitsu.
- EMV compliant**
 The BankWorld ATM Client EMV kernel application has been certified as level 2 compliant by EMVCo to enforce Chip and PIN transactions. The chip has built in protection that prevents 'skimming' or counterfeiting.
- Mobile top-up**
 To earn additional revenue and satisfy customers, banks can offer an online or voucher based mobile top-up service via the ATM.
- Bill payment and presentment**
 Customers can choose to pay their utility bills from the bank's partner utility companies via the ATM channel. Using extended bill presentment options, customers can be presented with the amount to pay, or details of the actual bill. They can then pay the bill during this session or choose to pay it at another time.
- Cash acceptance**
 BankWorld ATM Client will accept loose cash notes via ATMs with a Bunch Note Acceptor device installed. BankWorld ATM Client will automatically count and validate the deposit while the user is at the ATM. The amount is then immediately credited to the customer's account, and lodged in the cash dispenser of the ATM to be re-used.
- Improved operation, monitoring and management**
 Cash levels, for example, are closely monitored due to local device monitoring on the BankWorld ATM Client application and so banks can ensure that their ATMs are always full. The system also records an electronic journal which can be uploaded remotely to investigate reconciliation issues.
- Rich multimedia facilities**
 BankWorld ATM Client uses the latest browser and web technologies to offer advanced multimedia features, such as full motion video. This enables the screens to be more interactive and user friendly. Using standard web design tools, banks can easily customise ATM screens to incorporate the banks branding and earn revenue by offering ATM advertising and sponsorship to third parties.
- Multi-lingual and multi-currency**
 In addition to supporting multiple currencies and multiple languages, BankWorld ATM Client can also support ATMs situated in different countries, taking into account different time zones. The application presents screens and prints receipts in the customers chosen language.
- Voucher issuance**
 The system can be used to promote a local corporate customer or merchant through the automated distribution of vouchers at an ATM.
- Local card services**
 For local cards, the application has additional security with inherent anti-skimming support and it can provide stand-in support, as required, if the ATM loses connection with the network.
- Other services**
 BankWorld ATM Client is completely flexible so that other services such as bill presentment and the purchase of cinema and lottery tickets can also be added to the ATM offering.

Benefits

Bank

- Secure**
 - EMV and 3DES compliant
 - Each ATM has its own unique key. Encryption keys are automatically generated and dynamically aged and replaced
- Increased customer loyalty and satisfaction**
 - 24 x 7 cash dispense even if communications with the sub-host fail
 - "Always full" - bank is kept informed of how much cash remains in the ATM so can be refilled when running low
 - Multi-currency
 - Multi-lingual
- Increased revenue** - the marketing agility provides the potential to bring in revenue via third-party advertising
- Low cost of deployment** - vendor independent software means that banks are not tied to one hardware supplier
- Reduced ATM fraud** with inherent anti card cloning/skimming option
- Limited involvement required** - the software runs without operator intervention thus allowing personnel to work on other more important projects
- Modern image** - the multimedia features provide a modern image for your bank
- Brand awareness** - the bank's corporate branding can be carried right through to the ATM

Account holder

- Convenience**
 - 24 x 7 operation
 - "Always full"
 - Cash withdrawal in 2 currencies
 - Withdrawal in own language
- Enjoyable experience** - changeable screens means that the customer can be "entertained" whilst undertaking transactions

Requirements

Standard requirements for a typical implementation

Hardware

- XFS compliant ATM

Software

- BankWorld ATM Controller or Sparrow
- Windows XP

BankWorld ATM Client transaction types

- Fast cash
- Cash withdrawal
- Second currency withdrawal
- Balance enquiry
- PIN change
- Mini-statement
- Statement request
- Cheque book request
- Visa and MasterCard Acquiring

- Draft request
- Funds transfer
- Deposits
- Bill payment
- Mobile phone top-up
- Cash acceptance
- Notice of withdrawal
- Voucher dispense