People around the world have come to expect self-sufficiency in managing and accessing their accounts. In parallel to increased reliability on web and mobile banking services, consumers continue to rely strongly on automated teller machines (ATMs) to access their funds and conduct an increasing variety of financial services.

Consumer Payments™: ATM Acquiring solution provides a complete solution for ATM network owners and processors that wish to maximize their ATM investment as a continued but innovative means to serve their customers. The solution combines the strength of ACI’s capabilities including ATM device management, transaction routing and authorization, and back-office processing, as well as ATM network monitoring and testing. The solution serves a wide array of ATM transactions initiated with virtually any device and any payment tokens, in a secure, cost-effective and scalable environment.
CONSUMER PAYMENTS™: ATM ACQUIRING SOLUTION INTEGRATES THE SERVICES OFFERED AT THE ATM AS PART OF AN OMNI-CHANNEL STRATEGY.

THE SOLUTION

• Manages multiple devices with a high level of operational efficiency
• Ensures flexible and fast delivery of new features to enhance the customer experience at the ATM channel
• Integrates the services offered at the ATM channel as part of an omni-channel strategy
• Enables customers to interact with the ATM channel through alternative payment instruments instead of traditional plastic cards
• Introduces new device types quickly as part of the bank’s or their customers existing network
• Rationalizes ATM acquiring technologies and scales operations across organizations as a result of mergers and acquisitions
• Expands a bank’s footprint geographically with a solution that meets multi-language and multi-currency requirements

ATM DEVICE MANAGEMENT

The Consumer Payments: ATM Acquiring solution provides the ability to manage any type of ATM device. It supports a wide array of global ATM standards including NCR NDC, Diebold 912, Wincor NDC and DDC, Triton, Tidel and IFX out of the box. Additionally, the solution provides a configuration-based toolset enabling the creation of device drivers for specific domestic and proprietary standards. Devices can also connect via services, enabling many new offerings introduced at the ATM channel in both thin and thick client environments.

Top-level features include:

• Multi-institution device driving, including load file management, cash dispense management, end-of-day processing and terminal balancing
• Key management, including remote key download and dynamic key management
• Terminal network monitoring, including alerting, dispatching, ticket management and performance reporting
• Interactive operator mobile alerting
• Testing capability including terminal and host simulation
• Institution management and accounting, including hierarchies
• Flexible revenue sharing, sophisticated fee structure and settlement terms

The solution also offers a flexible environment to manage devices on behalf of other institutions.
ATM TRANSACTION END-TO-END PROCESSING

Consumer Payments: ATM Acquiring solution provides a consolidated routing and authorization platform to efficiently process card- and non-card-based transactions acquired through the bank’s ATM network, as well as other traditional and emerging channels. It performs stand-in authorization when an issuer interchange or host is unavailable and prescreens ATM transactions before routing to an issuer host or interchange.

Top-level features include:

• Supports a wide array of ATM transactions out of the box, including deposit automation
• Adheres to EMV compliance
• Includes interactive surcharging and multiple account selection
• Integrates easily with external systems to enable multi-leg processing for transactions such as mobile top-ups, bill payments, remittance at the ATM of mobile- or web-initiated transfers, payments and cash advances
• Initiates transactions with any type of payments token, including card, account, customer ID, mobile and more
• Provides fraud and AML protection via real-time and near-real-time transaction data analysis
• Incorporates interactive cardholder mobile alerts and electronic receipts
• Provides centralized routing and authorization for a central view of transactions whether acquired through ATM or other traditional and emerging channels
• Includes the ability to integrate the ATM channel as part of an omni-channel strategy
• Interfaces to all global and a large number of card networks available out of the box
• Enables a configuration-based toolset for the creation of interfaces to specific domestic and proprietary hosts
• Supports stand-in authorization
• Delivers reconciliation, clearing and settlement with all major card schemes including Visa, MasterCard, American Express, JCB and many others
• Processes retrieval requests, charge backs, representment and fee collection

The Consumer Payments: ATM Acquiring solution combines the strength, performance and scalability of ACI’s fully integrated core products.
ACI’S ADVANTAGES

• End-to-end, fully integrated solution for ATM acquirers
• Proven performance, scalability and high availability of a bank’s ATM driving and processing environment
• Cost-efficient integration of the ATM channel operations as part of a bank’s enterprise payments architecture and overall payments strategy
• Unique Framework™ capability enabling quick-to-ATM market innovations, integration with external applications and interfacing to new hosts or card networks
• Capability to consume core solution ATM, transaction and security services from external systems
• Platform independence with support of multiple environments including low-cost platform options such as RedHat Enterprise Linux
• Validated for PA-DSS compliance

ACI Worldwide, the Universal Payments company, powers electronic payments and banking for more than 5,600 financial institutions, retailers, billers and processors around the world. ACI software processes $13 trillion each day in payments and securities transactions for more than 300 of the leading global retailers, and 18 of the world’s 20 largest banks. Universal Payments — is ACI’s strategy to deliver the industry’s broadest, most unified end-to-end enterprise payment solutions. Through our comprehensive suite of software products and hosted services, we deliver solutions for payments processing; card and merchant management; online banking; mobile, branch and voice banking; fraud detection; trade finance; and electronic bill presentment and payment. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI_Worldwide.

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