

AUTHENTIC ATM

Authentic's ATM module provides a flexible framework for ATM owners and operators to manage their devices. Using Authentic, it is not necessary to have separate systems for ATM and POS - support for both can be configured in the same Authentic system.

Image management

Authentic's ATM module supports devices that comply with the NCR Direct Connect and Diebold messaging and download standards. Both these ATM types accept a configuration file or Image which is downloaded from Authentic. The Image contains:

- The screens that are displayed at the ATM
- The flow between the screens as actions occur (actions such as card read, key depressed, message sent)
- The data sent in messages to Authentic
- The types of card accepted
- Encryption keys for protection of the PIN and other security data

Images are created using third party software and Authentic accepts the standard format created by such software. Multiple Images are supported, and the Authentic ATM table identifies the appropriate Image for each ATM. This allows Authentic to support multiple ATM types, from in lobby enquiry only devices to full functionality devices supporting deposits and cash withdrawal. The services available at the ATM are detected automatically when an ATM is opened. For example, Authentic will find out whether a deposit facility is available at the ATM.

Full transaction set

A full transaction set is supported by Authentic:

- Cash withdrawal
- Balance Enquiry

- PIN change
- PIN retry counter reset (chip cards only)
- Card unblock (chip cards only)
- Deposit
- Mini-statement
- Transfer between accounts
- Bill Payments
- Request to bank (for statement, cheque book, etc).

The cash withdrawal transaction supports both fast cash (selection of an amount using a selection key) or a keyed amount. Various note delivery strategies can be configured, such as deliver at least one of the lowest denomination types of note and then as many of the highest denomination as possible, or as near as possible equal numbers of each note type.

Security

Authentic offers a high level of encryption security. Separate keys are supported at each ATM, and PIN keys are changed each time an ATM is opened. A change of key can be forced on a daily basis if required.

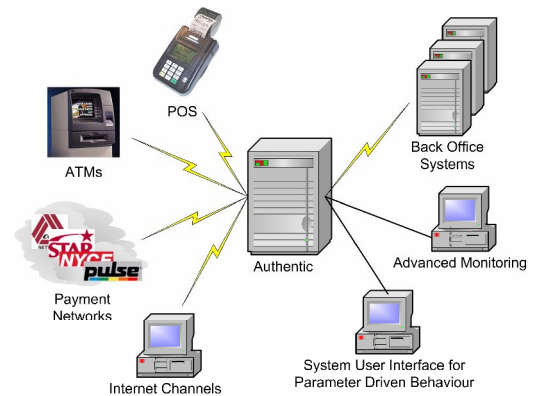
ATM Monitoring

ATM monitoring is an important part of Authentic ATM, and essential to providing a high level of availability of the ATM network. Active monitoring checks that connectivity with each ATM is available.

When a component of an ATM fails, configuration within Authentic defines what action is taken. For example, configuration determines whether a receipt printer failure takes the ATM out of service.

Failures are classified as serious or moderate, and the ATM monitor shows all ATMs with a serious problem, and all ATMs with moderate problems.

The monitor can also alert other systems, sending emails or pager alerts or creating SNMP traps when selected failures occur. All message flows between the ATM and Authentic are logged, which



means that any customer query can be immediately resolved. The cash levels in the ATM are monitored, with a warning given when cash is getting low. The ATM monitor is delivered using a web browser, allowing local staff to monitor what is happening at the local ATM.

New transactions

Adding new transactions or changing screen flows at the ATM is simplified with Authentic's ATM Conversation Controller. The Conversation Controller is a framework for the processing of transactions, whether simple transactions such as balance enquiry, or multiple message transactions such as bill payment.

New transactions can be supported by configuring re-usable actions in Authentic, and then adding new, stand-alone, actions for the specific transaction. The screens in the Image are linked to the Authentic processing through configuration.

Marketing messages

Marketing messages are an increasingly important feature of ATM management. Authentic supports marketing messages at various points in the transaction flow, as well as in the idle state, and messages can be configured for all ATMs, a group of ATMs or an individual ATM.

Authentic ATM provides a secure, auditable means of managing an ATM network with active monitoring facilitating a high level of ATM availability.