

PayStorm **ATM Acquiring**

The comprehensive and modular suite providing full management of your ATM business

Powering branch transformation and rich customer experiences

To keep pace with changing customer demands and squeezed margins, many financial institutions are finding the traditional branch model unsustainable. Innovation is the key to the survival of the bank branch as digitalization and a growing use of online channels are reducing branch traffic and imposing the need for **multi-channel customer engagement**, both physical and digital.

Banks are urged to rethink their ATM channel strategy, not only in terms of cost reduction, but in delivering real branch transformation. By turning the branch into a place of emotional connection and advanced personal experience, moving from transaction to consultation, banks are able to meet today's challenges, stay relevant and thrive.



PayStorm ATM Acquiring is a universal channel management software suite that enables financial institutions and independent service organizations to effectively manage ATMs, Kiosks, Internet and mobile device channels in a fully automated, secure and integrated environment and deliver a rich, advanced customer experience.



- Modularity, scalability and flexibility
- Multi-protocol, multi-bank and multi-language
- Easy to integrate with the core banking
- Certified with latest security standards

Why choose PayStorm ATM



Accelerated time to market

Scalable and certified components
Flexible workflow configuration
Integration of external services via open and state-of-the-art architecture



Reduced TCO

Granular scalability in line with business usage
Vendor-agnostic ATM client
Centralized engine to monitor and optimize cash management throughout the network



Flexibility and configurability

Supports multiple use cases (bank owned ATM networks, independent ATM deployers, shared ATM networks, retailer kiosks,...) enabling branch transformation services that are critical to competitive differentiation



Single customer view

Integration with the single PayStorm Issuing and Acquiring digital payments platform, allowing multi-channel customer engagement and insights

Full ATM lifecycle management

- Management of both basic and advanced ATM functionalities
- EMV Security and RKL functionalities
- Switching and routing of ATM transaction towards issuers and processing centers
- Multivendor software certified with the most widely used ATMs on the market (NCR, Wincor Nixdorf, OKI, Hyosung, Glory, or any other XFS based system)
- Providing cutting-edge functionalities (deposits, recycling, ADV, Marketing, cardless mobile access,...)
- Cash optimization
- Enhanced ATM monitoring
- Remote troubleshooting and issue management
- Automated and targeted advertising campaigns on the front-end

Deliver a richer customer experience and generate additional revenue

Through its 24/7 self-service banking functionality, **PayStorm ATM Acquiring** allows the easy development of new value-added services (**DCC, currency exchange, P2P, ticketing, vouchers, airtime...**) enriching your customers' digital experience and generating additional revenue.

PayStorm ATM Acquiring supports:

- Card or cardless cash withdrawals and deposits
- Bill/Tax payments, inquiries, ticketing
- Remote customer assistance
- Cardless authentication
- Instant card issuance
- Innovative HW devices unlocking new advanced functionalities
- Google Pay and Apple Pay integration
- Advanced analytics



Banks: Want more control over your ATM management?

Here are just some of the benefits you can expect when insourcing your ATM management with PayStorm:

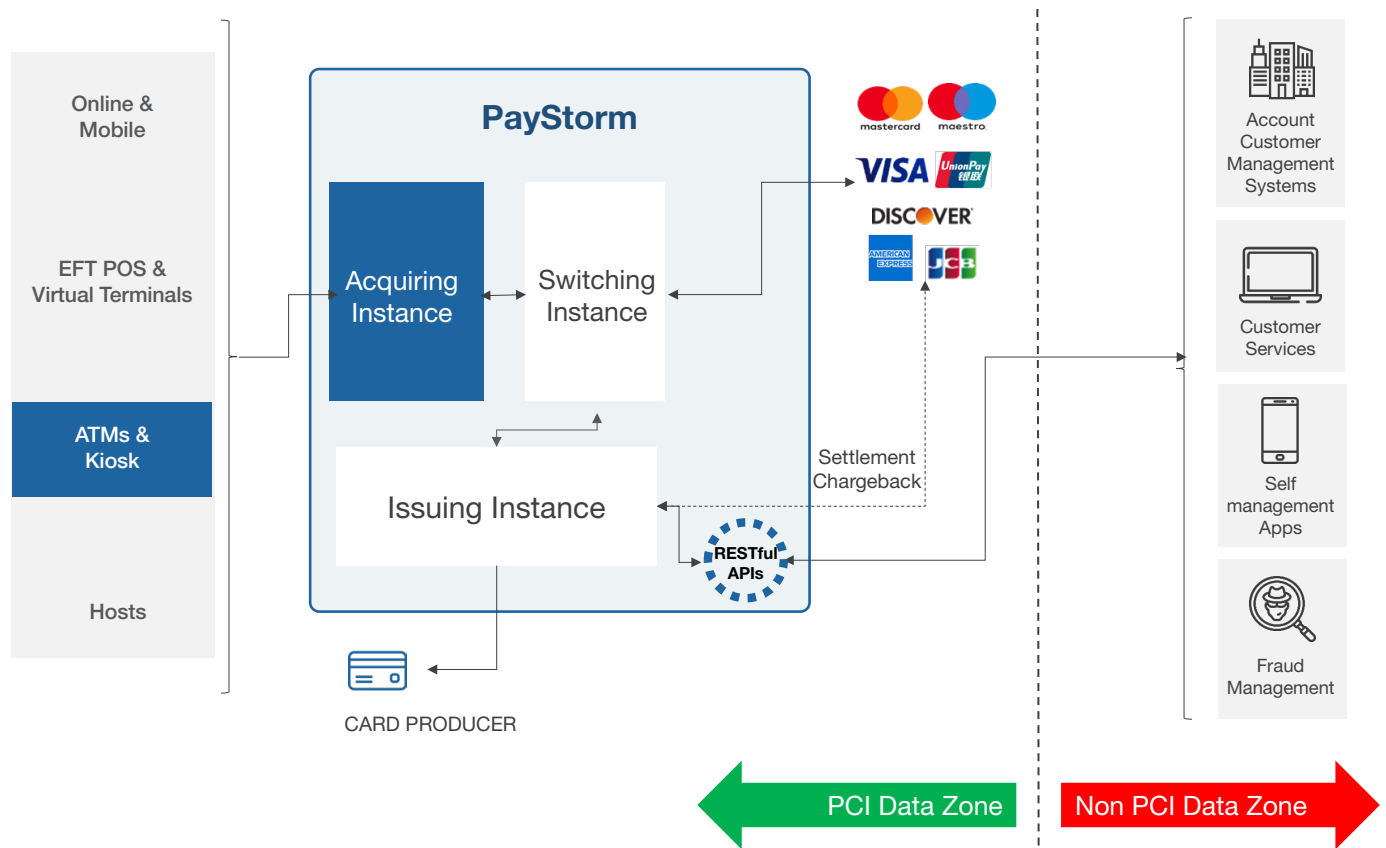
- Avoid paying third party per-transaction charges
- Save on “on us” type of transactions
- Upgrade and extend client functionality at your own pace
- Enjoy greater independence from ATM HW providers for easy switching
- Optimize your cash management

Independent ATM network providers: Searching for greater efficiency?

TAS offers Independent ATM Networks a **Shared ATM service** solution:

- Three Tier Architecture (ATM Terminals, Network Management, Network Participants)
- Network Management (Host Component) can be run from TAS Cloud & Managed Hosting Services Center in France
- Terminal Component installed on ATMs
- Shared Network ATMs connected to and managed/monitored by the Host Component
- All transactions initiated by payment cards issued by Cash Sponsor Bank and Participant Banks will be conducted in “On-US” mode and routed to Cash Sponsor Bank and Participant Bank Processors for authorization
- Transactions initiated by payment cards issued by other banks which are not participating in the Shared ATM Network (both domestic and foreign) will be conducted in “Off-US” mode and routed to respective international card brand gateways for authorizations

PayStorm ATM Management is part of the wider PayStorm digital payments platform



PayStorm is available on-premise, in Cloud/SaaS or in hybrid mode.

Why choose TAS

- Over 35 years of payments experience
- Market leader in card and digital payments technology
- Established relationships with Issuers, Networks and Card fulfilment providers
- Chosen by leading banking groups and challengers alike to power their payments