



**PROSWITCHING ATM** module provides functionality that meets the business and operating requirements of most financial institutions. They include:

Comprehensive cardholder transaction set :

- Administrative transaction set for ATM balancing
- Support for multiple ATM makes and protocols (NDC+ and Diebold Compatible)
- Support for standard TCP/IP Protocol
- Comprehensive, GUI based, ATM monitoring and management capabilities
- Interface to 3rd party ATM monitoring and management products
- Configurable ATM receipts
- Facility to define and download ATM screen flow and ATM parameters
- Configurable authorization methods to meet a variety of authorization needs
- Multiple accounts per card, and cards per account
- Card or account based routing of ATM transactions
- Standards based host interface to interface to back end banking
- Transaction and access security
- Capability to update cardholder and account database
- Transaction reconciliation and settlement
- Management reports

Optional:

- Multi-bank support
- Stand-in processing with store and forward facility (optional)
- Interfaces to international interchanges such as VISA, MasterCard, EuroPay, AMEX

### ATM Transaction Set

- Cash Withdrawal/Cash Advance
- Balance Enquiry
- Funds Transfer
- Open Funds Transfer
- PIN Change
- Bill Payment (optional)
- Ticket Sale (optional)
- Cash/Cheque Deposit (optional)
- Mini Statement (optional)
- Cheque Book Request/Statement Request (optional)

### ATM Supported Message

- Reversals
- Network Management
- Solicited / Unsolicited

### Stand-in Facility

If ProSwich ATM has been configured for online/offline authorization and the host or connectivity to it is unavailable then ProSwich ATM will stand-in and authorize the transaction based on the limits and account balances stored in the database. Such transactions will be stored in the Store and Forward (SAF) database until the link to the host is re-established; transactions in SAF will be transmitted to the host for advice processing. In case of stand-in transaction processing ProSwich ATM can be configured to use offline limits for authorization. Standin facility is optional.

# Proswitch ATM





## ATM Support

### ATM Makes

ProSwich ATM supports full function ATMs and cash dispensers of various makes and protocols; NCR, Diebold, IBM, Siemens ATMs are supported.

### ATM Protocols

Industry standard ATM to EFT Switch protocols such as NCR NDC+, Diebold D912 protocols are supported.

### Network Protocols

Industry standard protocols for ATM connectivity: TCP/IP are supported, X.25 / SNA optional.

### ATM Monitoring and Management

ProSwitch ATM maintains complete information on the status of each ATM and its devices card reader, dispenser, receipt and journal printer, and cassettes. GUI based workstations allow ProSwitch ATM operators to view summary status of all ATMs and drill down to enquire on the status of each ATM. Operators automatically receive alerts, requiring attention, on the console workstation. Inactivity timers can be defined to allow ATM operators notification of an unexpected drop in ATM transaction activity.

ProSwitch ATM operators can send commands from a console workstation to manage ATMs; bring an ATM into service, take it out of service, download a new configuration file, download a new communication key.

### Configurable Receipts

Receipt templates are provided to allow financial institutions to define the receipts that are printed at the ATM.

## Routing

Routing of transactions to authorization destinations is easily configurable. ProSwich ATM supports the following methods of routing:

### · Routing on BIN

Transactions are routed based on the BIN. This is typically used for routing of interchange transactions acquired by ProSwich ATM. Interchanges can be international payment systems such as VISA, MasterCard or national or regional switches.

### · Routing on Card Range

Routing parameters can be specified at the card range level. ProSwich ATM will route the transaction after perform pre-screening checks to the host specified in the routing parameters

### · Account Based Routing

ProSwich ATM supports the linking of multiple accounts to a card. If different account types are stored in different hosts, then ProSwich can route the transaction using the account number instead of the card.

### · Alternate Path Routing

ProSwich ATM can be configured to attempt to send the transaction to be authorized to a different authorization destination in case the primary host is unavailable or the link to it is down. This enables the financial institution deliver superior service to the users of its ATM network.

### · Issuer Transaction Routing (when link to other ATM Net established)

ProSwich ATM will use the above pre-screening, authorization methods, authorization levels and routing methods in case of transactions of the financial institutions that are acquired by other bank ATM networks.

## Proswitching References

- Bank BII
- Bank BRI
- Bank Mega
- Bank BNI
- Bank BTN
- Bapertarum
- Astra Komponen Indonesia



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