



Since the introduction of ATMs nearly 60 years ago, these self-service devices have revolutionised retail banking; from how financial institutions interact with customers, to the evolution of technology and payments. As the payments industry has continued to grow and develop, the potential of the ATM has grown from a simple cash dispenser to a multipurpose self-service device. ATMs can now offer a full range of banking services from bill pay to issuing virtual cards and are essentially stand-alone self-service bank branches.

As the only channel that allows an FI to directly interact with their competitors' customers, ATMs offer an opportunity for FIs to really differentiate themselves through value added services. However, this channel is one of the most innovative and often under-utilised in terms of the potential services it can offer cardholders.

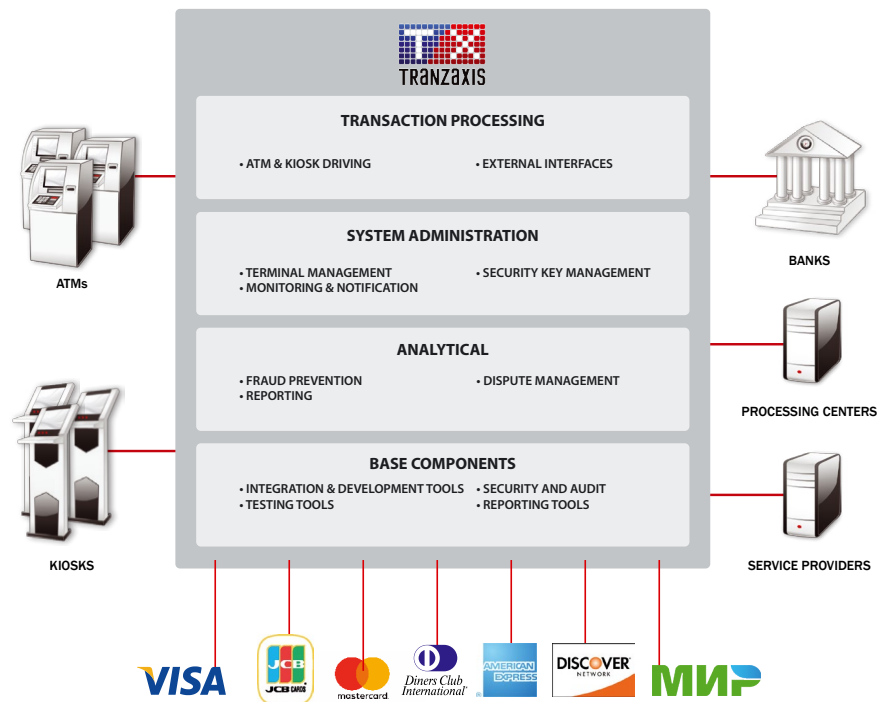
The TranzAxis ATM Management solution can help financial institutions turn a network of cash dispensers into a secure, lucrative customer relationship tool offering an extensive set of services, maximising customer retention through the provision of a compelling user experience.

Key Advantages

- Wide range of devices, interfaces and transaction types supported
- Modern platform and innovative development approaches
- Multi-institution framework
- Proven seamless integration
- Compliant with security standards
- High availability and fault tolerance
- Extensive performance monitoring 24/7/365

Compass Plus offers a number of options for their ATM management solution: it can be purchased as a turnkey solution, or can be extensively customised and integrated into the existing infrastructure to extend its functionality.





The TranzAxis ATM Management solution covers all aspects and functional areas of the ATM management process, including:

Advanced transaction processing to drive an ATM network, route and authorise transactions, validate card data, control limits and apply fees. The flexible multi-party settlement component includes transaction reconciliation, the calculation of interchange fees and the generation of payment and posting files.

Sophisticated system administration tools for ATM network configuration and centralised key management, advanced monitoring of ATMs (including remote access), transactions, events, network connections and system modules.

Cutting-edge analytical tools for risk control, fraud detection and prevention, dispute management and extensive reporting.

Comprehensive terminal scenario management offering a 'from concept to implementation' development cycle that enables the creation, testing, upload and management of terminal scenarios.

Extensive security features including a flexible system for assigning user rights and built-in user activity audit tools. The solution is PA-DSS compliant.

The TranzAxis ATM Management solution offers exceptional return on investment, reduced cost of ownership and an enhanced experience for the cardholder, driving customer loyalty.



About TranzAxis

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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