

Credit Union ATM

ATM Systems for Credit Unions



ATM
SOFTWARE

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SOFTWARE

A complete turnkey solution for Credit Unions

Advantages

- Provide **24-hour** Cash Withdrawals, Balance, Mini-Statement, PIN Change for members, even when office is closed
- Issue small Loans to members without need for counter service
- Automated ATM withdrawals means staff have time for more complex transactions
- Full consultancy service covering, hardware, software, installation, ATM card production and integration with existing IT Systems

Technology

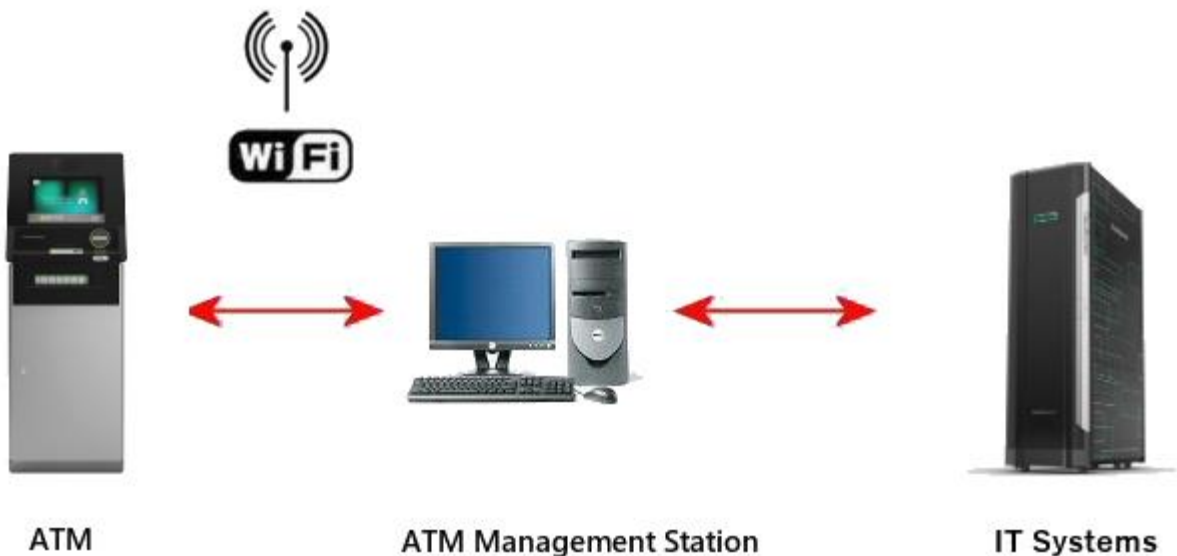
- Modern technology and the latest NCR ATM machines. Same technology as offered by major banks
- User-friendly interface, with customisable graphics and easy to use buttons. Physical installation of the machine on client premises by professional, experienced technicians

Indoor and Through the Wall

- The NCR ATM range is the widest in the industry and there is a machine to fit any location

Software Solutions

- Bespoke, custom ATM software solution connects directly to existing IT Systems
- Easy, software-only, upgrade to connect to Global ATM Networks – MasterCard, VISA
- ATM Management Station handles all security aspects of solution, PINs etc



The costs of purchasing and operating an ATM are not significant and allow a reduction in counter staff as cash withdrawals are automated. The ATM cost is balanced against a full-time employee

ATM Range

- There are a wide variety of models available :



- The solution reflects the requirements of the branch - ATM is in an attended branch, internal branch / shopping centre, through-the-wall branch / street, street access / weather-proof street access. We can offer new or re-furbished ATM's
- Includes all Professional Services, Software Licences associated with developing a solution which meets the unique requirements of the individual credit union
- Annual Hardware Service Contract for ongoing maintenance of ATM

Technical Details

- The technical integration into the IT business systems environment is not difficult. The 'ATM Management Station' directly manages the ATM. The link from the management station into IT Business Systems is simplified to requests for Balances, Mini-Statements, PIN and Cash Amount approvals
- IT Systems connects the ATM 'Card' to the Member 'account', provides Balances, Mini-Statements, PIN and Amount approvals. Define the business rules associated with the ATM solution. This aspect is 'business' rather than technical

Card Issuing Costs

- Depends on the process used to create and issue cards to members (Card + PIN)
- Use the Card as an asset which will also allow the branding of the credit union to be carried by each member
- Choice of 'Delivery Solutions' – Envelope Style, Gift-Card Style



Global Networks

- All ATM's supplied are future-proofed with investments protected
- Participation in Visa and MasterCard networks is a software-only upgrade. All security requirements for the ATM are already met with existing investment



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