

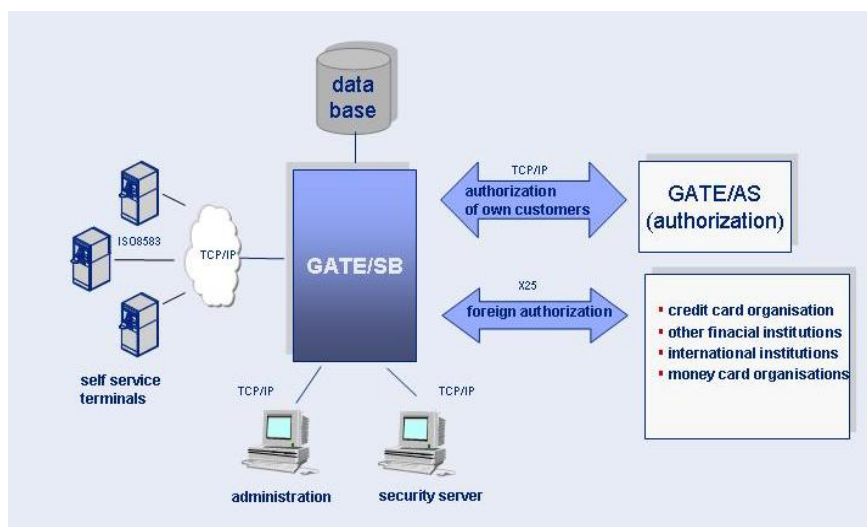


Controlling and Monitoring of all Self-Serve Terminals

The next ATM machine is closer than you think. But is it working?

Core banking business is not the monitoring and controlling of ATM machines and other self-serve terminals. Guaranteeing that all of these terminals function correctly on a 24-hour basis within the network for a bank's customer is the task which FIS KORDOBA taken on with its product GATE/SB. The implementation of GATE/SB leads to an improvement in customer satisfaction because of the high availability and constant monitoring of these self-serve terminals on a 24-hour operational basis.

Core Functions



The network operational system GATE/SB is one module in the K-GATE product family, which makes possible the routing and processing of cash and non-cash transactions. All self-serve terminals that are connected can be monitored and administered either centrally or decentrally.

Unlimited Manufacturer Independence

Unlimited manufacturer independence concerning the terminals used is guaranteed – within the framework of standardized protocols.

The following types of terminals can be connected to GATE/SB:

- ATM machines
- Cash Recyclers
- Money Card Loading Terminals
- Self-Serve Terminals
- Account Statement Printers
- Bank Information Terminals

Monitoring of these terminals takes place using a browser-based interface.

System characteristics

Functions:

- Controlling and monitoring of any number of self-serve terminals
- Monitoring of the terminals using a browser-based interface
- Routing of authorization requests to the corresponding authorization locations
- Seamless protocolling of all transactions
- Processing of debit cards and credit cards of all types
- Supports POA transactions (Prepaid online loading for cell phones)
- Implementation of the ISO 8583 protocol with cryptographic message backup
- Cash administration
- Timer-monitored command processing for the terminals (i.e. bill inventory requests)
- Turnover provision for clearing
- Comfortable administration
- Provision of log data or turnover data for statistical analyses

The trouble-free processing of all bank card, debit card, money card and credit card transactions is possible using GATE/SB. Also supported are EMV-based transactions and POA transactions, as well as PIN change.

The connection to different core banking systems is simple and quickly realized using GATE/SB. In addition to the standard connection to the KORDOBA core banking system and the license-obligatory SAP AM connection, connections to other accounting and disposition systems have been realized in several project-specific ways.

Turnover from monetary business dealings is made available to the host systems in DTA (German format).

Technology

GATE/SB can be implemented on different platforms. The database ORACLE and Informix are supported as standard for data management. If needed, other database can also be connected.

GATE/SB's scaling directs itself towards the size of the whole application, dependent on the terminal network and the data that arises (transaction rates). The demands on hardware equipment are moderate.

GATE/SB can be tailored easily to customer demand concerning the type and number of self-serve terminals. The implementation area reaches from systems with only few self-serve terminals to complex cluster solutions with several thousand terminals.

Outlook

The permanent expansion of self-serve business, the introduction of new functions, ZKA requirements or legal changes all require continual development. This development takes place in close cooperation with our customers and hardware manufacturers.

The central trend towards multichannel solutions in the banking sector has been taken into account by KORDOBA with the development of a java-based solution. Thus, the unproblematic integration into an existing or planned multichannel architecture of a bank is guaranteed.

Summary

Bank customers expect that ATM machines function on a round-the-clock basis for withdrawals and deposits. If an ATM machine becomes defect, the customer is justifiably annoyed. GATE/SB immediately recognizes all changes to the self-serve terminal and makes sure that every disorder at a cash point or self-serve terminal is reported to the right location.