

ATM Driving

CR2 /
HPS Group

**Transform your ATM network
management and elevate operational
efficiency**



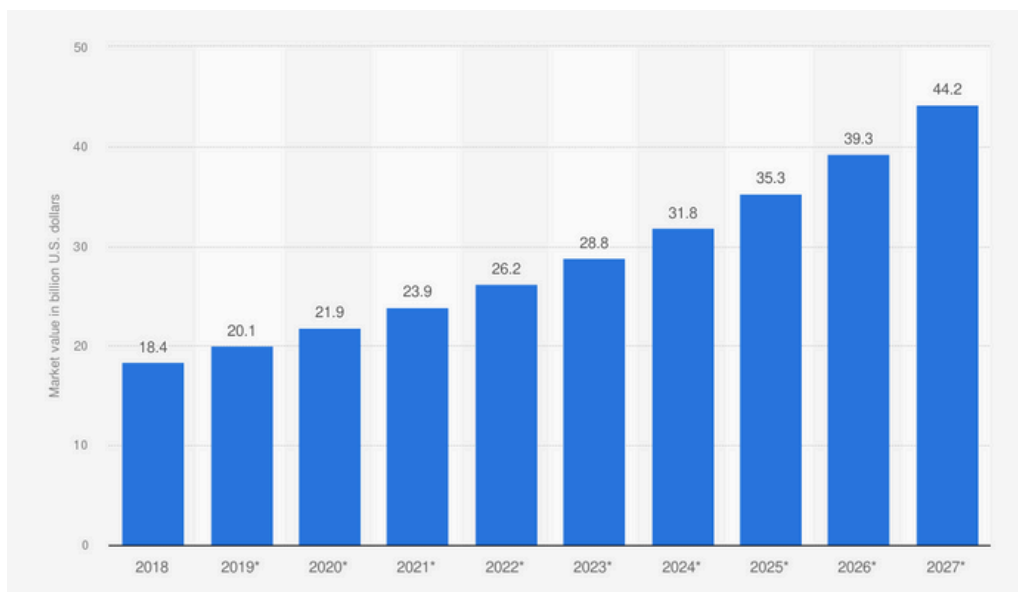
The ATM market is expected to grow substantially, reaching a value of USD 33052.03 million by the year 2028 at an estimated Compound Annual Growth Rate (CAGR) of 7.94% from 2022 to 2028, according to Markets Report World Study, 2023.

The rising demand for automation in the banking sector in several developed and emerging countries is expected to fuel the demand for ATMs in the near future. Improved security measures, including one-time password authentication systems to prevent fraud and the advent of Smart ATMs contribute to market growth.

Increased adoption of advanced technologies and digital infrastructure in the banking sector, coupled with the rising demand for quick cash withdrawal by the user, is a major factor expected to drive market growth.

The future of ATMs lies in the integration of diverse technologies, creating a comprehensive and interconnected ecosystem for ATMs. This integration addresses security concerns, reduces operational costs, and enhances customer convenience.

Figure 1: Value of ATM market Worldwide from 2018 to 2027



“Convenient access to cash remains a priority for a great many customers around the world and ATMs will continue to be a key cash delivery channel in the years to come.”

(Source: Global ATM Market and Forecasts Report, 2023)

Benefits...



Intelligent ATM driving by design:

CR2's unique offering includes a Smart ATM Client that operates independently of ATM manufacturers, avoiding the need for Terminal Control Software and traditional message specifications like NDC+. This modern, full-stack solution reduces errors, streamlines ATM and fleet management, and lowers the total cost of ownership for banks.



Superior Consumer Experience:

We transform ATMs into advanced service points with mobile-like functionality. The platform integrates with multiple channels which ensures a consistent experience and process across all banking touchpoints.



Independence and Control:

Our ATM Client and Design Tooling capability empower banks with the autonomy to create and deploy custom services and processes efficiently.



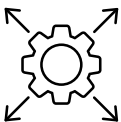
Extensive Support:

We offer extensive card scheme and switch support, accommodating major global and domestic card networks with the capability to integrate additional systems as needed.



Speed to Market:

Our Platform accelerates the deployment of advanced banking services through its core-agnostic platform and smooth integration, boasting a 3 to 6 months market entry. Its smart design tools and digital tooling enable banks to swiftly transition from design to launch.



Built to Scale:

At Access Bank, We efficiently handle over 12 million transactions daily, serving 15 million digital customers with a network of 3,000+ ATMs and 20 million cards in Nigeria. Our platform is the driving force behind Standard Bank's ATM presence in 10 countries, ABSA's ATM network in 8 countries, and supports Orabank's operations across 13 West and Central African nations.

Solution Overview...

Our platform ensures that every transaction is effortless and secure, with a focus on innovation and customer satisfaction.

Consumer Services via ATM



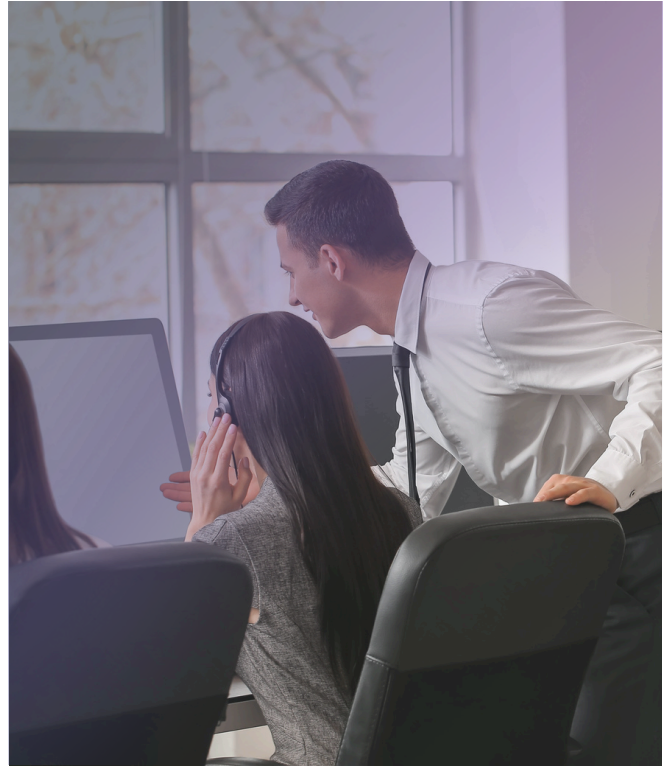
Our platform delivers a comprehensive suite of **consumer services** designed for modern banking needs.

We address the visible trends to meet the basic needs of every ATM user.

Services Include:

1. Multimodal Authentication for ATMs
2. Retail Banking Services
3. Payment Processing Solutions
4. Business Banking Offerings

ATM Management Services for Banks



Our banking platform offers a robust **ATM management suite**, empowering banks and their staff with multi-vendor support and sophisticated fleet administration.

We deliver next generation differentiators to address the underlying structural changes for the Bank.

Services Include:

1. ATM Management & Operations
2. Customer Experience Management
3. ATM Device Support
4. Brand Acceptance (Switch)
5. Value Added services

Consumer Services via ATM...

Access Tokens:

Secure and simplified ATM access using diverse authentication methods.

- Cards
- QR Code
- Contactless Access
- Mobile Number

Consumer Services:

ATM services for retail customers.

- Cash Withdrawal
- Cash Deposit
- Cheque Deposit
- Statement Request
- PIN Services
- Account Transfers
- Account Transaction History
- Mini Statement
- 3rd Party Wallet
- Notification set up
- Balance Enquiry
- Consolidated Views of Accounts
- Cheque Book Request
- Contactless Services

Payments:

ATM solutions for effortless payments and financial management.

- 3rd Party Money Voucher
- Domestic Remittance (Money Voucher)
- Bill Payment
- Beneficiary Payments

SME Services:

ATM services for business customers.

- Cash Deposit
- Cheque Deposit



ATM Management Services for Banks...

ATM Management and Operations:

Comprehensive ATM management and operations with multi-vendor compatibility.

- ATM Fleet Administration
- Digital Tooling
- Fleet Monitoring & Analytics
- Remote Key Loading
- Dispute Resolution and Reconciliation
- Limit Management

Customer Experience:

Enhance the ATM user experience.

- Multi-Language Support
- Campaigning
- Personalisation
- Customisable Receipts
- Accessibility Features

Device Support:

Comprehensive device support for ATMs.

- Cheque Acceptors
- Cash Acceptors
- Cash Recyclers
- Camera
- Barcode scanner
- Multi-vendor support
- Kiosk Support
- Fascia Support



ATM Management Services for Banks...

Brand Acceptance:

Universal brand acceptance with our Switch.

- Visa
- MasterCard
- China Union Pay UPI
- Verve
- Domestic CPA
- Diners/Discover/JCB/Amex via Mastercard
- On us Cards

Value Added Service:

Enhance banking by offering extra benefits.

- DCC (Dynamic Currency Conversion)
- Foreign Exchange Bulk Note Acceptor
- Multi-Currency Dispense
- Acquirer Fees
- QR Code Cash Withdrawal (Zero Touch)
- QR Code Cash Deposit

Regional Support:

Tailor solutions for local needs.

- CliQ QR cash out (Jordan)
- Emirates ID Deposit (UAE)

Issuer Processing Interface:

Connect and process card transactions.

- Network Gateways (ISO8583)



Q. Can CR2's platform manage connectivity and integration with diverse banking systems and protocols?

A. Yes, CR2's Integration Framework is versatile enough to coexist with banks' existing enterprise middleware or to directly connect with all back-end systems and their associated external entities.

Q. Is CR2's ATM Client universally compatible with all ATM Machines?

A. CR2's ATM Client is designed to be compatible with any XFS compliant ATM that has undergone and passed CR2's certification process

Q. Does your switch maintain compatibility with major card networks?

A. Yes, our switch is certified with major card networks like Visa, MasterCard, and UPI, including adherence to AS2805, ISO 8503, PA-DSS, PCI-DSS, and EMV standards. It supports a wide range of card schemes and is designed for easy addition of new gateways.

Q. How does CR2's approach to ATM operation and service deployment offer advantages over traditional manufacturer-dependent systems?

A. CR2's technology allows ATMs to work without relying on manufacturers' systems, eliminating the need for banks to acquire specific software. This increases ATM reliability, gives banks more flexibility, and speeds up the introduction of new services.

Q. How does CR2 improve ATM reliability and reduce errors compared to traditional systems?

A. CR2 differentiates itself by leveraging a Smart ATM Client and API-based communication, moving away from traditional, error-prone message specifications. This approach enhances direct interactions between ATM clients and servers, significantly minimizing common errors.

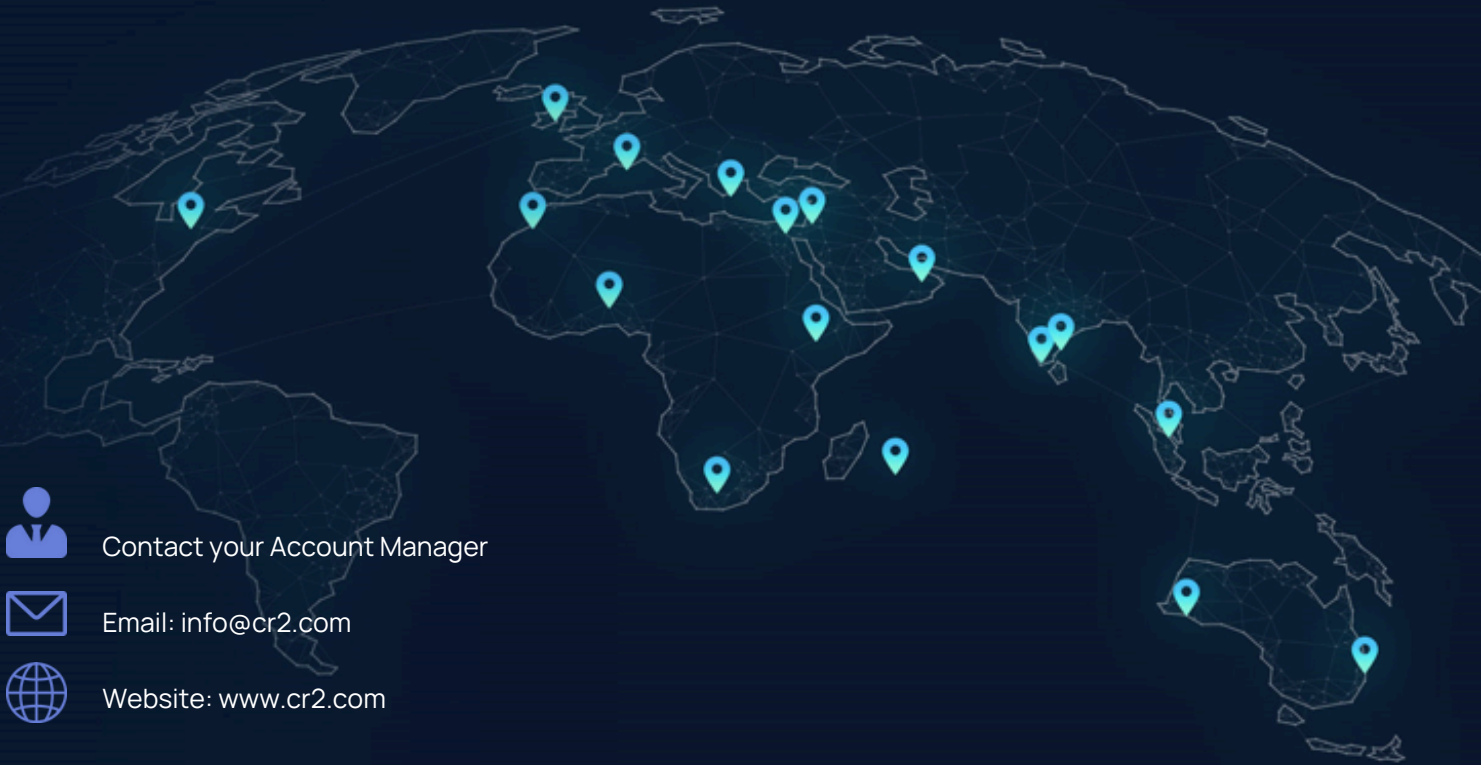
Q. What specific support and customization does CR2 offer to address the unique challenges and opportunities of emerging markets?

A. CR2 offers tailored support for emerging markets. This includes customization of ATM software to meet local regulatory requirements, language support, and adaptations for local payment networks and currencies. Banks in emerging markets can start small and expand as their customer base grows.

Q. What deployment options does CR2's Platform offer, and how does it accommodate different infrastructure needs?

A. CR2's Platform supports various deployments, including on-premise, public cloud (AWS, Azure), and hybrid models. It also offers SaaS options with live updates for flexibility and scalability.

Contact Us



Contact your Account Manager



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About CR2

CR2 is a recognised global leader in Digital Banking and Payments with presence across the globe. The business powers over 90 successful bank implementations in more than 50 countries. BankWorld, our core platform, offers the broadest range of capabilities in the market and uniquely integrates, Digital Banking, Digital Wallet and Payment Hub solutions.

In addition, CR2's Partner Ecosystem combines the confidence of BankWorld with access to easy plug-in, third-party Fintech innovations. CR2 helps financial service providers to build around their consumers with technology that supports both customer experience and an ability to consistently deliver.

For more information, please visit: www.cr2.com