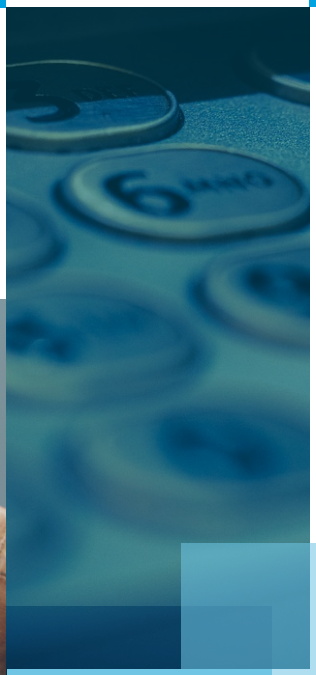
ATM WEB HOST



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About ATM Web Host

> ATM Web Host is designed for banks who want to expand the functionality of their ATM network.

ATM Web Host provides the following benefits to the bank:

- Implementation of modern looking web-interface on ATMs
- Start accepting utility bill payments
- Ability to use ATM screen to deliver personal services for bank customers (provide internet banking via ATM)
- Including ATMs into different omnichannel customer service scenarios.

Implementing ATM Web Host does not require replacement of ATM software. The solution is supported by main ATM vendors: NCR, Diebold-Nixdorf, OKI, Hyosung, GRG.

Features

Omnichannel solution

Can complete the transaction, which was started in another channel

Modern interface

Good-looking web-interface, unique for each bank

Easy customization

Certified and supported by ATM vendors

Multivendor solution

No need to replace the ATM software

Operating speed

Works in unstable connection channels. Clients' service scripts are cached in ATMs. The exchange traffic with ATM Web Host is optimized

Unique technology

Thin client. No implementation activities on ATM

Implementation results

Payments acceptance

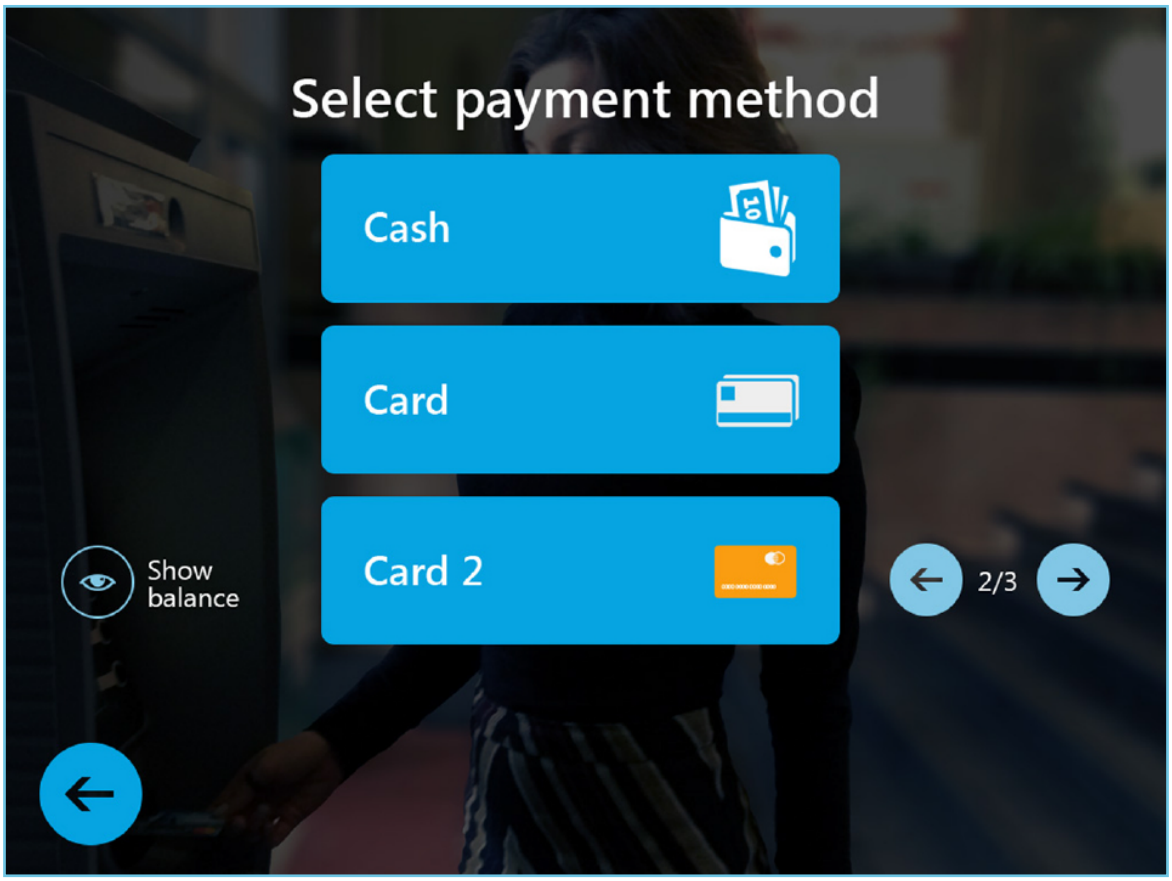
ATM Web Host solution enables the banks to use an ATM screen as an interface for accepting payments to unlimited number of utility service providers. This does not require updating of any ATM settings or perform other actions.

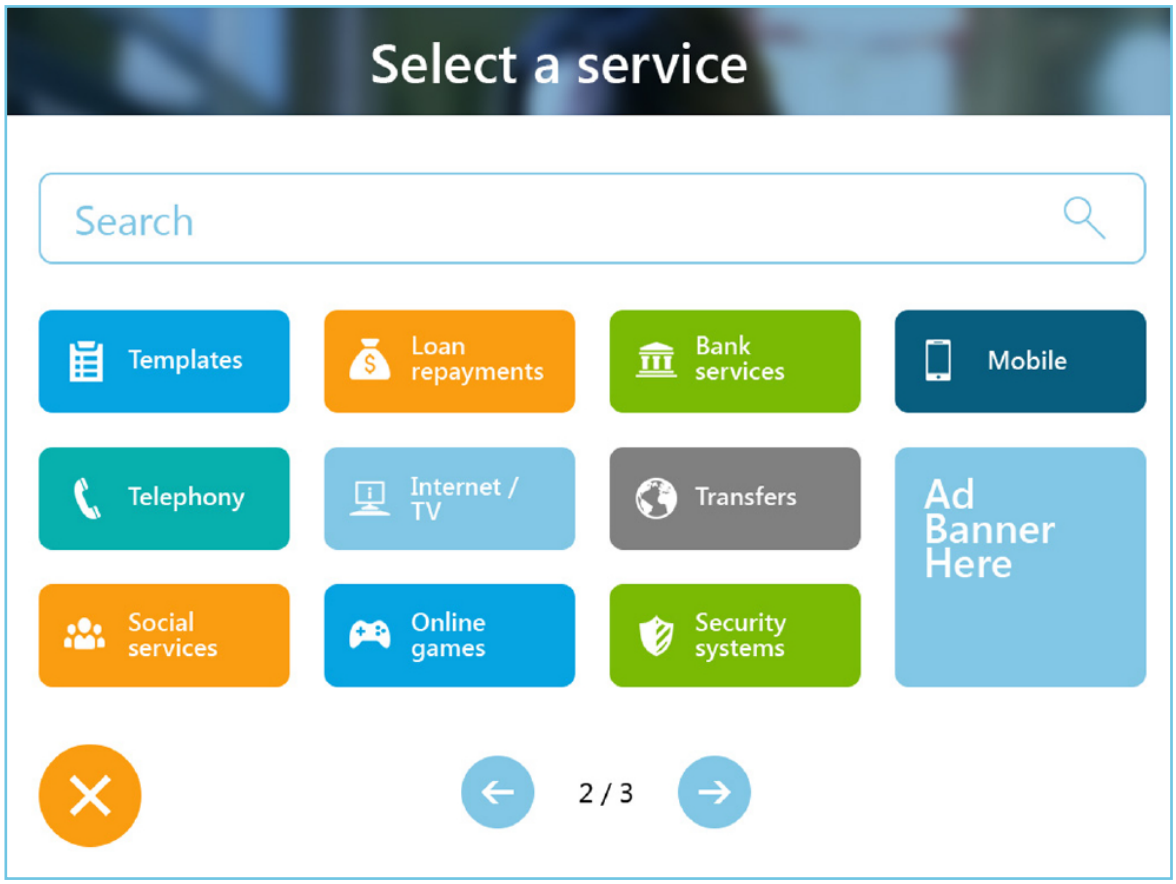
The tree of utility services, payment acceptance scenarios, fees, messages to bank clients, search tags, and all other parameters are specified on Operation server via the dedicated application - Operation Studio. Based on these data the screens and scenarios of payments acceptance are generated in ATM Web Host. Payments can be accepted with bank cards or in cash, if the ATM can accept cash. Publishing new payment scenarios over ATM network usually takes a few minutes.

Modern looking web interface

ATM Web Host can "cover" regular NDC (DDC) screens with modern looking web pages and dynamically generate web-interfaces for customer service scenarios. The solution is tolerant to connection quality and perfectly suits for operation in "thin" channels.

Visualization level in ATM Web Host is separated from the server part of the solution. This means, each bank can design a unique interface, without affecting the server components. ATM interface can be prepared with any HTML editor, so this work can be done by bank employees. Examples of ATMs UI using ATM Web Host - see next page.





Examples of web-interfaces of the ATM, which uses ATM Web Host solution

Personal services

Standard service scenario on ATM starts from authorizing the client by card and PIN-code. After authorization, the client can withdraw cash from the inserted card's account and perform a few more actions. An authorized ATM Web Host client can also get full access to their bank products (cards, deposits, loans) services, and transactions.

ATM Web Host allows the client to use an ATM as functional analog of Internet banking. ATM interface can be used for delivering the personal services:

- Information about all bank products
- Events feed
- Payments and transfers templates
- Cash withdrawal and pay utility bills from any bank product, not only from the inserted card
- Applying for any bank service or cancelling a service and many other.

Examples of ATMs UI with personal services - see next page.

Managing advertising campaigns on ATMs

There are the common problems the banks face when displaying the advertisements on ATM screens:

1. Technical staff should be involved in deploying or replacing the advertising content
2. No feedback from a campaign can be obtained.
3. The marketing team has not opportunity to host interactive content and can use only static images.

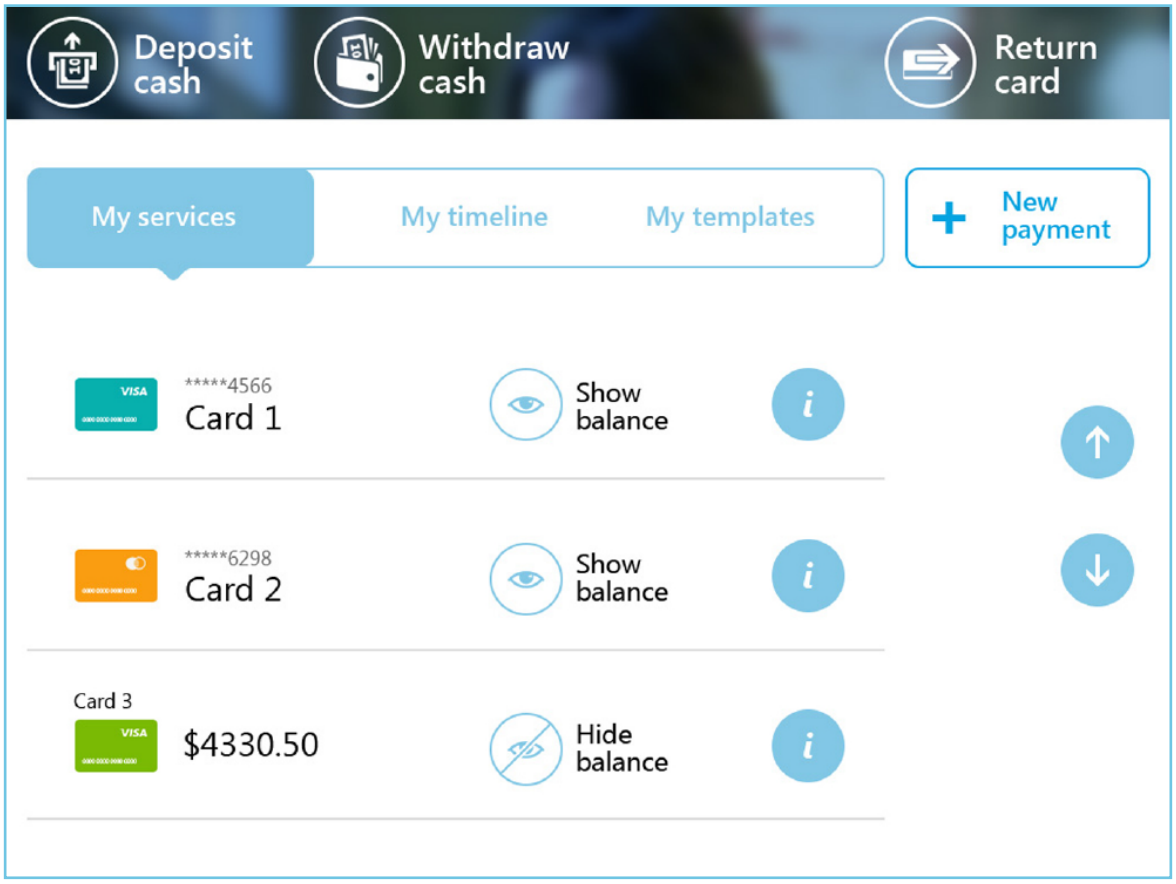
ATM Web Host in integration with eKassir Cloud AdNet service can solve all above-mentioned issues:

- The advertising content can vary: the solution can display static images, interactive web-scenarios and advertisements on the second screen.
- Advertising can be targeted by ATM location (up to a single device), a client category, an amount of payments, and other parameters.
- Ability to demonstrate personal offers on ATMs. Integration with bank's CRM-system is necessary only if the personal offers are requested online. If the offers are pre-created, they need just to be uploaded to Cloud AdNet storage. Pre-approved offer is linked to unique client's ID and does not contain any personal client's data.

Omnichannel scenarios

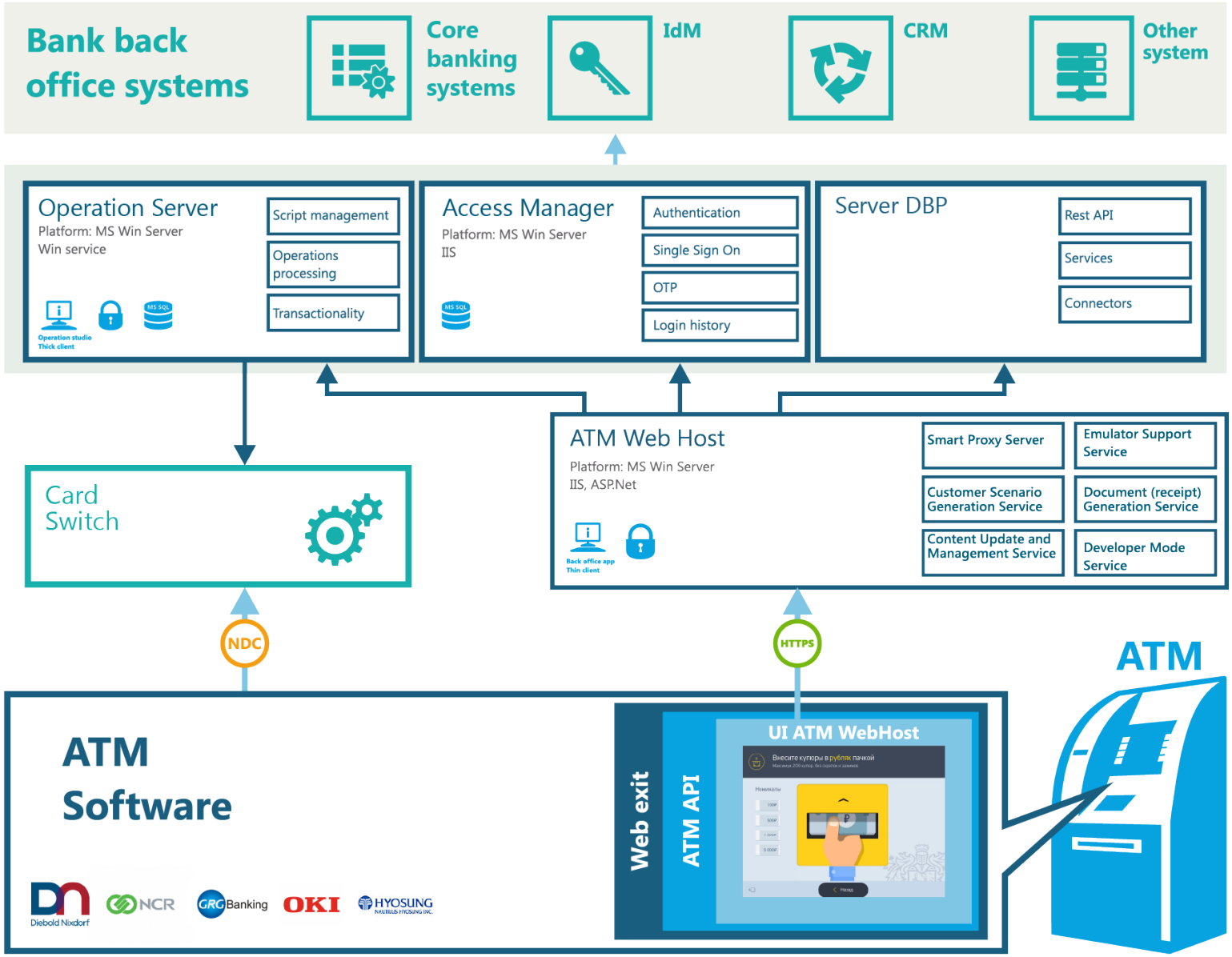
Omnichannel concept is a main trend in modern banking. A client should have an opportunity to start transaction in one channel, continue it in a second one and finish the transaction in a third channel. ATM channel is the case; however, the outdated and inflexible technologies among with high security requirements impose many restrictions to omnichannel scenarios for ATMs. However, these scenarios are in high demand in light bank branches where ATMs replace the teller-desks.

ATM Web Host performs omnichannel scenarios without interfering with the connection between the ATM and the card-host. The solution is implemented on the level of client scenarios and business logic. Customization for control ATM software and processing is not required or it is minimal.



Example of ATM's interface with personal services

Architecture



Access manager – application to provide identity and grant access to eKassir system resources for services and end-users.

Operation Server – application to handle payments and transactions and manage the related services.

DBP Services – the set of the remote banking services for individuals available via various self-service channels.