

WL ATM MANAGEMENT

CO-CREATING

NEW CASH

ECOSYSTEM

HOW ATMS CAN USE INNOVATION TO SHARPEN THEIR OFFERING

**MAKE IT
CONVENIENT**

24%

of transactions in Europe
are contactless

(ECB 2020)

**MAKE IT
PERSONAL**

\$2.2 B

Global Chatbot Market
in BFSI by 2024

(Global Market Insights, 2018)

**MAKE IT
INCLUSIVE**

1.7 B

adults globally
remain unbanked

(Global Findex database, 2017)



THE CHALLENGES AHEAD FOR THE ATM COMMUNITY

RETHINKING USE OF CASH

With the surge towards less-cash society, banks are reshaping their strategy to free up branch staff for banking core business and smart working. Mobile integrations and branch digitalisation also greatly impact banks physical channel such as ATM.

REGULATORY DISRUPTIONS

As cash withdrawals are decreasing, ATM transactions are getting more and more expensive. With the mass switch to contactless payments, particularly throughout Europe, countries are reconsidering the establishment of a Central Bank Digital Currency.

Regulations, technological upgrades and ATM security generate new costs.

Hiring skilled operational experts requires considering time and effort.

ATM POOLING INITIATIVES

Traditional outsourcing models focus on optimising operations of a single financial institution, but there is increasing interest in mature ATM markets on co-operation between institutions and particularly in "Pooling", in which multiple banks enter an agreement to operate a shared infrastructure, including all elements of the ATM value chain.

LEADING PLAYERS TO RESHAPE THEIR OVERALL ATM STRATEGY

KEY OUTCOMES

- Simplified ATM management through a single point of contact
- Trusted service-level agreement relationship
- Ensured regulation compliance
- Attractive services portfolio adapted to channels and legacy infrastructures

OPPORTUNITIES FOR SCALING UP ATM OFFERINGS

INSTALLATION

- ATM SW & HW purchase
- ATM Rental
- ATM Information Repository

SUPPLIER MANAGEMENT

- HW & SW
- Telecom & Alarm system

MAINTENANCE

- ATM premises
- 1st & 2nd line support
- Remote
- Predictive

CASH MANAGEMENT

- Cash forecasting
- CIT funds preparation
- CIT cash delivery



REPORTING

- Electronic Journal
- Statistics & availability

CUSTOMER SERVICE

- Helpdesk
- Invoice reconciliation
- Legal requisition

IT PROCESSING

- Cash & Cardless withdrawal
- ATM testing centre
- Deposit/ Recycling
- Protocol Switching & File Clearing
- Value added services (Self Banking, DCC...)

MONITORING

- ATM Host (Financial & Technical events)
- Fraud protection
- BIN black listing

HOW EQUENSWORLDLINE CAN HELP YOU INNOVATE, OPTIMISE AND PROTECT

WL ATM Management is designed to help financial institutions address major industry challenges and innovation opportunities while laying the foundations for future business growth. The flexibility and high level of customisation possible via our acquiring platform help to ensure that banks and ATM owners are able to design their own approaches relatively quickly and cost effectively.

ATM SUITE

The ATM suite is a web-based hub managing and monitoring your ATM network. Modular services can be activated to provide the best solution to your current needs.

ATM AS A SERVICE

ATM as a Service is a managed-service option that gives your business the option to benefit from a complete ATM solution - encompassing hardware, software, maintenance and managed services - for a single monthly operational cost.

FRAUD PROTECTION AT ATM

Fraud protection at ATM enables the identification of abnormal behaviours at ATM. Once a potential fraud is identified, the temporarily block of the ATM discourages fraudsters.

ABOUT EQUENSWORLDLINE

equensWorldline is the pan-European leader in payments and transactional services. Being part of the Worldline Group, equensWorldline combines long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Building on more than 50 years of experience equensWorldline services a broad, international client base in numerous countries across Europe. Clients rely on equensWorldline's expertise to anticipate European regulatory changes, benefit from transformative technologies, optimise processes, ensure operational excellence and manage risk and fraud. The company's unparalleled footprint makes equensWorldline a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.

www.equensworldline.com

For further information
Nadine Goursaud
Product Manager WL ATM Management
nadine.goursaud@equensworldline.com

equensworldline.com equensWorldline is a registered trademark of Worldline SA. November 2020 © 2020 Worldline.



The mark of
responsible forestry