

## ATM/Debit On-Line Interface

### Overview

The EZswitch™ ATM/Debit On-Line Interface provides an interface to your core system and to an EFT Network to support on-line authorization of ATM and debit issuer transactions. The core system will be responsible for performing all transaction authorizations. The main benefit of the on-line ATM/debit interface is to eliminate the bank's exposure by authorizing transactions against current account balances.

### Core System Interface

A high speed local interface is used between EZswitch and the core system to perform on-line authorization of ATM and debit issuer transactions. Should the core system not be available, authorization decisions will be made by the EFT Network using pre-determined limits established by the financial institution.

### EFT Network Interface

An EFT Network interface is used to process ATM and debit issuer transactions that are acquired by the EFT Network. The EFT Network will send issuer transactions through the interface and route all foreign transactions to other external connections supported by the EFT Network.

### Stand-In Authorization

When the core system is unavailable for processing, EZswitch will send a message to the EFT Network that will signify that the on-line authorization link is unavailable for processing. During this brief period of time, the EFT Network will perform stand-in authorization and store the transactions. When it is determined that the on-line authorization link is again available for processing, the EFT Network will automatically forward the stored transactions to EZswitch. EZswitch will determine when the core system is available for processing and then forward the authorized transactions for posting.

### System Monitoring

A System Monitor client application is included with EZswitch that can be run on a workstation provided by the financial institution. This client application provides a graphical representation of the interfaces to the EFT Network and the core system. The interface

connections (nodes) are represented by icons that are color-coded to indicate the communication and operational status at a glance. For each node you can access current status and configuration data, as well as status and transaction histories.

### Transaction Logging and Querying

ATM and debit issuer transactions are stored in a log that can be accessed by bank personnel with approved access. Flexible on-line electronic searches of this log include the ability to search on any combination of dates, amounts, card number, transaction type and void code with a sort function that organizes the resulting matches in the desired order.

Transaction information may also be reflected on the following core system products:

- Core system's user interface application
- Teller system
- Internet system

### Optional Functions and Products

In addition to the system's base functions, there are some optional features, functions and products that may be implemented by your financial institution:

- The u/SNITCH™ automated notification system can be implemented (requires a u/SNAC™ workstation) providing functions that will periodically check the availability of the system for processing. If a condition occurs that identifies the system as unavailable, an alert is sent to predefined personnel. Alert messages are delivered by email and can be sent to alphanumeric pagers or mobile phones.
- There is a Reconciliation Subsystem that is available to compare the EFT Network's electronic switch settlement report against EZswitch's transaction log file and automatically identifies any discrepancies. A reconciliation input program is also required for importing the EFT Network's electronic settlement report data into the Reconciliation Subsystem.
- If there is another financial institution in your area that wishes to use your EZswitch system for an on-line ATM/debit interface, there is an option for an additional institution license.

**Note: Some of the options listed above may require additional hardware or software or are dependent on CSFi's support of the EFT Network's function.**

## Benefit Summary

Implementing the EZswitch ATM/Debit On-Line Interface solution helps financial institutions achieve several business benefits:

- On-line memo posting of ATM and debit card transactions.
- Reduced risk of authorizing ATM and debit transactions against outdated PBF/batch balances.
- Stand-in authorization by the EFT Network when the core system is unavailable for authorization.
- Transaction logging with query functions available at any client workstation.
- ATM and debit transactions will also be reflected on various core systems for inquiries.
- System monitoring at any client workstation.
- Ability to change EFT Network providers without affecting the ATM/debit on-line authorization interface to the core system.

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CSF International (CSFi) is a global provider of Enterprise Transaction Processing and Management software, used by financial institutions in over twenty countries ranging from community banks to multi-bank holding companies and service providers.

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