

A quarterly newsletter offering insights into electronic payments news, trends and software solutions

EMV Resources:

EMVco

Smart Card Alliance

EMV 411

EMV Connection

MasterCard EMV News

VISA EMV News

Links to Highlighted Solutions & Features:

FraudBlock™

SWITCHWARE® G4

EZswitch® G4

EMV Technology

Cardless P2P Withdrawals

Related News Stories:

CSFi and OFFTEC Sign Reseller Agreement

Republic Bank Limited Selects Cardless ATM P2P Withdrawal Feature

Great Southern Bank Selects SWITCHWARE® G4 for ITM

IBC Upgrading to SWITCHWARE® EMV for Issuer Processing

United Cumberland Bank Upgrading to EZswitch® G4 with RTCM

G4 Web-based Apps:



Register Now at CSFi

Gain access to brochures, videos and additional information fully describing the features and benefits of our entire suite of products, services and solutions.



CSF International (CSFi) is a global provider of electronic payment software that has provided ATM driving and management solutions for thirty-five years

www.csfi.com



this issue:

- State of the ATM 2015
- HADR Solutions
- Success Story
- Also of Interest

State of the ATM 2015

Survey Reveals ATM is Alive, Well, and Expanding its Role in Global Economies

ATMmarketplace's recent report, *ATM Future Trends 2015*, highlights the enhancement of ATM capabilities as providers add greater functionality than ever in response to consumer demand.

Two of the biggest drivers in the evolution of ATM functionality are the expectations of the "Millennial" generation and the global trend of financial institutions to integrate expanded self-service capabilities, changing the way customers interact with branches.

Top Value-Added Service that Consumers Ages 18-64 Would Like to See:

- 61% would like to make cash withdrawals in multiple denominations
- 44% want check cashing functionality
- 48% desire real-time transactions (instant credit to account upon deposit)
- 28% want the ability to pay bills at the ATM
- 28% want the option to receive an email receipt
- 22% seek personal preference set-up options for withdrawal amounts, balance display etc.
- 19% are interested in being able to make cardless cash withdrawals using a mobile app

The message is clear... customers want more from the ATM

The Millennial Era

Millennials aged 18-34 made up the largest segment in the survey (40%) and registered significantly higher demand than the overall sample group for multiple denominations, cardless withdrawal, real-time transactions and check cashing.

More connected to technology than previous generations, Millennials represent 1/3 of the U.S. population. It is clear that that understanding and meeting the expectations of the millennial will be of strategic importance in maintaining the relevance of the ATM for many years to come.

Alignment of ATM Functionality with Market Demand

Innovations in customer service, security, and channel flexibility are primary concerns for both FIs and consumers. To offset the costs of increased functionality, it is imperative that ATMs drive improved operational efficiency and consumption of higher value bank services.

Through innovations like interactive teller machines, cardless withdrawals, bill pay, and customer specific terminal messaging, many bank branded ATMs are already providing services associated with more costly branch-based teller interaction.

Weighing the Options

As the role of the ATM becomes ever more sophisticated, it is essential that FIs work with partners who understand global markets and electronic payments technology.

CSFi, a global leader in development of ATM software products and service, allies itself with industry leaders including Diebold, NCR, Wincor-Nixdorf and Triton Systems to maintain a competitive edge in providing the most advanced, secure and scalable ATM and self-service technologies available.

HADR Solutions

High Availability and Disaster Recovery

Operating in today's around the clock global economy, means that your mission critical applications cannot afford to be off-line. The increasing requirements for 24/7 operations mean that the need for high availability solutions is greater than ever before.

What is High Availability?

High availability is a term used by the IT to describe the accessibility and up-time of critical application environments and achieved through redundancy throughout the IT infrastructure.

High Availability is a Key Component of Effective Disaster Recovery

While hardware has become highly reliable, unplanned outages do occur and typically result from operator error, environmental conditions and other non-hardware related factors

CSFi's HADR Solutions...meeting the challenge

Modern disaster recovery solutions require both geographic dispersion and recovery point objectives. Pending compliance mandates will likely require your IT department to prove periodically it can recover from operations at a remote facility. Today even small and mid-sized companies can now afford real-time dispersed offsite data protection, as well as well as rapid and complete data recovery facilitated by continuous data replication between geographically dispersed locations.

HADR Planning

CSFi offers a variety of in-house and hosted HADR services and solutions for SWITCHWARE® and EZswitch® G4 environments, and can help evaluate your business continuity risks and challenges. We will explain key considerations and make suggestions critical to choosing the right **high availability** and **disaster recovery** strategy for your business environment.

Success Story

Boubyan Bank Enables Smart Civil ID Card Withdrawal Capability



For the first time in Kuwait, customers of the bank or their designees can withdraw cash From Boubyan Bank ATMs using their Kuwait Civil ID card without the need for an ATM card.

The innovative service is supported by CSFi's SWITCHWARE® ATM driving and transaction switching solution, and enables anyone in Kuwait to withdraw funds instantly using their Smart Civil ID and authorized withdrawal code. **Click here for the full story**

Also of Interest:

SWITCHWARE® G4 Certified to Drive NCR's Interactive Teller Machine



CSFi is proud to announce that it officially certified SWITCHWARE® G4 to support the latest ATM offering from NCR, the new Aprta™ Interactive Teller Machine (ITM).

Click here for the full story