

EQUENS

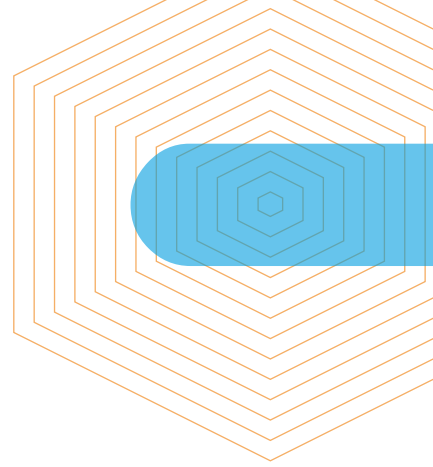
PAYMENT SERVICES FOR EUROPE

ATM Services

Flexible service, constant quality







ATM Services 24/7

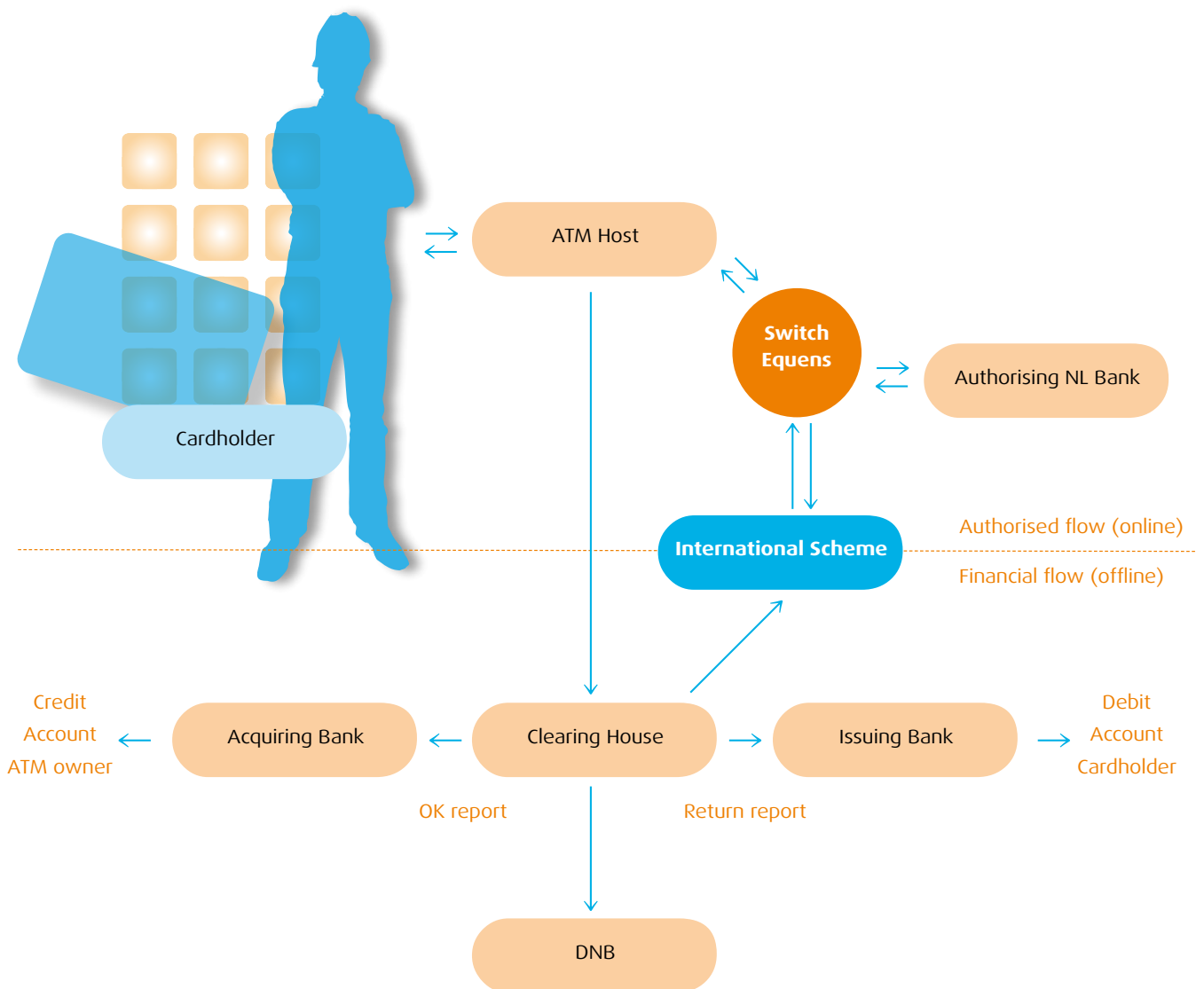
As an independent payment processor we have been addressing the needs of all ATM-related business throughout Europe. Forty years of experience in the payment processing industry has resulted in virtually 100 percent system availability. High availability levels and constant quality are very important for ATM Services. After all, your customers expect flawless ATM Services, 24/7. Equens can offer just that. Banks as well as Independent Sales Organisations and ATM vendors have been experiencing the advantages of our extensive and versatile service portfolio. The modular structure of the service portfolio keeps your costs down and allows you full flexibility in compiling your own package.

Multi-brand, multi-vendor, multi-protocol

All our systems are multi-brand, multi-vendor and multi-protocol, and our ATM Services are fully compliant with the Rules & Regulations of the international schemes. An intelligent, standardised ICT infrastructure allows us to connect to virtually all systems and ATMs. As a result, your cards and systems can interact seamlessly with our ATM Services. The following table shows a selection of the cards, systems and protocols for which we provide services.

Multi-brand	Multi-vendor	Multi-protocol
<ul style="list-style-type: none"> ● Domestic Debit Brands ● Maestro ● V PAY ● VISA PLUS ● MasterCard ● VISA ● JCB ● AMEX ● Any other brand you wish 	<ul style="list-style-type: none"> ● NCR ● Wincor Nixdorf ● Diebold ● De La Rue ● Triton 	<ul style="list-style-type: none"> ● IP standard ● IP GPRS ● X.25 Datanet or ISDN Digi Access ● PSTN dial-in

The process of an ATM transaction





Our additional services can extend each of the basic services to the service level you wish.

Advantages of a modular service portfolio

Thanks to a modular portfolio you have the freedom to choose only those services you actually require, for transaction processing as well as for the additional, related services. Our additional services can extend each of the basic services to the service level you wish. This allows you to compile the package that suits your needs.

ATM Services building blocks:

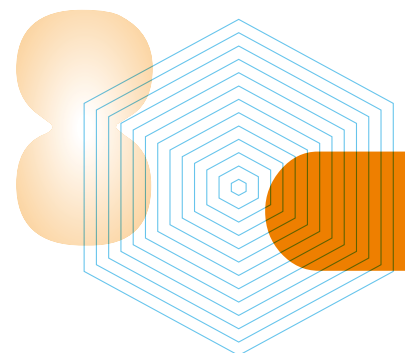
- Acquiring Hosting
- Acquiring Switching
- Acquiring Clearing

Additional services:

- Key generation and loading
- Monitoring
- Fraud detection
- Dispute management
- Brand certification support

ATM Services building blocks

Small or large volumes, you can choose all the building blocks or choose the ones you need. You can count on flawless processing as a result of non-stop, dedicated attention. Connectivity to all major European card schemes enables hosting, switching and clearing of payments with all debit and credit cards – both magstripe and EMV card payments are supported. Thanks to our large-scale hosting and switching facilities, you can enjoy high quality and cost-effective services.





ADDITIONAL SERVICES

Key generation and loading

You can order your security keys at our Service Desk. We make sure the generation of keys complies with the latest PCI security guidelines. Of course we can also take care of key loading.

Monitoring

Our Monitoring Services safeguard the ATMs connected to our host. The service includes problem detection at an early stage, as well as control and resolution of any malfunctions.

Fraud detection

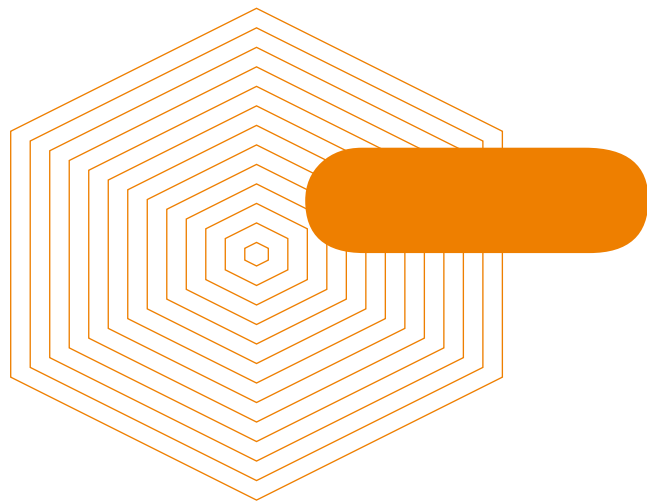
You can extend transaction processing with fraud detection. Our fraud detection services check for fraudulent transactions on a daily basis. Equens is well known for its proven track record in fraud detection in the banking world. Our approach to information security ensures that data to be dispatched is encrypted properly. Experienced risk management consultants and advanced risk detection systems are at your disposal.

Dispute management

For dispute management we can offer you charge-back and arbitration handling services.

Brand certification support

In order to prepare you for any brand, we can provide support during brand certification testing, for example the TIP test for MasterCard and the ADVT test for VISA. We can also support you in fulfilling the interbank requirements.



More information?

T +31 (0)30 283 60 06

E sales@equens.com

www.equens.com