

The Client

India's largest public sector bank

Service

ATM File Exchange Services



➤ **CLIENT REQUIREMENT**

The bank's objective was to automate their electronic journal (EJ) and ATM content management process to accelerate customer dispute redressal, meet regulatory requirements and facilitate strategic business promotion.

➤ **FSS SOLUTION**

FSS deployed in-house vendor-agnostic File Exchange tool, to provide secure EJ retrieval services from a centralized platform. FSS connected with multiple connectivity options based on region feasibility and vendor reach to ensure uninterrupted services and seamless EJ retrieval and content distribution.

➤ **RESULTS**

FSS is one of the chosen partners for ATM file exchange services for the bank's national and international network of ATMs. Centralized EJ and content management services combined with process automation have helped enhance operational efficiency, reduce cost and accelerate customer grievance redressal.

FSS enables India's largest public sector bank reduce ATM management cost and supports timely resolution of customer disputes

Ensures 100% success in EJ retrieval on effectively connected ATMs using in-house vendor agnostic tool.

The Client

The client is the largest public sector bank in India with a network of more than 50,000 ATMs and a card base of more than 200 million.

Business Challenge

When the ATM network was relatively small the bank was manually storing JP rolls for auditing transactions at the device level. However, as the ATM network grew the bank felt an increased need for automated, immediate and centralised availability of electronic journal (EJ) data to resolve customer grievances as per timelines mandated by regulatory authorities.

To overcome these industry challenges, the bank decided to automate their electronic journal (EJ) and ATM content management process. Consequently, the bank floated a tender for ATM managed services including EJ pulling and content distribution.



“ One of the key comfort factors we have with FSS is the domain knowledge and expertise demonstrated by FSS employees across various levels ”

- General Manager IT, Largest Public Sector Bank

“ FSS has the unique privilege of being the only partner handling file exchange services for the bank's international ATMs across diverse geographies such as Bahrain, Hong Kong, Maldives, Mauritius, Nepal and Singapore ”

- Mr V Balasubramanian - President ATM Services and Transaction Processing, FSS.

About FSS

FSS is a payments technology leader. The company powers the payments initiatives of leading banks, financial institutions, processors, merchants, governments, corporates and regulatory bodies across the globe covering both retail and wholesale business segments. The company's end-to-end payments footprint spans across retail delivery channels such as ATM, PoS, cards, mobile and internet as well as wholesale channels like mandate management and payments hub.

Headquartered in Chennai, India, FSS delivers business value to its clients via a diversified portfolio of software products, hosted payment services and software services.

FSS today has a worldwide presence with over 1700 employees in India, APAC, Middle East, Africa, UK/Europe, Americas.

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The Solution

FSS won a part of the ATM managed services contract based on its extensive industry experience, competitive pricing and technical expertise. The engagement with the bank started in 2007. Leveraging its end-to-end vendor-agnostic application, FSS provided secure File Exchange Services from a centralized platform. Using an in-house application, eliminated third party dependencies and enabled FSS to manage the customisations to meet the client's unique requirements.

FSS provides File Exchange Services effectively across the bank's large and diverse terminal network that includes ATMs from multiple vendors like NCR, Diebold, Wincor, HCL, Lipi, Perto, Hitachi, OKI etc. FSS services combine on-demand scheduling of individual or group of devices, and easy collection and distribution of content across assets.

Additionally, content distribution services from FSS enabled the bank to download images to designated ATM to display regulatory announcements, marketing information, seasonal promotional offers and new ATM screen flows. FSS encrypts the EJ logs files (based on bank's requirement) during EJ pulling process to ensure high security.

Taking into account the diverse rural, semi-urban, and urban locations where ATMs are deployed, FSS connected with multiple connectivity options (leased line/VSAT/CDMA) based on terrain feasibility and vendor reach to ensure uninterrupted services and seamless file exchange.

A unique aspect of the engagement is that FSS manages EJ pulling for end-customer complaints. FSS logs a call and coordinates with the vendor to ensure that the physical JP is collected by the ATM vendor within the stipulated turnaround time (TAT) for quick resolution.

The engagement was further extended when FSS won the contract to manage ATMs which included ATMs at the international branches as well. Today, FSS is the chosen partner for the bank across three different engagements including 'End-to-end ATM deployment, 'government led ATM deployment project for Madhya Pradesh' and 'Managed Services of bank owned ATMs '.

Benefits

FSS has been managing the client's ATMs since 2007. Starting with 496 ATMs the engagement has grown exponentially over the years. Currently FSS manages more than 9000 ATMs.

Benefits delivered to bank using FSS File Exchange Services are:

- **Increased accuracy:** FSS consistently achieves industry-standard high accuracy on EJ retrieval on a daily basis.
- **Optimized resource utilization:** Automation of EJ pulling services, minimized manual intervention have helped improve resource utilization.
- **Adherence to regulatory compliance:** Increased transparency, easy access to transaction logs and high degree of automation helped accelerate customer grievance redressal and ensure regulatory compliance.
- **Enhanced operational efficiency:** Resilient ATM network operations enabled the bank to improve efficiency and reduce operational cost.
- **Anytime accessibility:** Centralized EJ and content management system helped enhance visibility into and accessibility to EJ/transaction logs.