



FSS ATM Monitor

Proactively Deliver An
Assured Service Experience



Proactively Deliver Assured Service Experience

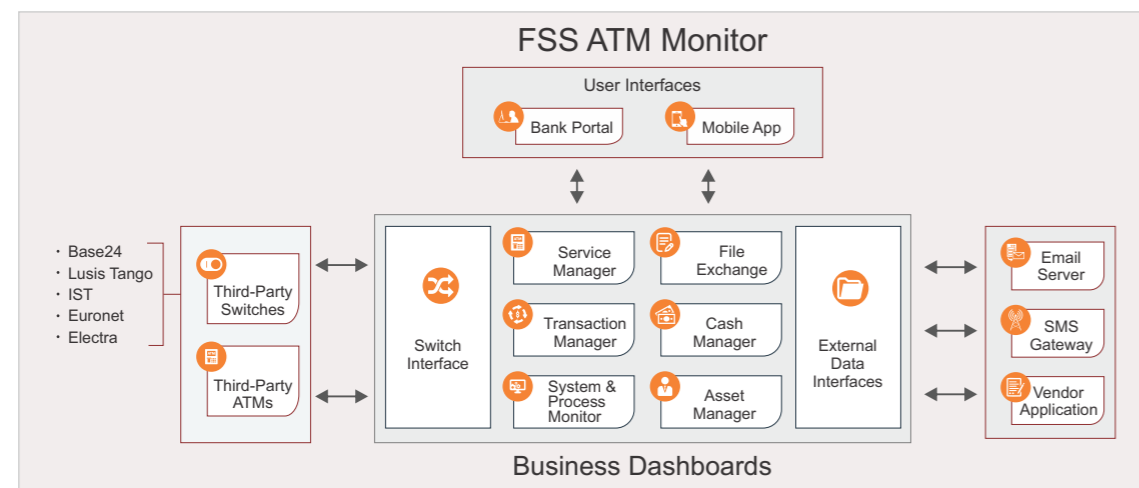
Cardholders expect ATM networks to function 24/7. To deliver an assured service experience, banks need proactive monitoring tools to provide round-the-clock visibility into the performance of their multi-vendor, multi-technology ATM networks.

Globally, FSS manages a fleet of 32,000 ATMs and has gained deep expertise over 27 years in aiding customers with safe, convenient access to funds. FSS ATM Monitor provides a single pane of glass for monitoring the entire ATM landscape. Banks gain unprecedented visibility into their ATM networks and are aware of any degradation in service performance before it impacts customers. The ability to proactively identify faults optimizes IT costs, improves quality of service, manages risk, and provides transparency in monitoring service infrastructure.

How FSS ATM Monitor Works

The solution is vendor agnostic, significantly lowering deployment complexity. Based on the deployment model, FSS ATM Monitor can integrate with any third-party Switch or terminal end-point to monitor potential service degradation and outage resolution as well as identify performance optimization opportunities. This is conducted via diagnostics and analytic capabilities, enabling IT teams to quickly and proactively resolve service performance issues before the business is impacted. With end-to-end visibility and actionable insights, IT teams can:

- monitor the health of the ATM, as experienced by the end-user
- detect and quickly isolate and address issues
- predict cash requirements for ATM locations
- provide rich visualization into health of the ATM network to improve operations and business performance



Why FSS ATM Monitor?

Optimises Customer Experience with Cash Monitoring

FSS ATM Monitor analyses customer transaction patterns to align cash supply and demand at each terminal. Using predictive algorithms and a range of historic parameters — withdrawal patterns, seasonal demand patterns, service days, currency and denomination status and minimal residual cash percentages—banks can streamline cash management and prevent understocking as well as overstocking. In addition, detailed reports enable banks to analyse variance between actual and projected demand, furthering cash-handling efficiencies.

Minimises Losses from Fraud

FSS ATM Monitor aids banks to contain fraud losses whilst maintaining a high level of customer satisfaction. A built-in rule engine monitors transactions along multiple dimensions - transaction type, BIN range, customer type, merchant type, terminal Id as well as transaction volume and velocity - and generates automatic alerts in event transactions do not match the pattern of the corresponding customers or terminals or a critical threshold is breached.

Assures Service with End-to-End Monitoring

FSS ATM Monitor manages the end-to-end fault management process from proactive identification to closure in line with contracted SLAs.

Service Manager provides strong troubleshooting capabilities, with metrics on key performance indicators collected and reported at a one-second granularity rate. The data allows banks to view current terminal status, alerts operator to conditions that could potentially cause service degradation or outage and pin-points the source of faults.

Automated workflows to classify incidents based on criticality and rule-based escalation improve mean time to repair by 60% and 70%.

Enhances Productivity with Mobile-Enabled Service Management

FSS ATM Monitor App provides business and service-oriented performance views that can be customized to address the needs of senior management and ATM operations teams, who require a more granular services view. Field personnel can monitor system health and track trouble tickets on their mobile devices and receive geo-based alerts, improving incident response time as well as productivity by optimizing the number of field visits.

Streamlines Terminal Updates

A built-in inventory module provides information on terminal make, hardware configuration, firmware and software such as OS and anti-virus systems to streamline terminal updates.



Improves Business Outcomes with Actionable Intelligence

Actionable service intelligence enables banks achieve 360-degree visibility into business and operations and optimally model service improvements. Channel managers benefit from on-demand access to data through customized, easy-to-use dashboards and reporting capabilities. In addition to out-of-the-box reports, customers have the flexibility to create customizable dashboards to gain a contextual view of network, service and terminal performance.

Dashboards	Definition	Benefit
Transaction Trends	Real-time and historic network-wide or ATM level transaction trends	<ul style="list-style-type: none"> Analyze terminal profitability based on card type, transaction type, transaction amount and customer product usage Improve performance per terminal as well as helps plan ATM fleet expansion Identify reasons for transaction decline to improve success rate Measure transaction response time and for comparison of average response time of network as well as Interchange
ATM Uptime Trends	Real-time health status of network by location and terminal make	<ul style="list-style-type: none"> Assure high ATM availability by taking corrective action
Service Fault Reports	Provides a single pane of glass, customizable views of faults and cases reducing investigation time	<ul style="list-style-type: none"> Improve network and terminal uptime to deliver an assured quality of service Categorize faults and identify recurrent faults to undertake remedial action Benchmark service performance turnaround time against contracted SLAs
Cash Availability Trends	Insights into cash positions at each ATM terminal	<ul style="list-style-type: none"> Streamline cash management by eliminating overstocking as well as understocking Lower cash transit costs Prevent surcharge on idle cash Optimize cash reload cycles
Transaction Monitoring	Understand anomalous transaction trends to fine-tune transaction security	<ul style="list-style-type: none"> Flag suspicious transactions and uncover fraud patterns to stem fraud losses
EJ Files	Track network-wide Electronic Journal file collection to ensure sanitization of reconciliation processes	<ul style="list-style-type: none"> Pinpoint reasons for missing EJ records and take corrective actions
Terminal Inventory	On-demand insights into terminal inventory	<ul style="list-style-type: none"> Streamline system updates

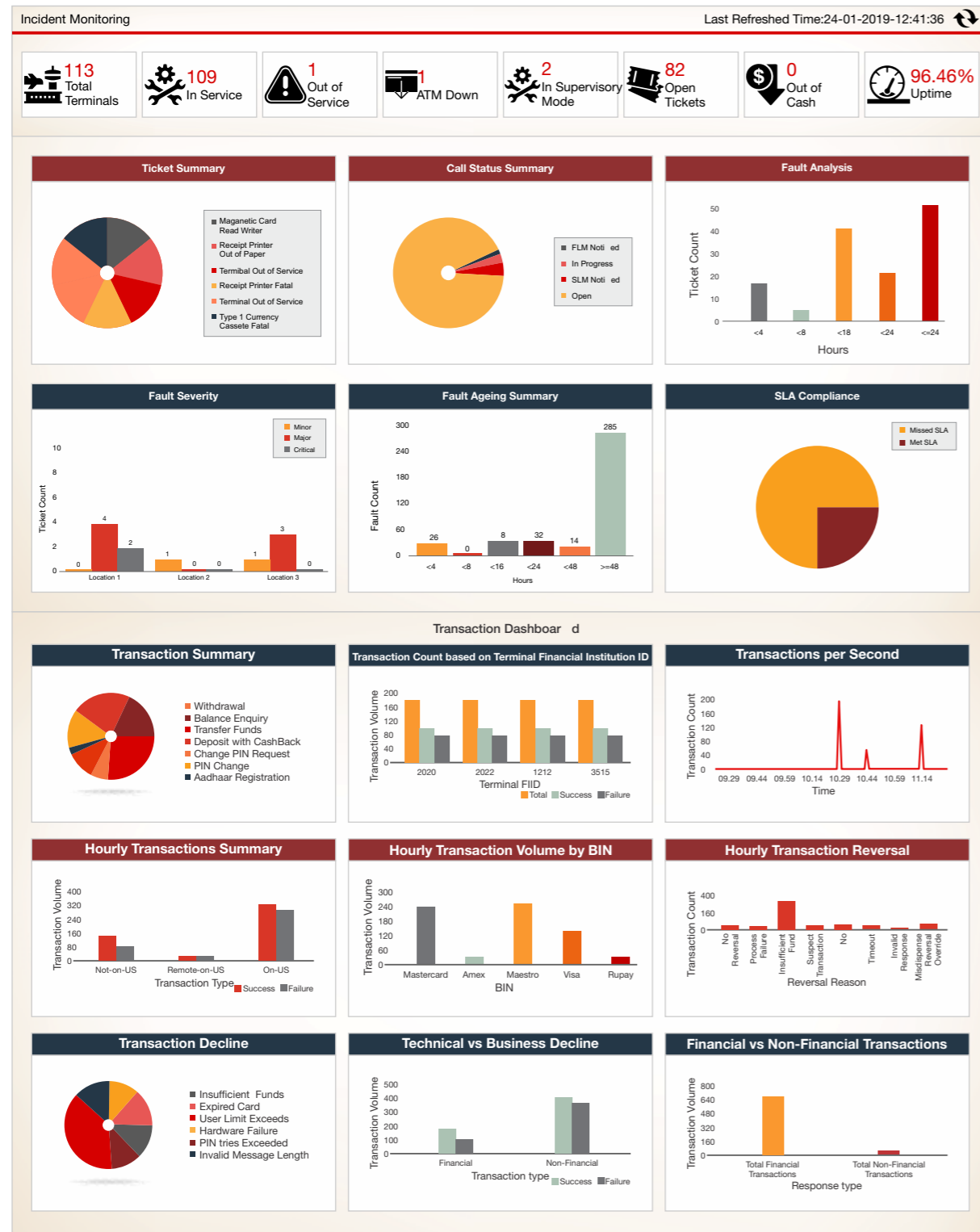
Delivers End-to End Security

FSS ATM Monitor is PADSS 3.2 compliant. In addition, comprehensive security controls, including encryption, PKI and dynamic DES for data security, protect service and reputational integrity.



Supports Flexible Business Models

FSS supports licensed as well as hosted services models with an option to outsource end-to-end ATM management including terminal deployment, maintenance, business and technical operations and monitoring.



Benefits FSS Delivers

◆ Rationalises Opex

- Between 25% and 35% reduction in operating costs with fewer service calls, faster resolution time and proactive fault resolution
- 20% reduction in cash handling and replenishment, with accurate demand assessment at a per ATM level
- 15%-20% improvement in employee productivity via redeployment of resources

◆ Boosts Revenue Performance

- Consistent and reliable services experience improves footfalls and repeat visits from customers
- Actionable service intelligence enables customers to take informed decision on ATM placement and capacity expansion to drive better revenue outcomes

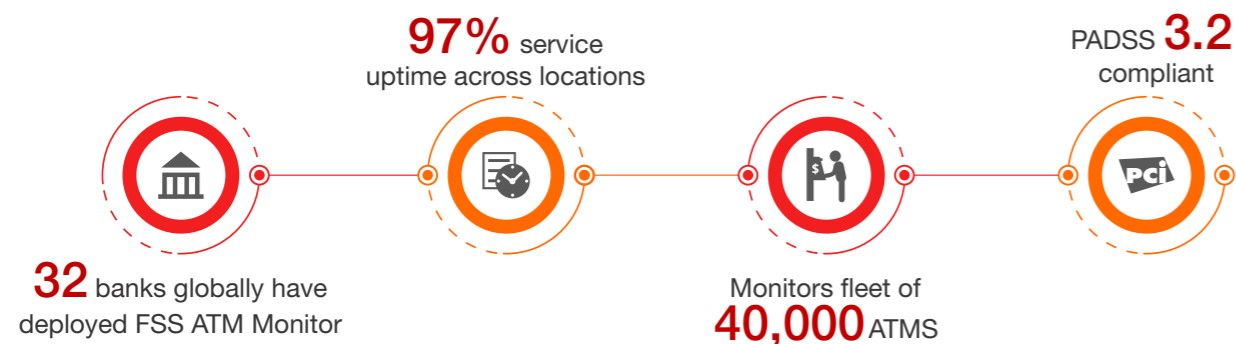
◆ Assures Service Experience

- Potential issues are identified before service is affected, enabling banks to deliver an assured services experience
- Enhances terminal performance by automating remote actions like reboot and hardware reset

◆ Supports Seamless Integration and Scalability

- Solutions require no changes to the ATM host/switch or the transaction execution path
- Scales seamlessly in line with growth in transactions and service provider's plans to expand their ATM network

FSS Credentials



About FSS

Financial Software and Systems (FSS) is a leader in payments technology and transaction processing. The company offers a diversified portfolio of software products, hosted payment services and software solutions built over 25+ years of experience.

FSS, end-to-end payments suite, powers retail delivery channels including ATM, POS, Internet and Mobile as well as critical back-end functions including cards management, reconciliation, settlement, merchant management and device monitoring. Headquartered in Chennai, India, FSS services leading global banks, financial institutions, processors, central regulators and governments across North America, UK/Europe, ME/Africa and APAC and has 2,500 experts on-board.

For more information, write to products@fsstech.com