

ATM ON THE CLOUD

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hatkopyay.



Hatkopay ATM Cloud Services

Connecting Banks for Shared ATM Success

Hatkopay ATM Cloud Services: The Bridge to a More Efficient & Collaborative ATM Future.

For Host Banks, We Offer

New Revenue Streams: Monetize your existing ATM network by serving more customers.

Maximized Asset Utilization: Increase transaction volume and ROI on your ATMs.

Seamless Platform: Securely connect your ATMs to a wider banking ecosystem.



Hatkopay ATM Cloud Services



For Tenant Banks, We Offer

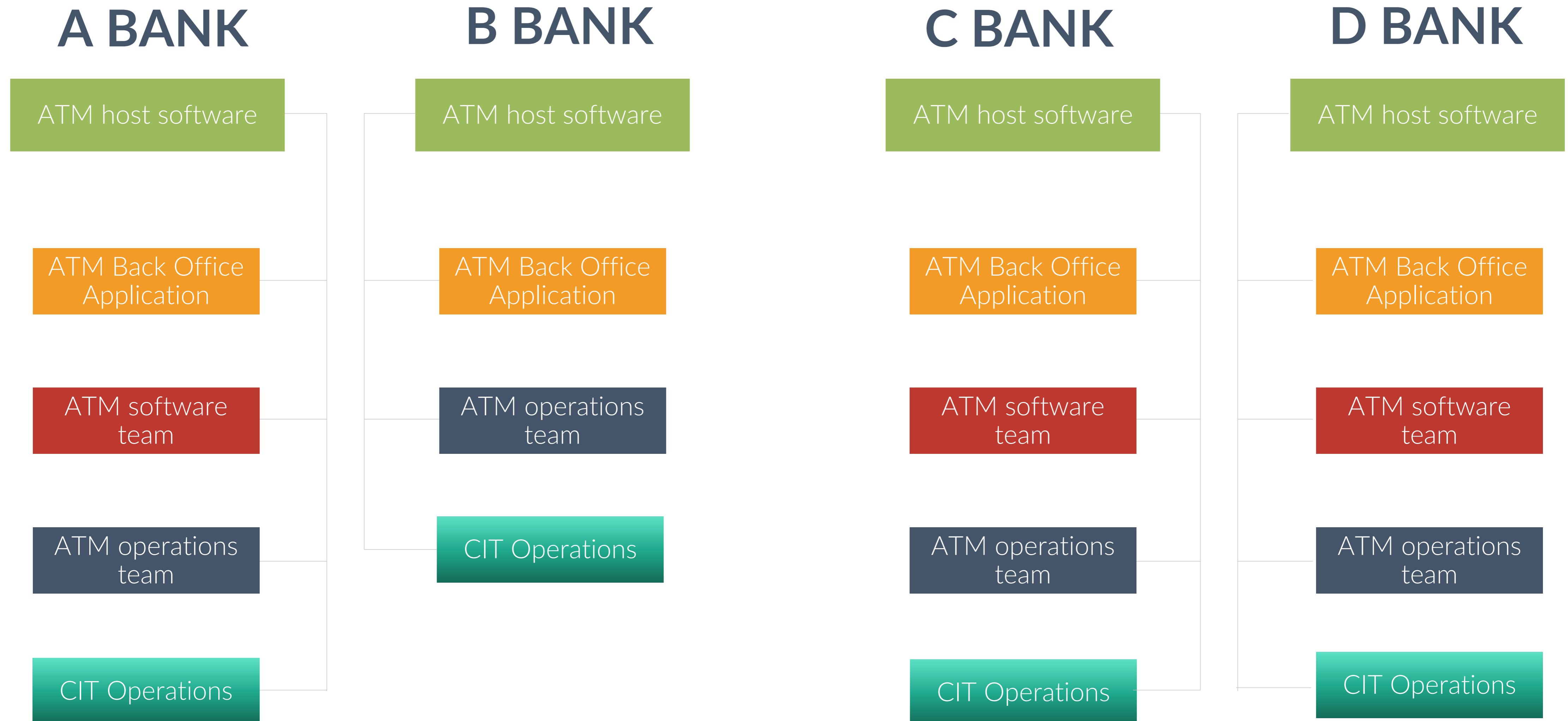
Instant ATM Network Access: Provide your customers with widespread ATM convenience without owning the infrastructure.

Significant Cost Savings: Avoid ATM purchase, maintenance, and operational expenses.

Simplified Integration: Clear API specifications for easy connection to our platform.

ATM Infrastructure TODAY!

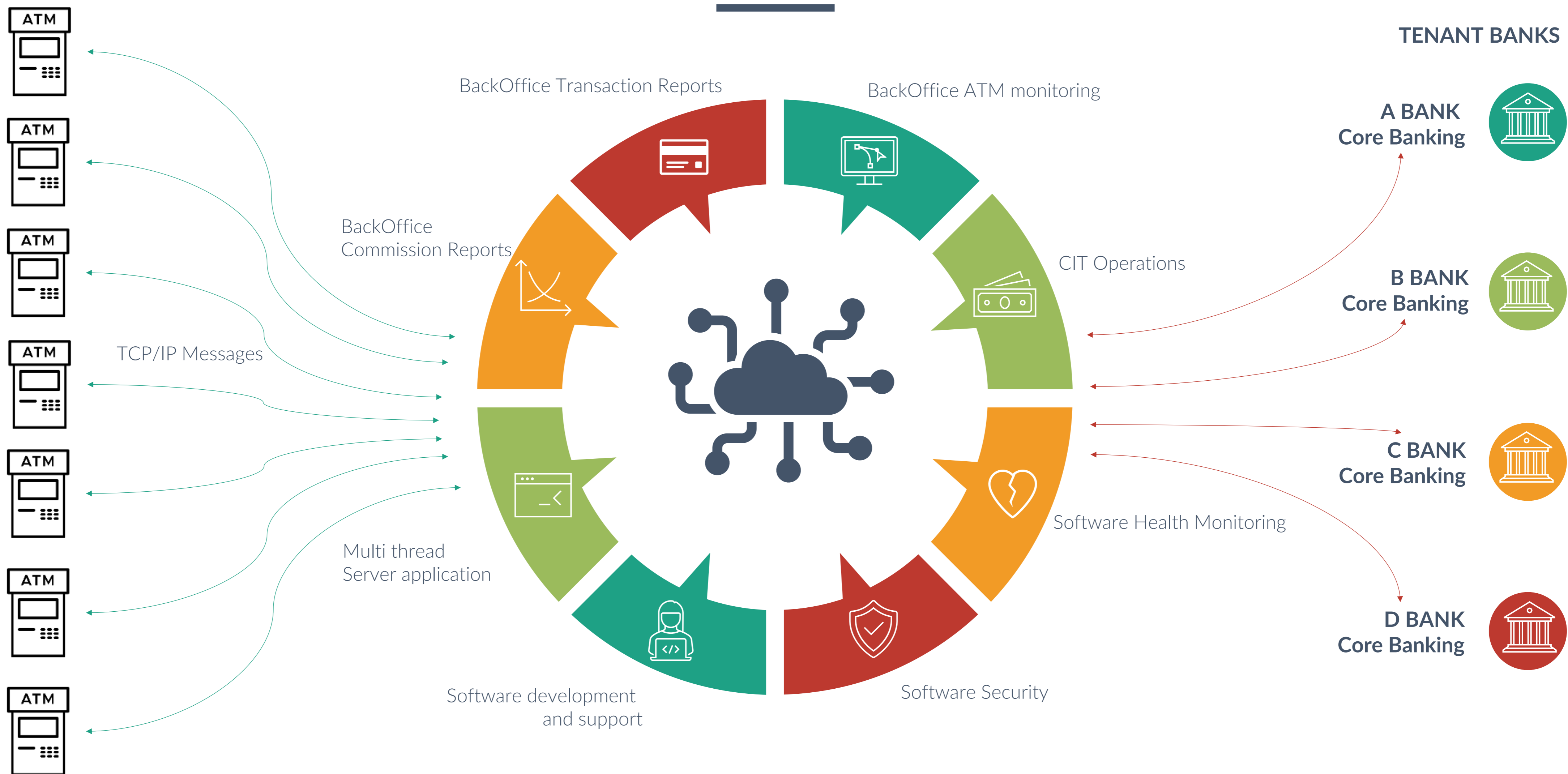
Every Bank Manages and Funds Its Own Dedicated ATM Ecosystem



ATM Infrastructure TOMARROW!

HOST BANK'S ATM FLEET

What we HANDLE for YOU! On host bank's servers



Hatko Innovative Solutions

Advantages for Host Banks

5

Maximizing Profits with Cloud ATMs

TRANSACTION FEES

01

Host banks earn an agreed-upon fee for each transaction conducted by a tenant bank's customer on their ATMs. This provides a new and consistent revenue stream.

03

UTILIZATION / ROI

The software leverages existing ATM assets more effectively by increasing transaction volumes. Higher utilization improves the return on investment for your bank's ATM network.

OPTIMIZED CASH MANAGEMENT

02

For ATMs equipped with cash recycling technology, deposited funds can be re-dispensed to ONUS customers. This reduces the frequency and cost of cash replenishment services and optimizes the utility of cash held within the ATM.

03

MARKET PRESENCE & BRAND VISIBILITY

Extending ATM access expands your bank's brand exposure to a wider customer base. This enhances your institution's image as an accessible and collaborative financial service provider.



Advantages for Tenant Banks

Why it is Cost Effective?



ATM SOFTWARE DEVELOPMENT COSTS

The development of traditional ATM software presents challenges, requiring niche technical expertise in outdated technologies, which contributes to a shrinking pool of skilled developers. This scarcity, combined with the substantial man-day costs for each new feature, increases operational expenses and hinders innovation. Our ATM Cloud Services address these issues by centralizing development, leveraging modern cloud technology, and reducing the need for in-house ATM software expertise.



ATM HARDWARE AND SOFTWARE COSTS

FIs face significant challenges with costly ATM hardware, requiring hundreds of units to ensure customer accessibility, while terminal software, along with hardware and software maintenance, adds substantial expenses, turning ATM management into a heavy operational burden for banks. Our ATM Cloud Services alleviate these issues by centralizing management and reducing hardware and software costs, offering a streamlined solution.



CIT COSTS

CIT operations create a significant burden for banks, requiring costly armored vehicles, complex vehicle tracking systems, and intricate cash reconciliation mechanisms, all of which drive up expenses and operational complexity. Our ATM Cloud Services, managed by the host bank, streamline these processes, reducing costs and simplifying operations for tenant banks.



ATM RELATED STAFF EMPLOYMENT

FIs traditionally require dedicated teams—including ATM software developers, analysts, business solutions experts, marketing staff, and operations personnel—to manage their own ATM networks, incurring significant staffing and operational costs. With our ATM Cloud Services, none of these specialized teams are necessary, as the host bank centralizes management, streamlining operations and eliminating the need for in-house expertise, thereby enhancing efficiency and reducing expenses.



ATM SPACE RENTS

FIs face significant expenses from space rental costs for ATM installation locations, adding to the financial burden of maintaining an ATM network. Our ATM Cloud Services mitigate these costs by enabling the host bank to strategically manage ATM placements, reducing rental expenses for tenant banks while ensuring accessibility for customers.



THE RISE OF DIGITAL BANKS

Digital banking is rapidly gaining momentum as banks transition to fully digital operations, eliminating physical branches and ATMs, which offers a transformative solution for managing customer cash transactions. Our ATM Cloud Services provide an innovative, cloud-based platform that enables seamless cash handling, supporting this shift while ensuring accessibility and efficiency for banks and their customers.

Advantages for Tenant Banks

7

Tenant banks benefit from eliminating:



Atm Management Application Hosting And Associated Costs:

Eliminate the need for on-premises hosting and reduce operational expenses.



Atm Hardware Purchase And Maintenance Costs:

Avoid upfront hardware investments and ongoing maintenance burdens.



ATM Related Staff Employment:

Reduce staffing overhead, as the host bank handles ATM-related personnel management.



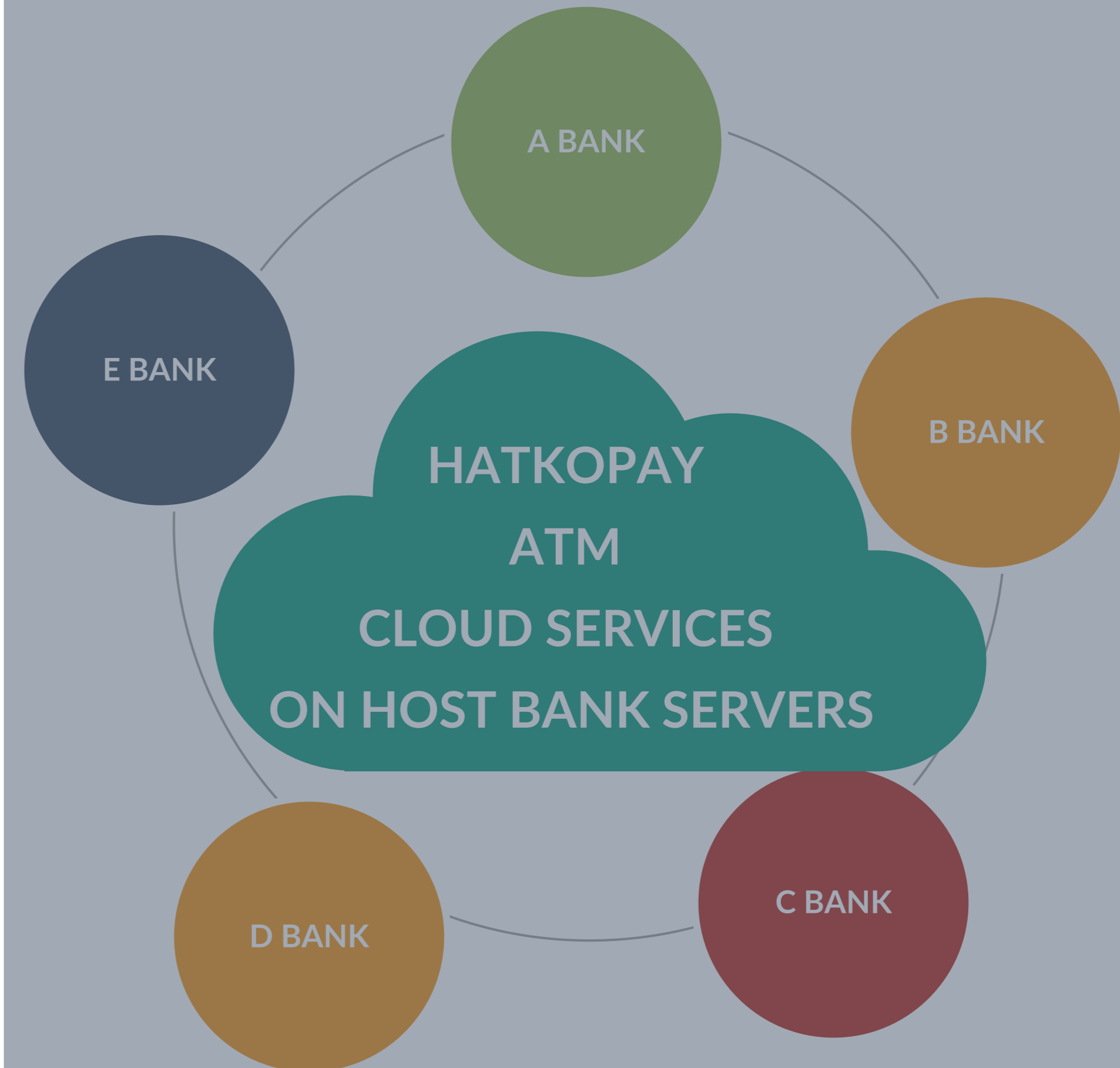
ATM Management Software and Maintenance Costs:

Streamline operations with software provided and maintained by the host bank at no additional cost to tenant banks.



CIT Costs:

Minimize cash-in-transit (CIT) complexities, with operations fully managed by the host bank.



Hatkopay ATM Cloud Services

How we help to FIs?

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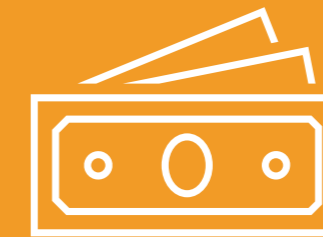
**ENROLL
ON THE
WEB**

Enrollment of FIs and testing core banking APIs are **ONLINE**.



**ACCESS
YOUR DATA
SECURELY**

ALL tenants can only Access its very own data **SECURELY**.



**ACTIVATE/
INACTIVATE ATM
TRANSACTIONS
INSTANTLY**

Adding or deleting a transaction to/from the supported transactions list could be done instantly **ONLINE**.

Enroll Easy!



Enrollment

To join the Hatkopay ATM Cloud Services platform, a tenant bank completes a streamlined enrollment process via the web portal that will be hosted on Host bank's servers, ensuring seamless integration and customization for its customers.



Core Banking Integration

Comprehensive WEBAPI specifications and definitions are made available to prospective tenant financial institutions **directly via the ATM Cloud Services online portal**. The candidate institution will then utilize these provided technical guidelines to develop the corresponding Core Banking System APIs necessary for seamless integration with our platform.

[Hatko Innovative Solutions](#)



Web API Tests

The candidate financial institution validates its developed Web APIs through the testing facilities available on the ATM Cloud Services online portal. Upon successful completion of all requisite tests, the institution is deemed prepared for transition to the **live production environment**.

ONLINE Services



Card BIN Configuration

The tenant bank enters its Card Bank Identification Number (BIN) details, enabling the system to recognize and process transactions specific to the bank's cardholders securely.



Transaction Selection

The bank selects the desired transaction types to support its customers, such as cardless QR withdrawals, deposits, balance inquiries, or credit card payments, tailoring the ATM experience to meet customer needs.



Institution Information Setup

The bank provides relevant institutional details, including contact information and operational preferences, ensuring accurate representation and compliance within the platform.

This intuitive process empowers tenant banks to efficiently onboard and customize their ATM services, enhancing operational flexibility and customer satisfaction.

Easy Core Banking Integration

The ATM Cloud Services Web Site provides a seamless integration pathway for tenant candidates, ensuring efficient development and connectivity with their Core Banking systems.



OBTAINING WEBAPI PARAMETERS AND DEFINITIONS

The tenant bank accesses the ATM Cloud Services Web Site to retrieve comprehensive WEBAPI parameters and detailed API definitions, enabling a clear understanding of the integration requirements.



DEVELOPMENT OF CORE BANKING APIS

Using the provided specifications, the candidate Financial Institution (FI) develops its Core Banking APIs, ensuring compatibility with the ATM Cloud Services platform for secure and efficient transaction processing.



TESTING CORE BANKING APIS

The tenant bank can test its developed Core Banking APIs directly on the ATM Cloud Services Web Site, allowing for validation and optimization before full deployment.

ALERTS

Transaction Set Information

TEST SETTINGS

Card Type	Transaction Type	Is Active	Test Url	Prod Url	Test	
Debit Card	Balance Inquiry	<input type="checkbox"/>				
Debit Card	Money Deposit	<input type="checkbox"/>				
Debit Card	Money Withdrawal	<input type="checkbox"/>				
Debit Card	Pin Check	<input type="checkbox"/>				
Debit Card	Password Change	<input type="checkbox"/>				
Debit Card	Utility Payment From Ac...	<input type="checkbox"/>				
Debit Card	Utility Payment With Cash	<input type="checkbox"/>				
Credit Card	Utility Payment With Cash	<input type="checkbox"/>				
Credit Card	Cash Advance	<input type="checkbox"/>				
Credit Card	Credit Card Inquiry	<input type="checkbox"/>				
Credit Card	Dept Payment	<input type="checkbox"/>				
Credit Card	Pin Check	<input type="checkbox"/>				
Credit Card	Password Change	<input type="checkbox"/>				
Debit Card	Account Listing	<input type="checkbox"/>				

Main Menu Information

Button Settings

BgColor: ■ TextColor: ■

Font: Roboto

⊕ CREATEBUTTONS

< LeftExample

RightExample >

Horizontal

Debit Card

— English

Please select transactions that you want to use in the main menu from the boxes below.

Balance Inquiry

< Balance Inquiry

Money Deposit >

Money Deposit

Money Deposit

Dynamic ATM Interface Customization: Real-Time Branding & Preview

Enhanced User Experience & Brand Control: Tenant banks can easily design and deploy unique ATM screen layouts, branding elements, and localized language support via the ATM Cloud Portal.

Tenant banks gain direct, real-time control over their ATM branding and user journey via our cloud portal. As illustrated, they can effortlessly define button aesthetics, select offered transactions, and implement multilingual options, instantly previewing the customer-facing ATM interface

ATM SUITE

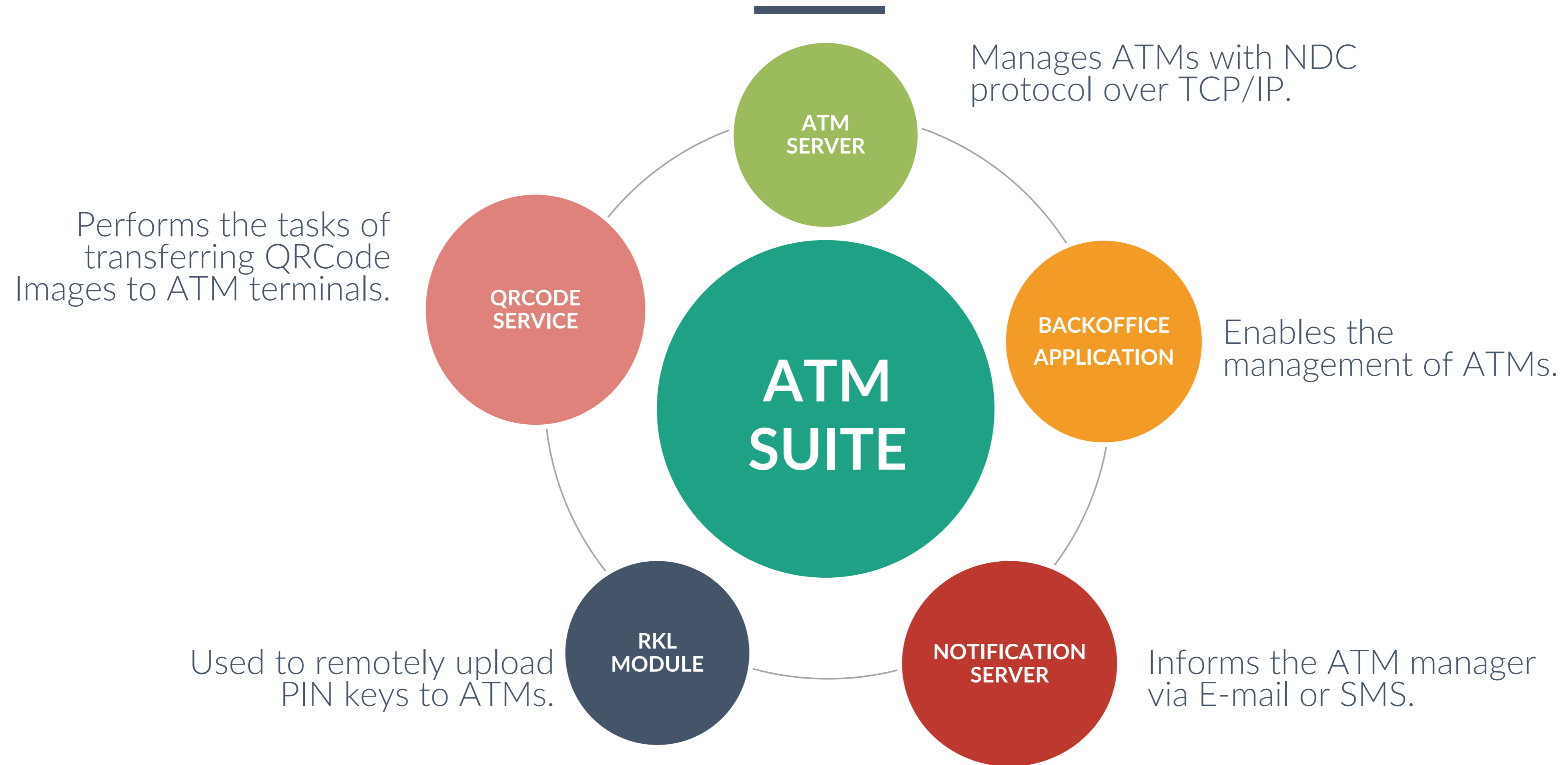


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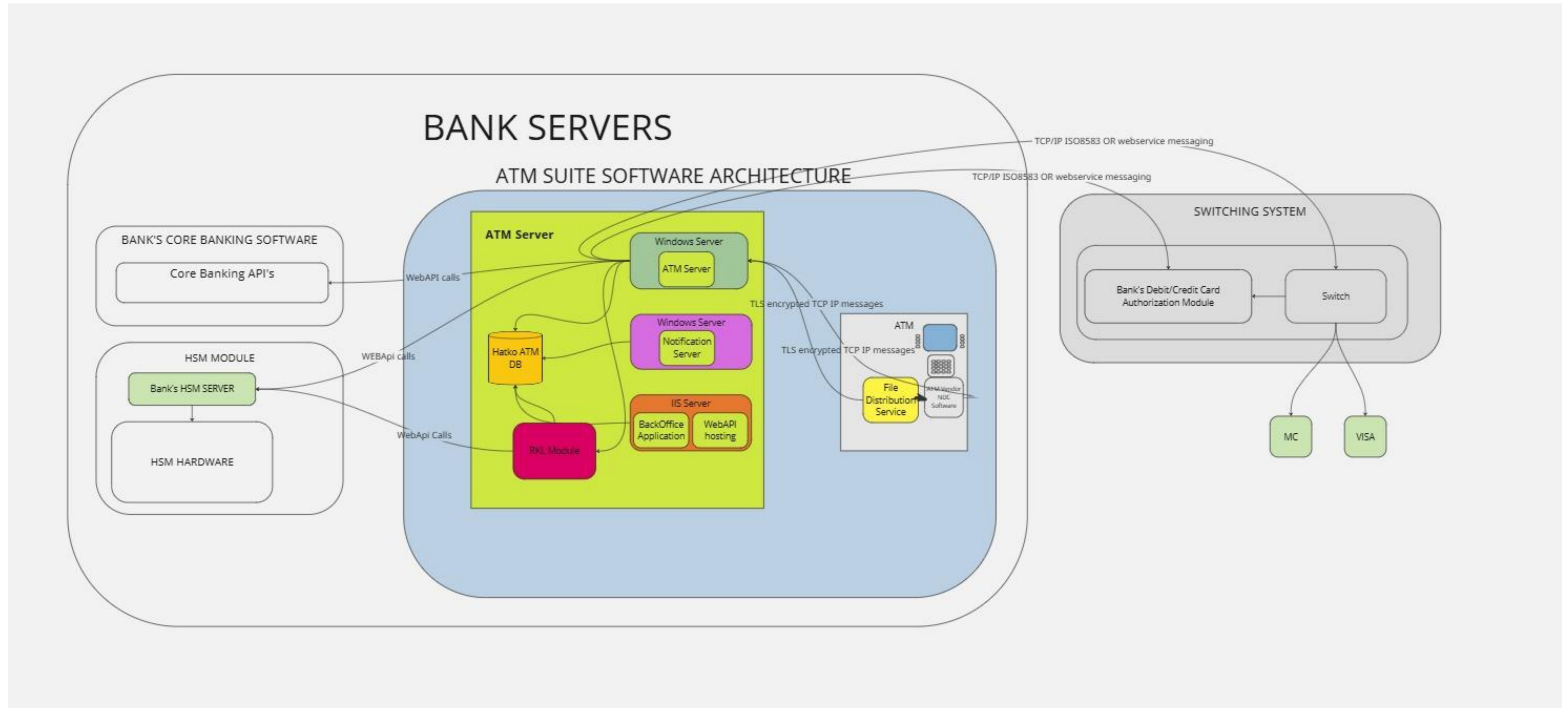
ATM SUITE Software Components

14



ATM SUITE Software Architecture

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Supported Transactions



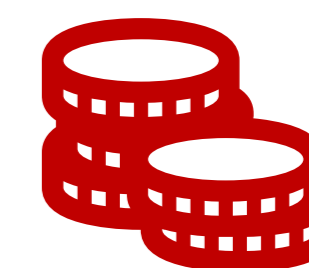
ONUS/NOTONUS QR CODE
SUPPORT



MASTERCARD, VISA
ACQUIRING



CASH TRANSACTIONS



INQUIRY TRANSACTIONS



EMV SUPPORT



CIT ROUTE PLANNING



ATM COMMAND SENDING



RKL SUPPORT

Supported Transactions



MULTI-LANGUAGE
SUPPORT



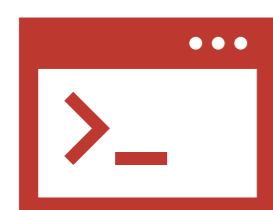
SUPPORT FOR
CUSTOMERS WITH DISABILITIES



TLS ENCRYPTION
OVER ATM MESSAGES



DB ENCRYPTION



REMOTE RECONCILIATION
SUPPORT



AUDIT REPORTS



MAKER CHECKER
FRAMEWORK



SINGLE SIGN ON/
BIOMETRIC LOGON

ATM SUITE FEATURES



Banknote Restriction

Template Banknotes could be modified on the go.



Responsive Interface

BackOffice application can also be used on mobile devices.



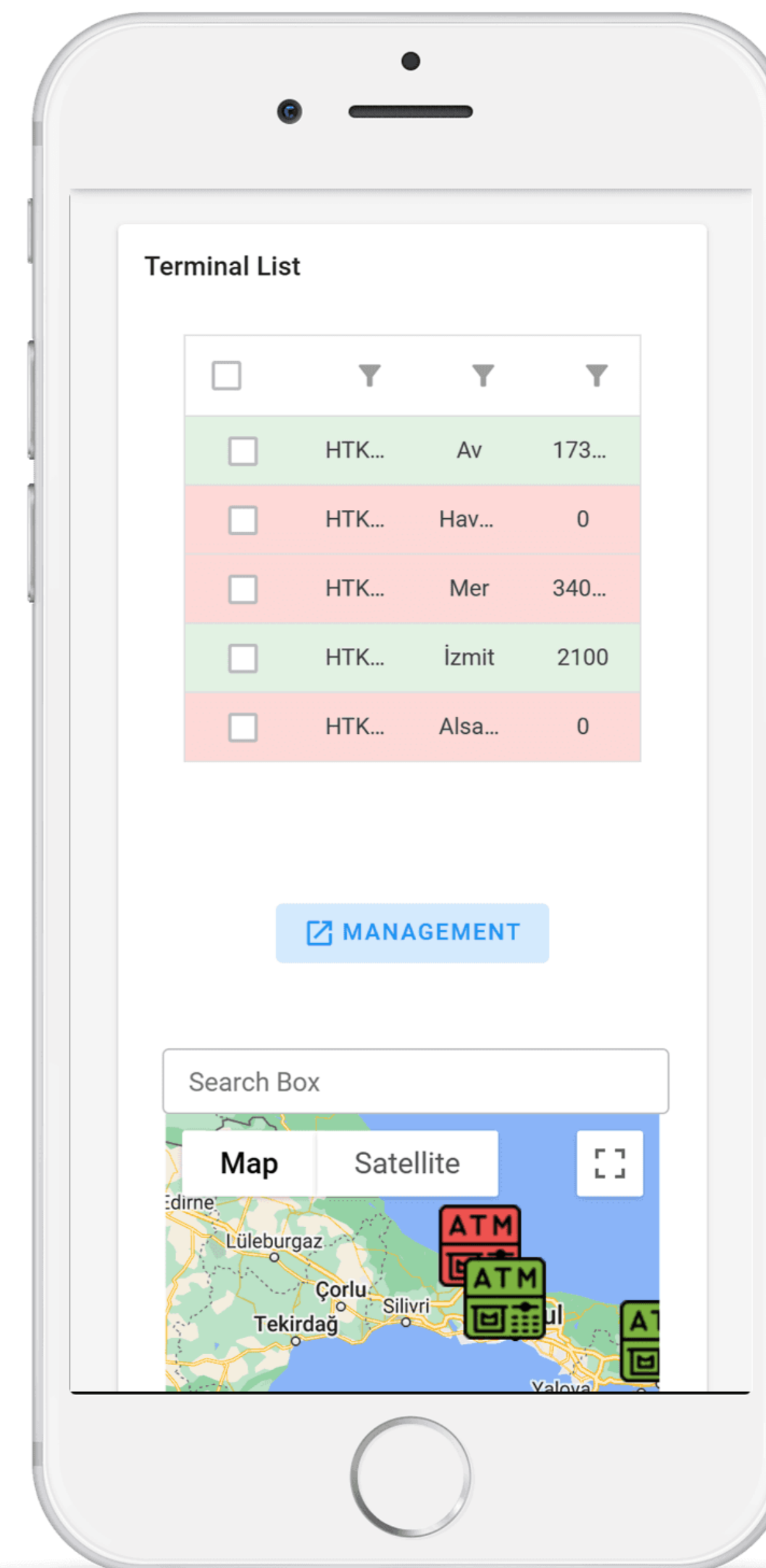
User Management

User roles and authorizations can be defined. Role access to BackOffice pages could be dynamically modified.

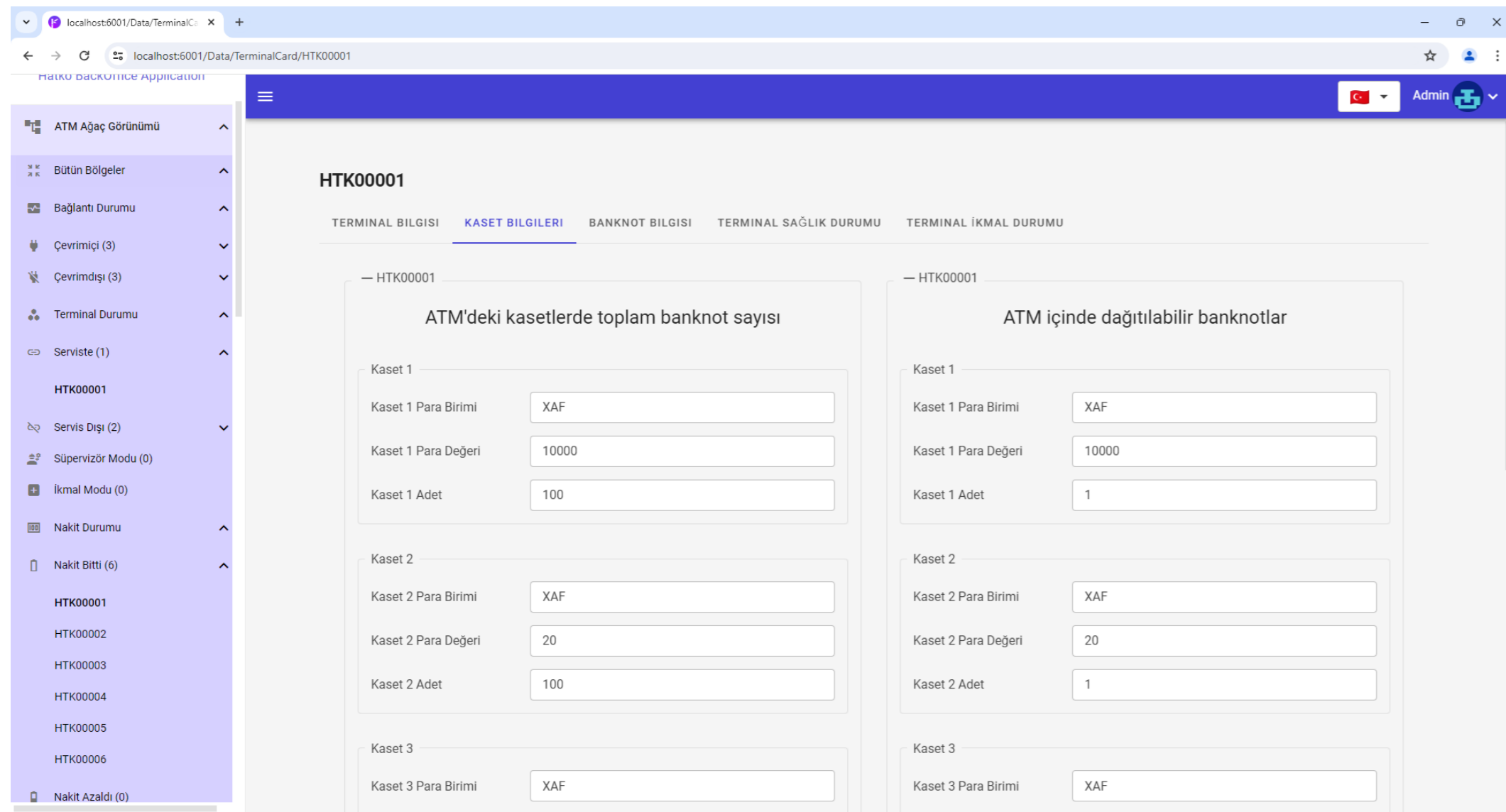


E-Journal Management

E-Journal files are transferred to the E-Journal server.



ATM SUITE FEATURES



DB/File Error and Information Logging

Logging on MongoDB or File with details.



NDC/YDC Support



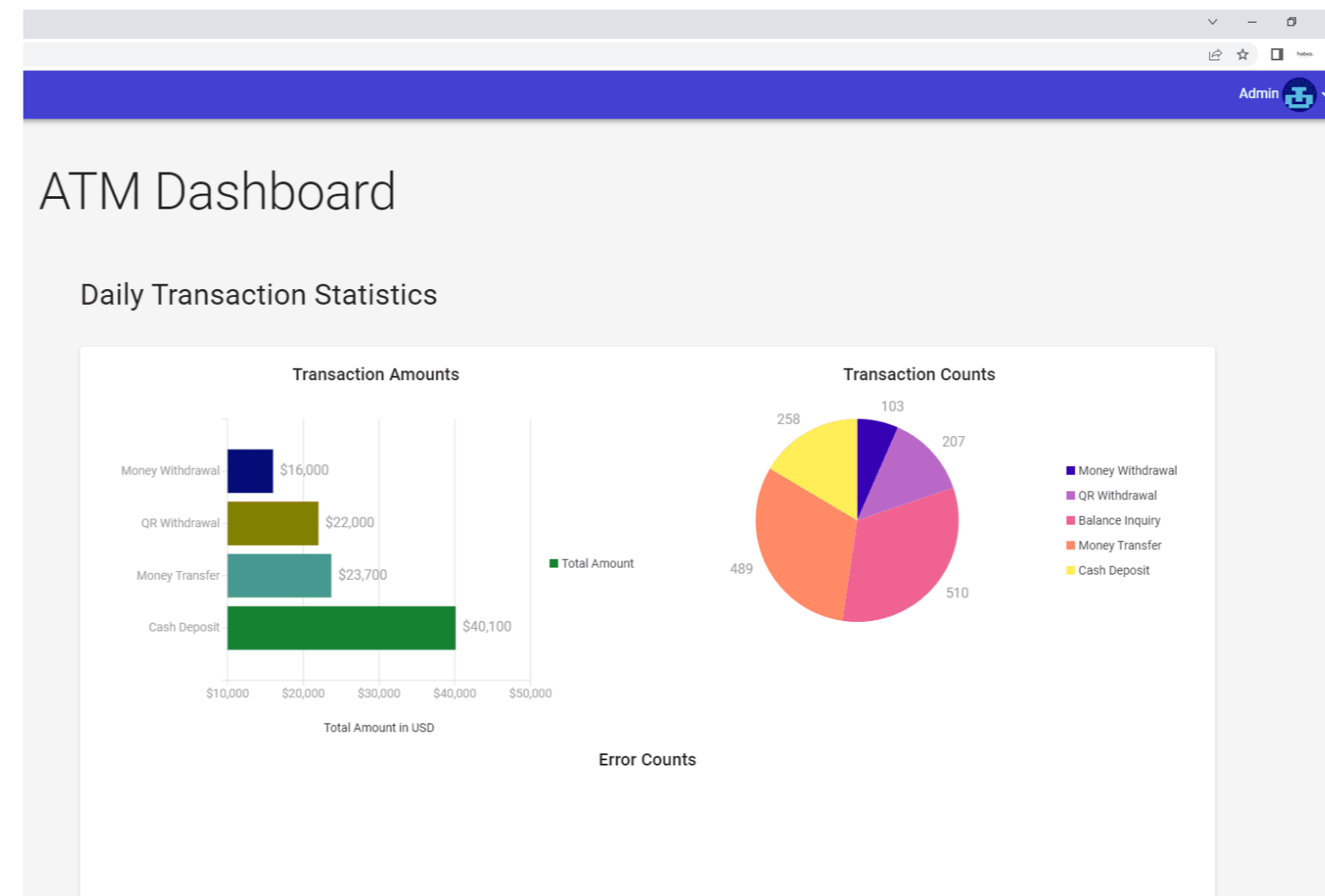
Transaction Reports

Transaction reporting with journal view and filtering capability.

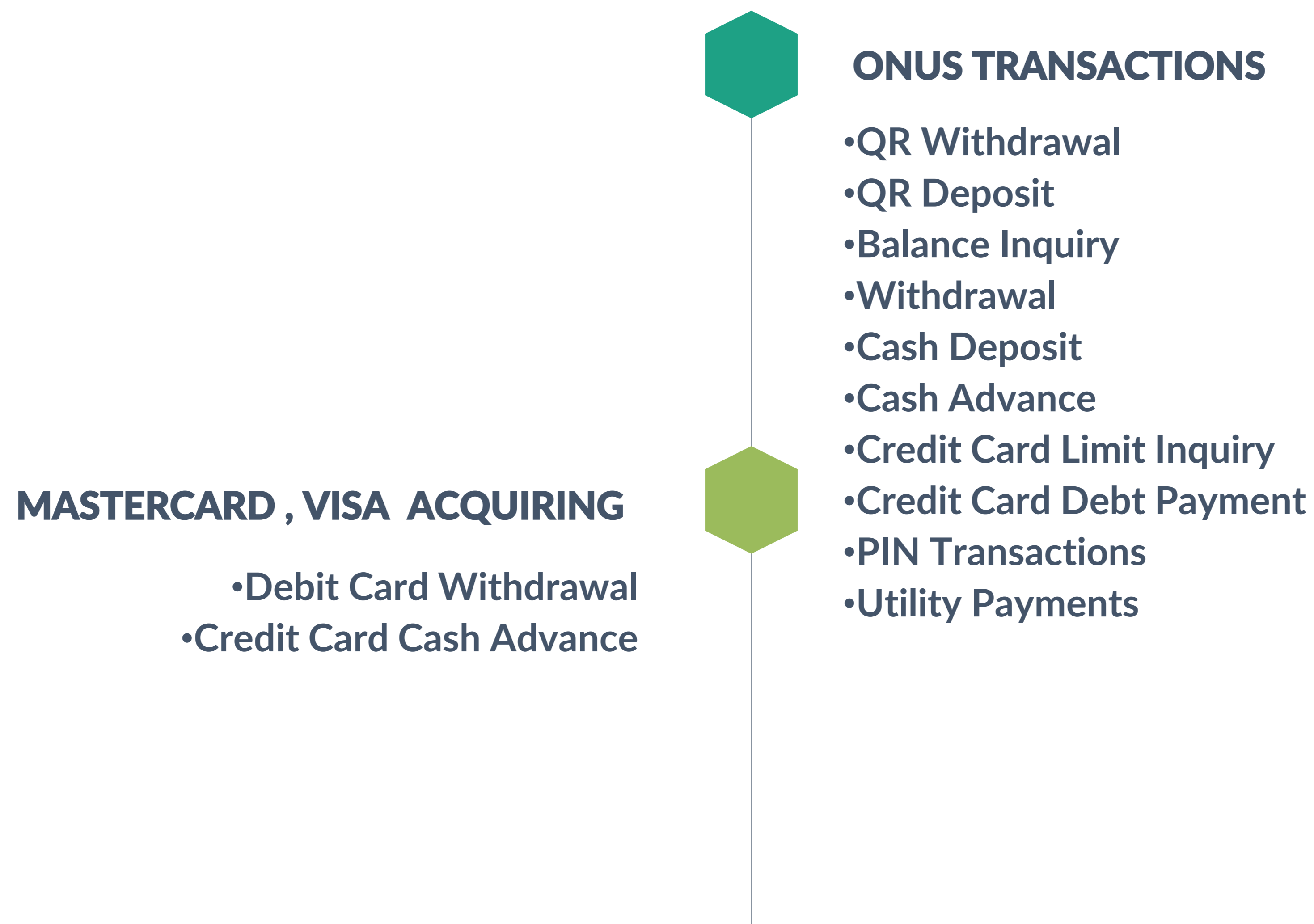


Maker Checker Framework

All sensitive data modifications must be approved by another user before activation.



ATM Transaction Sets





ATM MONITORING

- Instant error notification to ATM responsible personnel via e-mail or SMS
- Notifications on cash information.
- Notification on device fitness.



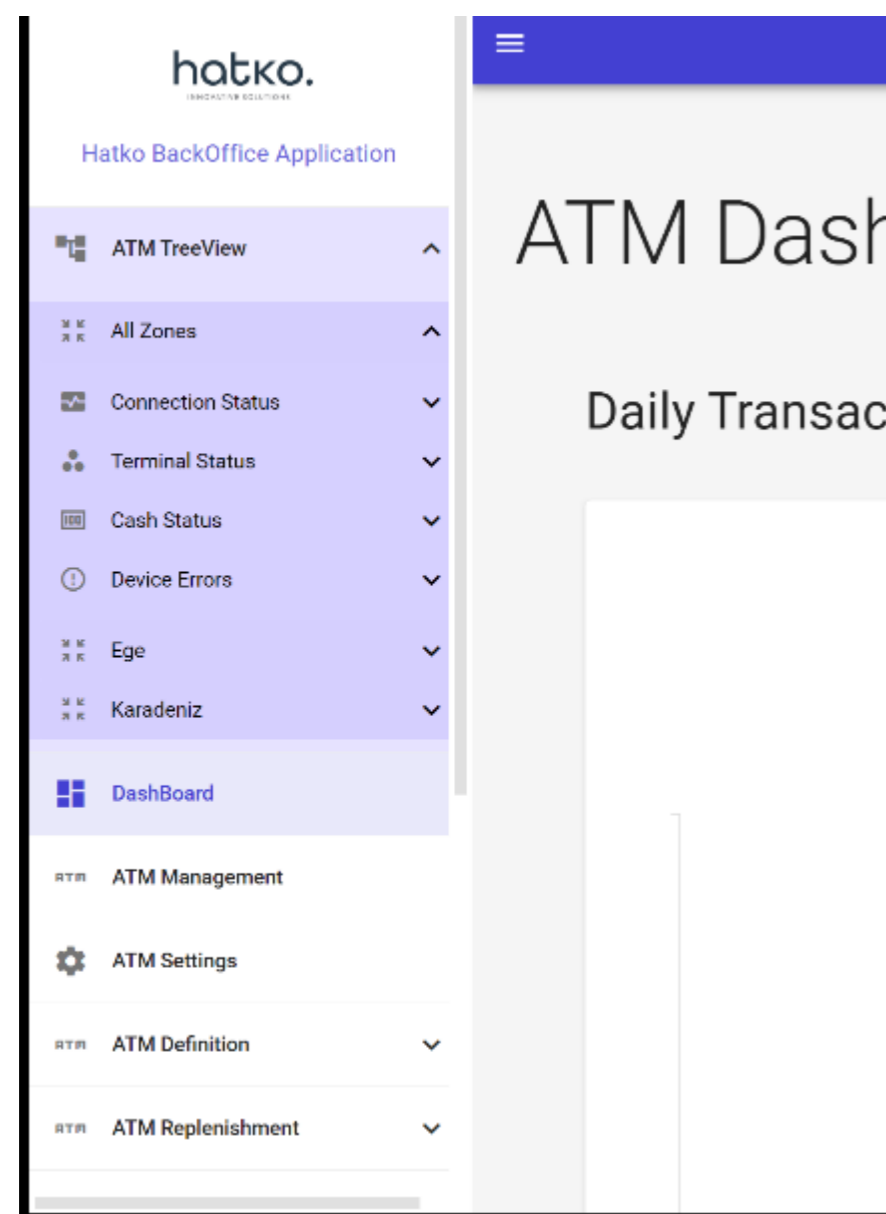
BACKOFFICE TRANSACTIONS

- Web based application
- Access from mobile devices with a responsive interface
- Single Sign-on support
- Biometric verification integration
- Audit reports
- CIT route planning
- Instant Failure and Cash alert notification mechanism
- Command sending to multiple ATMs

BackOffice Application

01

ATM Treeview Menu structure



02

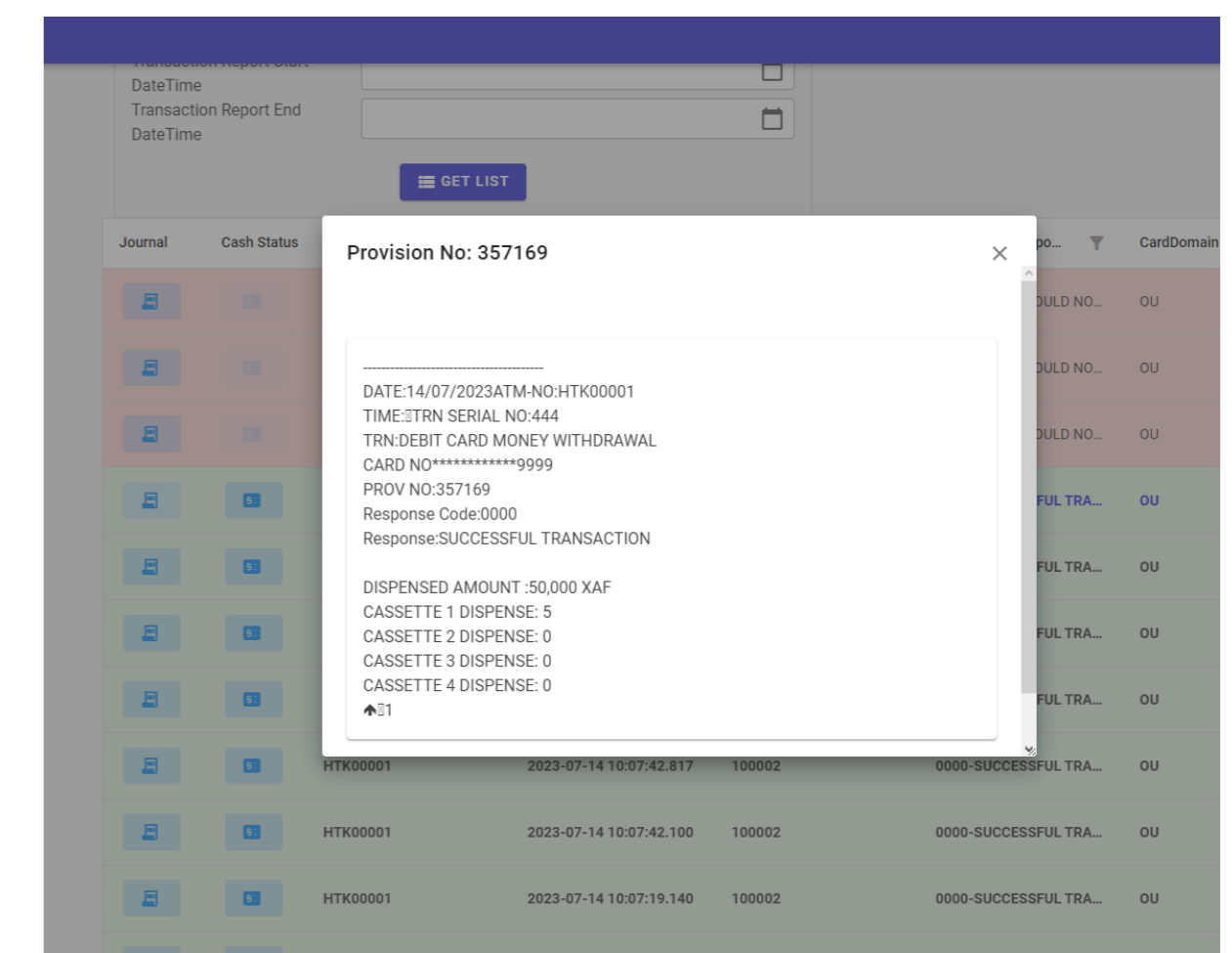
Remote ATM reconciliation and Cash loading

End of day reconciliation and cash loading transactions can be done remotely via the BackOffice application.

03

View transaction-based Journal information in transaction reports

Journal data created for each transaction can be viewed from transaction reports.



BackOffice Application

04

Instant E-mail SMS notifications

ATM Notification Error Occurred

Dear HTK00003 Custodian,

The device [Receipt Printer] has a new fitness status of [4 - Error] . The device is in Error status and needs to be fixed.

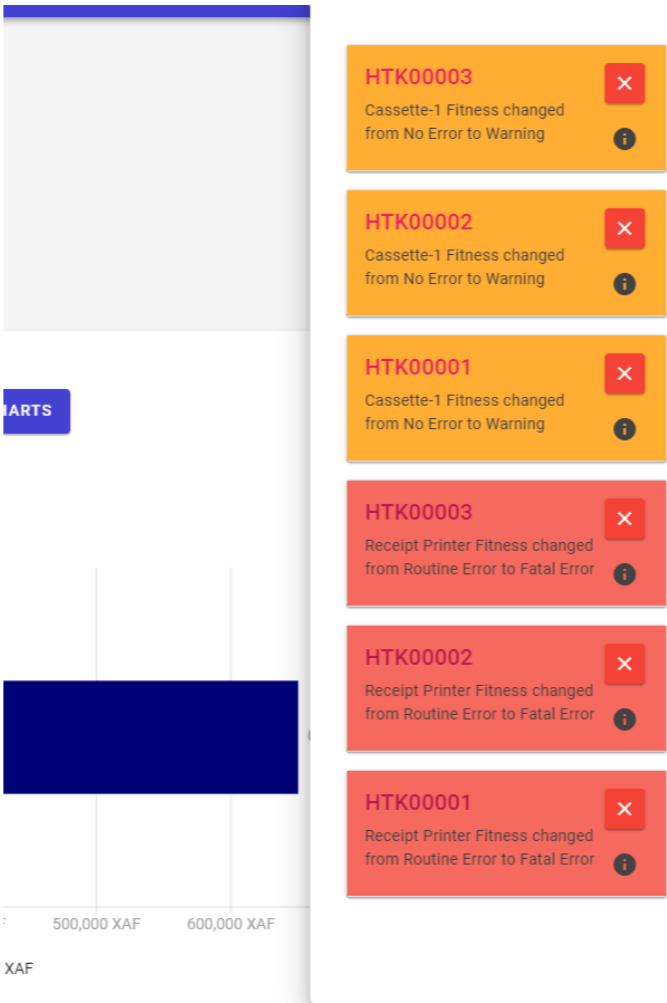
This is an informative email for the device status.

Device	Status
Time-of-Day Clock	0 - No Error
High Order Communications	0 - No Error
System Disk	0 - No Error
Magnetic Card Reader/Writer	0 - No Error
Cash Handler	4 - Error
Depository	0 - No Error
Receipt Printer	4 - Error
Journal Printer	0 - No Error
Reserved	0 - No Error
Reserved	0 - No Error
Night Safe Depository	0 - No Error
Encryptor	0 - No Error
Security Camera	0 - No Error

05

Instant notifications for device errors and cash status

Instant pop up notification support for device errors and cash status changes.



06

Audit reports

All actions taken by users in the BackOffice application can be reported.

GET LIST							
Event Detail	EventId	EventDate	EventType	TransactionType	UserName	WindowsUser	
DETAIL	1023	07/14/2023 17:41:58	Index Dashboard displayed	SELECT	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	
DETAIL	1022	07/14/2023 16:18:41	Edit Application User displ...	SELECT	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	
DETAIL	1021	07/14/2023 16:18:38	Edit Application User displ...	SELECT	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	
DETAIL	1020	07/14/2023 16:17:36	Edit Application User displ...	SELECT	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	
DETAIL	1019	07/14/2023 16:17:36	Edit Application User	UPDATE	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	
DETAIL	1018	07/14/2023 16:17:15	ApplicationUsers viewed	SELECT	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	
DETAIL	1017	07/14/2023 16:17:03	User Profile displayed	SELECT	gupsekobas@hatkotek.com	HATKOWINDOWS\Hatko	

CONTACT INFORMATION



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