

Comprehensive, flexible and scalable solution to manage ATM as a strategic service delivery channel

ATM SOLUTION

“Yet another milestone was achieved early this morning at 3.00 a.m, we now have the ability to acquire MasterCard, Maestro and Cirrus cards through our ATM Network.”

“Many thanks for your efforts, assistance & patience rendered to our business team during this most crucial stage of NARADA implementation. You & your team were absolutely fabulous & have shown us service excellence that we've never experienced before off technical teams in such projects.”

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Introduction

Banking has evolved into a highly competitive and sophisticated business in which technology is increasingly providing the edge. Today's Consumer wants services and information to be provided at all times and places. This prompted Banks to turn towards the Automated Teller Machine (ATM) as a strategic service delivery channel. The ATM has evolved from being a “nice-to-have” product to its status today, as a strategic banking self-service delivery channel to improve customer retention.

ATM Solution

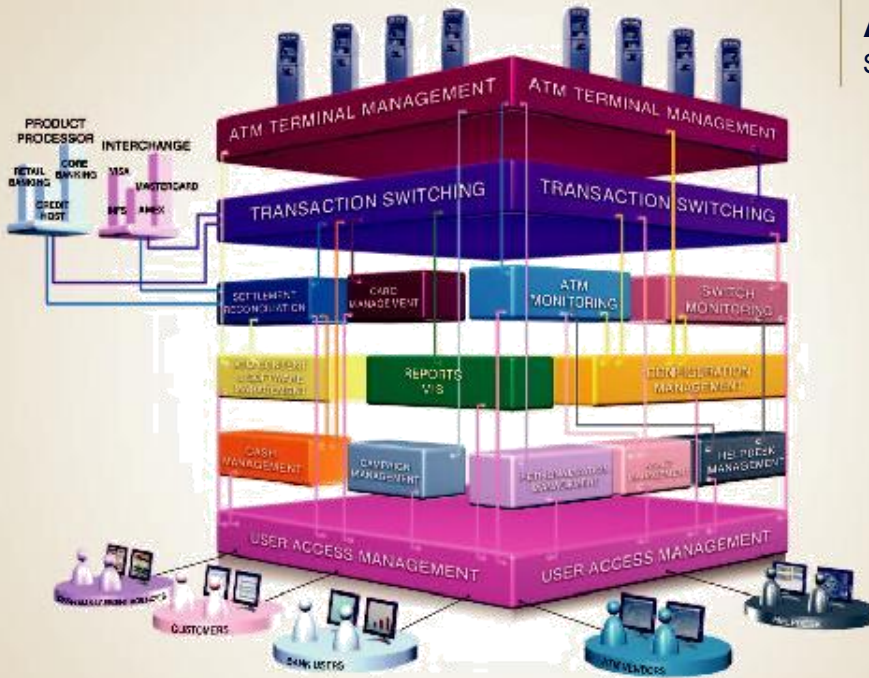
The ATM Solution from YALAMANCHILI provides the basis for the integration of Automated Teller Machines (ATMs) as a strategic delivery channel for the Bank.

The ATM solution manages the complete lifecycle of an ATM implementation that seamlessly integrates the functions of ATM Driving, ATM Transaction Switching, Card Issuance and Management, ATM Device, Switch and transaction Monitoring, ATM Asset Management, ATM Content and Software Management, Campaign Management and ATM Cash Settlement & Reconciliation Management.

Solution Differentiators

- Integrated ATM Solution, providing the entire gamut of Value added features and services for comprehensive ATM Solution Management.
- Brand agnostic solution, which can drive different brands of ATM seamlessly irrespective of messaging protocol.
- Modular Solution Architecture that provides the flexibility to plug in or remove any function. Designed to be completely Configurable and Parameterized.
- Solution Platform empowers various users of the application – Financial Institution, Agencies to perform various activities using web based frontend applications.
- Complete Operations Management providing secure and controlled access to different User Groups performing various functions.
- All components of the solution are owned and provided by a Single Service Provider.

ATM SOLUTION



Platform Architecture

The NARADA® Platform has been developed from the ground up using open system standards and tools like C++ and Java. It is optimized to run on UNIX and LINUX using ANSI compliant RDBMS. It can be deployed in N-tier architecture. It provides superior performance, scalability, and security for enterprise needs while reducing the cost and complexity of IT infrastructures. It scales up both horizontally and vertically to handle volume requirement of transactions, concurrent devices and user logins. It empowers the users by providing configurable features / parameters to meet ever changing business needs. The platform allows creation, configuration and deployment of new services instantaneously.

ATM Terminal Management

Facilitates driving ATMs running either standard emulation (NDC+ / D912 / NDC +Aprta) or proprietary software. Supports EMV Acquiring and provides a platform to offer any innovative services to the customer.

Settlement & Reconciliation

Supports ATM Cash Management and Pricing; ATM EJ download, extraction and viewing; Transaction reconciliation between ATM EJ and Switch Transaction log, Interchange, Switch and HOST; HOST Settlement Processing, Interchange Settlement Processing and Dispute Management.

Cash Management

Cash Forecasting, Cash Optimization based on Cost of cash in transit, Cost of loading cash and historical usage patterns, Cash Loading Logistics Management.

ATM & Switch Monitoring

Monitors working status of ATM devices, Switch and the Network; automated alerts display at a pre-defined frequency of refresh, Graphical display of Network Topology with serverity based Color coding, interfaces with the Help Desk Management system to automatically notify the appropriate agency / person.

Campaign Management

Campaign management for targeted customer segments; Campaign management based on products, season, time bound, customer demographics, interactive Cross-selling.

Card Issuance Management

Facilitates full life cycle management of card from Customer Registration to Card Issuance. Supports all international card brands and card types.

Content & Software Management

Facilitates the distribution of ATM software (including ATM screens) from a centralized location. Facilitates downloading of EJ files from individual ATMs to a centralized location.

Asset Management

ATM Hardware Procurement - Tendering, Evaluation, Approval, Purchase Order issuance, Delivery, Invoicing, Payment, AMC tracking and Management, SLA Tracking and ATM Inventory Management.

Transaction Switching

Facilitates communication between the ATM, Bank Product Processor(s) and the interchange. Supports different protocols; Standard (ISO 8583, XML etc.) and Non standard message level interfaces; Hardware & Software based Security Management; Stand-in Authorization with Store and Forward feature.

About YALAMANCHILI

YALAMANCHILI provides Consumer centric software application solutions specializing in the area of middleware technologies, transaction processing, card payments, banking solutions and customer delivery channels such as ATM, KIOSK, point-of-sale terminals, internet and mobile banking.

YALAMANCHILI developed end to end scalable software products and solutions (brand name NARADA®) from conceptual implementation across international borders. This gives YALAMANCHILI the knowledge, experience, expertise and exposure to create customized solutions meeting Client business needs, enhanced by innovation and expertise, offering large and small clients a one-stop partner for all their Transaction, Card and Payment processing needs.

Contact Information

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