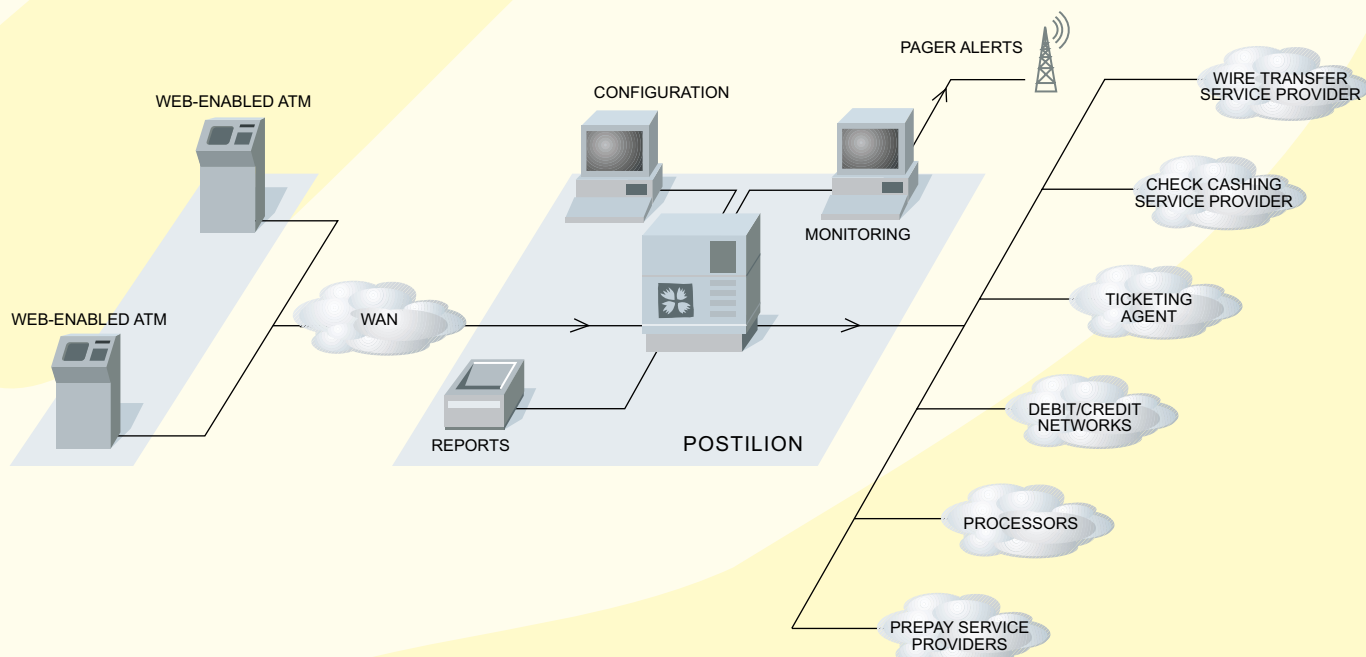


# Web-enabled ATMs

## with Postilion

- Profit even more from the off-premise ATM market
- Increase the value of your ATM network
- Offer convenience banking and customized financial services
- Integrate ATMs into your multi-channel delivery framework

Web-enabled ATMs  
are the next  
generation of  
self-service  
banking terminal



### Profit from a new generation of ATMs

The role of ATMs is being redefined as they are fast becoming the most popular electronic delivery channel for banking and financial services.

### What are web-enabled ATMs?

Web-enabled ATMs are advanced ATMs based on a combination of state-of-the-art Internet technologies and open industry standards. With a level of flexibility and power unmatched by previous generations of ATMs, web-enabled ATMs provide unprecedented business opportunities. Mosaic Software offers an easy, component-based method of interfacing web-enabled ATMs with existing Postilion electronic funds transfer systems.

### Increased revenue opportunities

Web-enabled ATMs are capable of supporting a rich set of transactions. Beyond withdrawals, deposits, inquiries, and transfers, web-enabled ATMs can offer high-value transactions such as check cashing, wire transfers, prepay purchasing, event ticketing, and even eCommerce shopping. Although many of these services will involve working with new types of transaction service providers, Mosaic Software can help you find the right partners and bring these valuable offerings to your web-enabled ATMs.

### Multi-channel delivery

Since they are all based on common technologies, web-enabled ATMs can be supported by the same platform that delivers Internet and mobile banking, browser-based teller applications, and future developments like TV set-top banking.

### Internet connectivity

Exploit the potential of the Internet with active links to pre-selected vendors and dynamic content, such as full motion streaming video or advertisements.

### **Deploy ATMs in convenience-oriented locations**

Web-enabled ATMs are perfect for locations such as convenience stores and supermarkets where transactions initiated by cash, check, debit or credit card may be required.

### **Improve consumer relationships**

For many customers, the ATM is the bank: deliver personalized banking products and services. Offer clients full service ATMs with the same services offered by other retail banking delivery channels. Enhance the customer's experience with a consistent browser-based user interface, sophisticated navigation tools and touch screens.

### **Improve uptime**

The standard Postilion ATM processing solution offers exceptional monitoring so maintenance and downtime are reduced and continuous availability becomes a reality.

### **Advanced back office reporting**

Postilion enables sophisticated settlement and reconciliation with multiple outside service providers.

### **Exceptional data management**

All participants in the ATM infrastructure can audit real-time transaction data on the web and track the profitability of individual ATMs.

### **Vendor independence**

Web-enabled ATMs make use of an open, standards-based programming environment that frees you from depending on just one ATM vendor. Your web-enabled ATM applications can run on a variety of ATMs from various manufacturers, lowering your overall risk while giving you the ultimate in freedom and bargaining power.

### **Lower cost development**

Applications for web-enabled ATMs are created using common Internet-related tools and techniques. ATM applications therefore no longer have to be developed using specialized tools and knowledge: a wealth of new talent and resources can now be applied to ATM programming. New transactions and functions can be developed and rolled out more rapidly than ever, saving development costs and increasing revenue.

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