



Solution Components

I. Tablet, Card Reader & Printer

- Tablet hosts Estel Micro ATM application,
- Fully Certified Reader, reads inserted ATM card & takes customer PIN input
- Printer prints receipt
- All transaction end to end encrypted using keys from Bank HSM (DUKPT / MSK)

II. Estel Micro ATM Application

- Android based; iOS & Windows in Q4, 2014
- Agent login, amount entry, communication to Server & receive notification

III. Estel ATM Server

- Receives, processes & manages transactions between Micro ATM application on one side, and ATM switch on another
- Manages remote key injection (from bank HSM) to card reader device
- Manages Merchant & Device registration, activations and deactivations
- On line real time transaction reporting

Now, ATMs will be Everywhere!

Beginning 1969 when ATMs were first introduced, they have evolved into high tech, very secure, full fledged, feature rich banking terminals, offering convenience to customers, and reducing costs for banks.

ATMs are now spread globally, and available in most urban areas, even in emerging economies.

Emerging markets face unique challenges in ATM deployment, making their rollouts slow:

- * High real estate & support infrastructure costs & bottlenecks
- * High operating costs (cash replenishment, security, rent, power, communications)

In emerging markets ATMs are mostly used for Cash Deposit, Cash Withdrawal, Balance Check, Mini Statements & Bill Payments.

Estel has created innovative technology, which enables ultra low cost ATMs, which are operated in agent assisted mode.

This technology is expected to revolutionize ATM rollouts & usage in emerging economies.

How it works?

- Neighborhood 'trusted' merchant is appointed 'Human ATM', equipped with Micro ATM system
- Merchants accumulate cash thru the day, from his regular business, giving him liquidity to perform Micro ATM cash outs
- Customers with ATM cards visit merchant, withdraw cash using his Micro ATM system
- Bank settles with merchant next day, by transfer to his account, after adjusting the merchant commission
- Merchant 'disposes off' accumulated cash, consumer gets cash 'nearby & conveniently' & bank has no cost & hassle of installing & managing ATMs

Use cases:

Cash Deposit, Cash Withdrawal, Balance Check, Mini Statement, Prepaid Recharge, Bill Payments, Account opening

