



# Ren

ATM Management  
For XFS



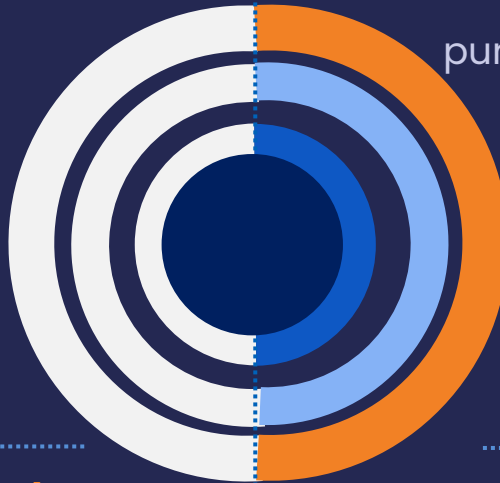
# Break free from the status quo that limits possibilities on the ATM

## What an ATM has been

- Limited number of functionalities constrained by **NDC/DDC protocols**; largely limited to balance inquiry, cash withdrawal, and deposit
- **Outdated screens** of DOS era
- **Rigid system architecture** requiring complex, lengthy and expensive switch level changes for new functionality rollout

## What an ATM **can** be

- **Multi-function device**; also capable of printing movie tickets, accept payments of taxes and utility bills, money remittance, purchase tickets for public transport amongst a host of other **VASs**
- **Contemporary screens** of smartphone era
- **Easy to customize** and rapid rollout of new functionalities



# Ren ATM Management – Overview

Euronet's multi-vendor, multi-function, self-service device driving software solution  
for banks looking to maximize

**+ Customer Engagement**    **+Revenue Generation**    **+Operational Efficiency**  
**+ Strategic Control**

*Developed and deployed by Euronet, the largest Pan-European IAD*  
*Currently **deployed on more than 50,000+ ATMs** worldwide*

# Euronet's Ren ATM Management – Overview

- Ren ATM Management supports a full complement of in-demand features
- Simplifies screen updates, targeted advertising, ATM configuration and monitoring
  - Puts you in control over feature offerings and launch schedules
    - No longer be held captive by hardware vendors, waiting for them to enable features your customer's desire

Euronet's Ren self-service solution provides the **comprehensive tools** you need to take command of your fleet and offer a richer customer experience through next-generation features & design concepts.

# Ren ATM Management— A Comprehensive Fleet Management Solution

Ren  
Designer

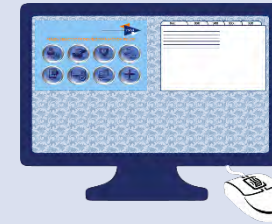
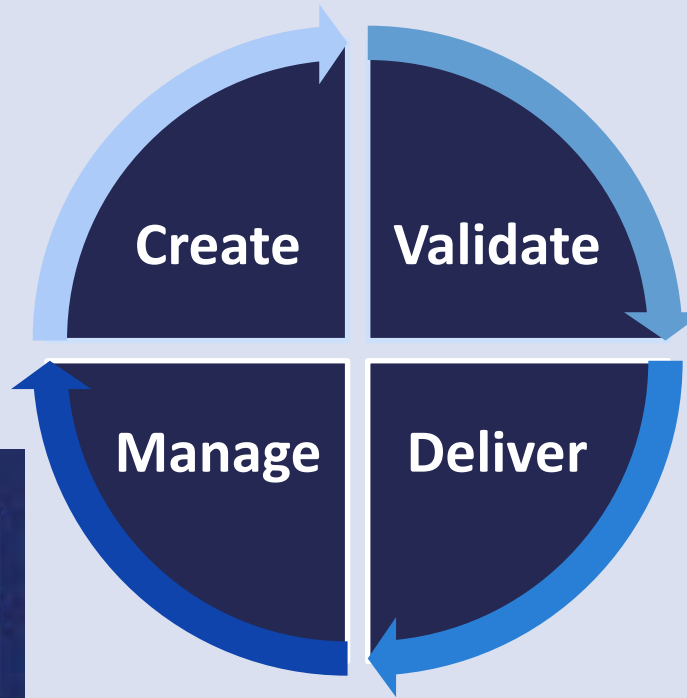


- Drag & Drop Screen and Receipt Updates

Ren Device  
Dashboard



- Browser-based UI for device configuration, real-time monitoring and remote management & commanding



Ren ATM  
Simulator

- View and verify:
  - Screens
  - Transaction flows
  - Receipts



Ren  
Device Driver

- Single platform for multi-vendor device driving



# ATM Maturity Model



Increased Revenue Generation

Enhanced Customer Experience

Cash  
Dispensing

Bank Statements  
Self-Service

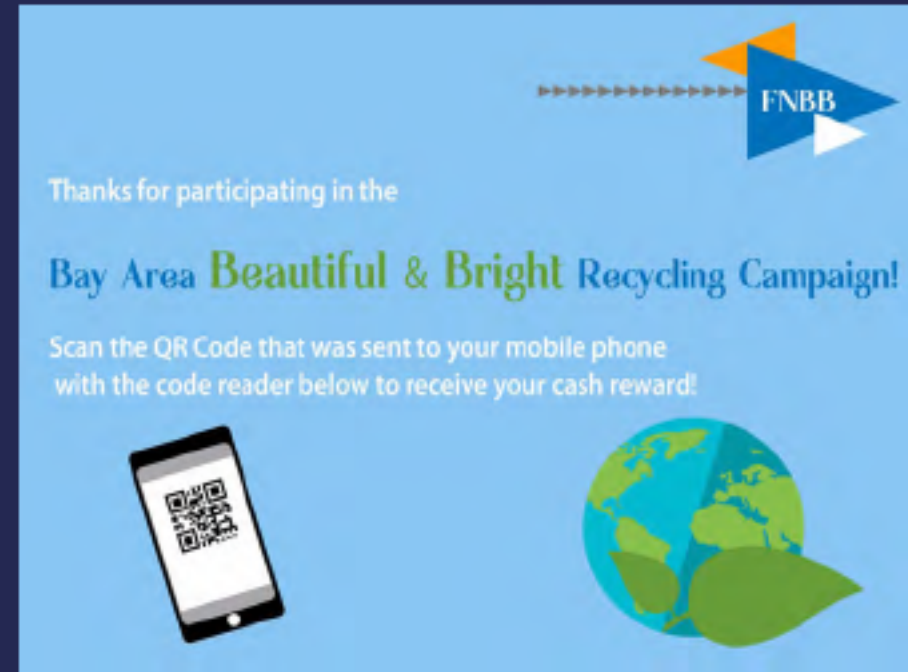
Expanded Self-Service

Concierge Services

# When is an ATM MORE than an ATM?

***When it becomes the "Cash Out" point for P2P payments and Promotional Campaigns***

*Enabling customers to send cash to recipients, even if the recipient does not have a bank account, so that it can be used by both "On Us" and "Off Us" users, increasing customer convenience and providing services for unbanked individuals.*





# Feature Highlights

- Readers: NFC, EMV, Bar/QR code
- Dispensing:
  - Customer Selected Bill Mix
  - Cash – Bills and Coins
  - Multi-currency
  - Coupons
  - Event Tickets
- Deposits:
  - Cash – Bills and Coins
  - Checks
- Cash Recycling
- User Managed Preferred Transactions (Up to 7)
- Touch Screen or Fixed Key Support
- eReceipts
- Cardless and Contactless
- Targeted Messaging for promos, surveys, customer feedback, etc



# ATM Third Party Promotions

Multiple options to choose from

On-Screen	Coupons	Receipts	Cash Rewards
<b>Value Proposition</b> <ul style="list-style-type: none"><li>✓ <b>Images &amp; Video</b>, high quality within transaction flow</li><li>✓ <b>Welcome Screens</b> utilizing ATMs idle time</li><li>✓ <b>Transactions Screen</b> for full customer attention</li><li>✓ <b>Second Screen</b>, attracting the attention of pass-traffic</li></ul>	<b>Value Proposition</b> <ul style="list-style-type: none"><li>✓ <b>Coupons dispensed with Cash</b> for promotional advertising</li><li>✓ <b>Quality</b> Same size and paper quality as cash. Feature rich. Full Color, Double sided</li><li>✓ <b>Value</b> used as coupon (with value) or as flyer (info only).</li></ul>	<b>Value Proposition</b> <ul style="list-style-type: none"><li>✓ <b>Receipts with Codes</b> PIN Codes, Bar Codes, QR codes dynamically printed that can be redeemed at brand destinations</li><li>✓ <b>Combined with Screens</b> that enhance the message</li><li>✓ <b>Value</b> used as coupon (with value) or as flyer (info only).</li></ul>	<b>Value Proposition</b> <ul style="list-style-type: none"><li>✓ <b>Cash @ hand</b> a powerful reward mechanism.</li><li>✓ <b>Campaigns</b>. Brands design a campaign, and distribute the winning codes to consumers.</li><li>✓ <b>Card-less</b>. Consumers use codes to receive cash if campaign criteria are met</li></ul>
<b>As Revenue Generator</b> <ul style="list-style-type: none"><li>✓ <b>\$ per ATM/Month</b> dependent on scale and duration</li></ul>	<b>As Revenue Generator</b> <ul style="list-style-type: none"><li>✓ <b>\$ per ATM/Month</b> dependent on scale and duration and number of Coupons (Edition)</li></ul>	<b>As Revenue Generator</b> <ul style="list-style-type: none"><li>✓ <b>\$ per ATM/Month</b> dependent on scale and duration and number of receipts</li></ul>	<b>As Revenue Generator</b> <ul style="list-style-type: none"><li>✓ <b>Set Up Fee</b> dependent on Number of Codes</li><li>✓ <b>Fee per Code</b> redeemed by the users at the ATMs</li></ul>

ATM, a highly effective Promotion Solution

Ren Device Driving VALUE ADD INNOVATIONS

# How do marketing methods compare?

	Direct Mail	eMail	ATM Marketing
<b>Delivery to Intended Recipient</b>	Dependent upon list source	Dependent upon list source	100%
<b>Open Rate</b>	30%?	21% (house list) <sup>1</sup> 16.4 % (prospect list) <sup>1</sup>	100%
<b>Response Rate</b>	5.3% (House List) <sup>1</sup> 2.9 % (Prospect List) <sup>1</sup>	.6% (House List) <sup>1</sup> .3% (Prospect List) <sup>1</sup>	100%
<b>Avg Conversion Rates</b>	1 – 2%	4.3% <sup>1</sup>	2 – 4% <sup>3</sup>
<b>Coverage</b>	Varies by organization	Varies depending on organizations efforts to capture and update email info	75% of Base <sup>2</sup> + Off-Us Users
<b>Costs</b>	Production, Postage, Fulfillment, List Purchase if Prospecting	Production & Fulfillment, List Purchase if Prospecting	Production & Fulfillment

<sup>1</sup><https://www.iwco.com/blog/2017/01/20/direct-mail-response-rates-and-2016-dma-report/>

<sup>2</sup><https://www.federalreserve.gov/econresdata/consumers-and-mobile-financial-services-report-201603.pdf>

<sup>3</sup>[https://www.firstdata.com/downloads/thought-leadership/fd\\_atm\\_advertising\\_marketinsights.pdf](https://www.firstdata.com/downloads/thought-leadership/fd_atm_advertising_marketinsights.pdf)

# Cardless Cash- example use cases

*Covering a diverse spectrum of consumer needs*

## PRESTAGED ATM CASH

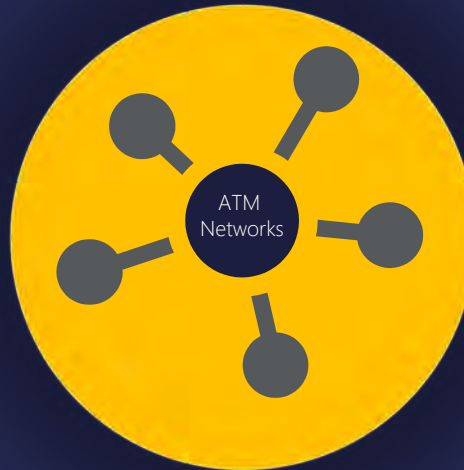
Ren Cardless Cash-Out gives customers the ability to pre-stage an ATM cash withdrawal from their desktop or mobile app, significantly improving the customer experience while adding another layer of security to the transaction.

## REWARDS & INSTANT CASH

Immediate delivery of Cash Rewards at the ATM is a powerful way to issue consumer rebates and loyalty incentives. Cardless Cash-Out at the ATM makes for a more memorable consumer experience and is more meaningful than gift cards, prepaid instruments or virtual bonus points.

## MONEY TRANSFER

Ren Cardless Cash-Out gives customers the ability to send domestic and international P2P payments and money transfers to individuals, even if the recipient is not a bank customer. The ATM becomes the delivery channel for these payments.



## REDEMPTION OF WINNINGS

Cardless Cash-Out proves valuable to Lotteries and Gaming Operators as it enables the consumer to cash out winnings at an ATM, freeing valuable resources, while at the same time adding another reliable and convenient delivery channel.

## CONVENIENCE PAYOUTS

Institutions may offer this capability to affiliates and/or partners to activate the Cardless Cash-Out feature at the ATM and provide cash bonuses or even periodic payments to employees or customers. Ideal also for banks that would like to offer the service to large Corporate Customers.

## PROMOTIONAL PAYOUTS

Companies can leverage the power and convenience of the ATM for promotional campaigns and empower customers, employees, or partners to receive eligible cash via Cardless Cash-out at the ATM.

# Dynamic Currency Conversion

**Innovative functionality, All in One Suite**

## The value of Dynamic Currency Conversion

n-the-go customers are seeking convenient and clear access to exchange rate information, at the time and place of purchase. Enabling payments and Cash Withdrawals in home currency provides such clarity and eliminates risk associated with exchange rate fluctuation.

## EURONET's DCC Solution is

- **State of the art.** Proprietary technology offers full flexibility
- **User Experience optimized.** We place significant attention to the user experience by designing appropriate User Screens compliant with ICOs.
- **Driven by Performance:** we maximize revenues while maintaining transparency and compliance
- **Compliant:** with the latest ICO's Rules and other regulations
- **Multichannel.** Can be applied:
  - At Bank ATMs
  - At the POS

# Ren for XFS ATMs – Product Highlights

- Compatibility with self-service terminals running on the Windows 7 & Windows 10 operating systems with the following base applications:
  - Diebold Agilis XFS version 3 and above
  - NCR Aptra XFS version 5.1 and above
  - Wincor Nixdorf ProBase XFS version 1 and above
  - Nautilus Hyosung XFS Version 3.16 and above
  - Support of other ATM manufacturers is possible provided that the vendor supports CEN/XFS version 3.0 and above
- Client server architecture
- Vendor agnostic – based on XFS Standards
- Hardware agnostic – ATMs, CDMs and Kiosks
- Facilitates transaction acquiring, routing, journaling and reporting
- Web Services functionality interfaces to 3rd party systems
- Versioning Controls provide added security against hacking attacks