

## Reinventing the ATM Experience

The ATM channel continues to be a very popular banking service for consumers and the most frequently used point of contact between the bank and its customers. However, the steady rise in a variety of card data thefts and fraudulent activity in the vicinity of ATMs can easily erode consumer confidence in their personal and information safety.

In addition to security considerations, consumers are increasingly expecting greater personalisation and convenience in the services they receive - including on the largely impersonal ATM channel.

The good news is that the PlainPay Mobile ATM services provide a faster and more secure cash access option at the ATM, help consumers personalise their ATM experience, and offer several additional benefits for the bank and consumer alike. PlainPay is a Mobile APP that runs flawlessly on the main smartphone operating systems and is easily integrated with the bank's existing ATM infrastructure to enhance security and improve the consumer's experience.



# PLAINPAY

With PlainPay consumers can use their smartphone to access a variety of convenient ATM services including:

- ✓ Perform safer and faster cash withdrawals without using traditional plastic cards
- ✓ Customise their own ATM menu for greater access convenience to frequently used services
- ✓ Locate the nearest ATM including a real time view of the services available on the selected ATM
- ✓ Voice guided navigation for persons with visual impairment

### Why use PlainPay?

#### **Faster, more secure withdrawal transaction**

With PlainPay, consumers are not required to enter or swipe a card. This dramatically reduces the risks resulting from ATM fraud techniques like card skimming and card trapping. In addition, consumers have the choice to pre-stage their withdrawal transaction details to significantly reduce the time spent in front of the ATM. Faster withdrawals also mean short queues at the ATM and greater transaction volumes.

#### **Greater control and convenience in the customer's hand**

With PlainPay your customers can easily locate the nearest ATM to them including the real time status of the functionality that it offers. With this added information, customers can save time by ensuring that the ATM offers the specific services that they require. In addition, customers can also configure their own ATM menus with the options of interest to them for even greater convenience.

#### **Secure third party cash withdrawals**

PlainPay users can securely authorise third parties to access cash at an ATM even if the third party does not have a bank account or payment card. For example, parents can easily allow their children to access a fixed amount for a special occasion, or regular amounts subject to clearly controlled limits. Clear statement reporting ensures that the authorising user has full visibility and control over this third party withdrawal service.

#### **Easily integrated in the Bank's existing infrastructure**

The PlainPay Mobile ATM Services can be easily integrated with in-house developed or third party ATM software without the need to discard previous investments. In addition, the mobile APP can be easily changed to match the bank's brand or integrated as a component into the bank's own mobile banking application. The solution also includes an intuitive activation process that allows consumers to enable their PlainPay service directly from the ATM using a few easy steps.



## Why is PlainPay secure?

PlainPay uses a highly encrypted communication channel between the phone application and the server based on the industry standard SSL protocol and proprietary security algorithms. Every message used by PlainPay is signed with a MAC (Message Authentication Code) and encrypted using a OTP password (One Time Password). This password is generated by a HSM (Hardware Security Module) to ensure the highest security standards. The MAC is based on proprietary algorithms and is regenerated on every transaction for the ultimate in message integrity and security.

PlainPay also provides a number of additional security enhancements including:

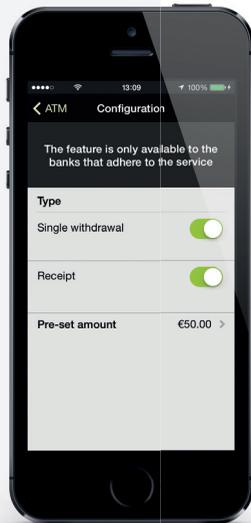
- ✓ *Using the phone as the access tool to withdraw cash eliminates the risks of card cloning*
- ✓ *A secure PlainPay PIN, chosen by the customer themselves, protects their bank accounts and information even if their phone is lost or stolen.*
- ✓ *The built in security alerting maintains a full history of notification messages that is updated in real time after every transaction is completed. This allows the consumer to quickly identify and report any suspicious activity.*
- ✓ *No sensitive data is stored on the phone and all sensitive data stored on the server is full PCI compliant.*



## How does the cardless withdrawal work?

1

Having downloaded the PlainPay APP the consumer follows a simple registration process at the ATM to link their phone with their ATM card. After this registration step the consumer has the choice to use their phone for all future cash withdrawals instead of their card. The consumer can preconfigure the withdrawal transaction details at any time, including whether a receipt is required and whether the amount is a one off amount or the default for all subsequent withdrawals.



2



On reaching the ATM the consumer simply presses the defined ATM key for cardless withdrawals and scans the QR code shown on the ATM screen. The consumer is then prompted to enter their PlainPay PIN on the ATM keypad to confirm the transaction. The cash and receipt is then presented to the consumer. The withdrawal process is completed in just a few seconds and with the greatest security. A text message and electronic receipt is also sent to the consumer's phone eliminating the need for a traditional paper receipt.

In addition to withdrawing cash for themselves, the consumer can also authorise a third party to withdraw cash using their own phone. The third party simply downloads the PlainPay APP and activates it using the built-in activation process. The consumer then configures a Secondary User Withdrawal transaction and includes the third party's phone number as part of the transaction details. A variety of configuration options allow the consumer to configure a single withdrawal, multiple withdrawals up to a limit, or recurring periodic withdrawals.

The third party then goes to the ATM and withdraws the approved funds by scanning the QR code and entering their PlainPay PIN. In addition to receiving the funds the third party will also receive a message and electronic receipt on their phone. The authorising consumer will have the funds debited from their account and will receive an electronic transaction receipt identifying the transaction as a Secondary User Withdrawal.

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