

# Co-creating a new cash ecosystem

WL ATM MANAGEMENT

# The challenges ahead for the ATM community



## Rethinking the use of cash

With the surge towards a cashless society, banks are reshaping their strategy to free up branch staff for core banking business and smart working. Mobile integrations and branch digitalisation also greatly impact banks physical channels, such as ATMs.

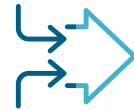


## Regulatory disruptions

As cash withdrawals are decreasing, ATM transactions are getting more and more expensive. With the mass switch to contactless payments, particularly throughout Europe, countries are reconsidering the establishment of a Central Bank Digital Currency.

Regulations, technological upgrades and ATM security generate new costs.

Hiring skilled operational experts requires considering time and effort.



## ATM pooling initiatives

Traditional outsourcing models focus on optimising operations of a single financial institution, but there is increasing interest in mature ATM markets on cooperation between institutions and particularly in "Pooling", in which multiple banks enter an agreement to operate a shared infrastructure, including all elements of the ATM value chain.

## How ATMs can use innovation to sharpen their offering

Make it convenient

**24%**

of transactions in Europe are contactless

(ecb 2020)

Make it personal

**\$2.2 b**

global chatbot market in bfsi by 2024

(global market insights, 2018)

Make it inclusive

**1.7 b**

adults globally remain unbanked

(global index database, 2017)

## Leading players to reshape their overall ATM strategy

### KEY OUTCOMES

- Simplified ATM management through a single point of contact
- Trusted service-level agreement relationship
- Ensured regulation compliance
- Attractive services portfolio adapted to channels and legacy infrastructure



## Opportunities for scaling up ATM offerings

### INSTALLATION

ATM SW & HW purchase  
ATM Rental  
ATM Information Repository

### MAINTENANCE

ATM premises  
1st & 2nd line support  
Remote  
Predictive

### REPORTING

Electronic Journal  
Statistics & availability

### IT PROCESSING

Cash & Cardless withdrawal  
ATM testing centre  
Deposit / Recycling  
Protocol Switching & File Clearing  
Value added services (Self Banking, DCC...)

### SUPPLIER MANAGEMENT

HW & SW  
Telecom & Alarm system

### CASH MANAGEMENT

Cash forecasting  
CIT funds preparation  
CIT cash delivery

### CUSTOMER SERVICE

Helpdesk  
Invoice reconciliation  
Legal requisition

### MONITORING

ATM Host (Financial & Technical events)  
Fraud protection  
BIN black listing

## How Worldline can help you innovate, optimise and protect

WL ATM Management is designed to help financial institutions address major industry challenges and innovation opportunities while laying the foundations for future business growth. The flexibility and high level of customisation possible via our acquiring platform help to ensure that banks and ATM owners are able to design their own approaches relatively quickly and cost effectively.



ATM suite

The ATM suite is a web-based hub managing and monitoring your ATM network. Modular services can be activated to provide the best solution to your current needs.



ATM as a service

ATM as a Service is a managed-service option that gives your business the option to benefit from a complete ATM solution – encompassing hardware, software, maintenance and managed services – for a single monthly operational cost.



Fraud protection at ATM

Fraud protection at ATM enables the identification of abnormal behaviours at ATM. Once a potential fraud is identified, the temporary block of the ATM discourages fraudsters.

## About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros. [worldline.com](https://www.worldline.com)

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.



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