



ATM Software

# KAL overview

KAL is a world leader in multivendor  
ATM software.



- Banks: national and international, small to very large
- ATM hardware manufacturers
- Application developers and systems integrators

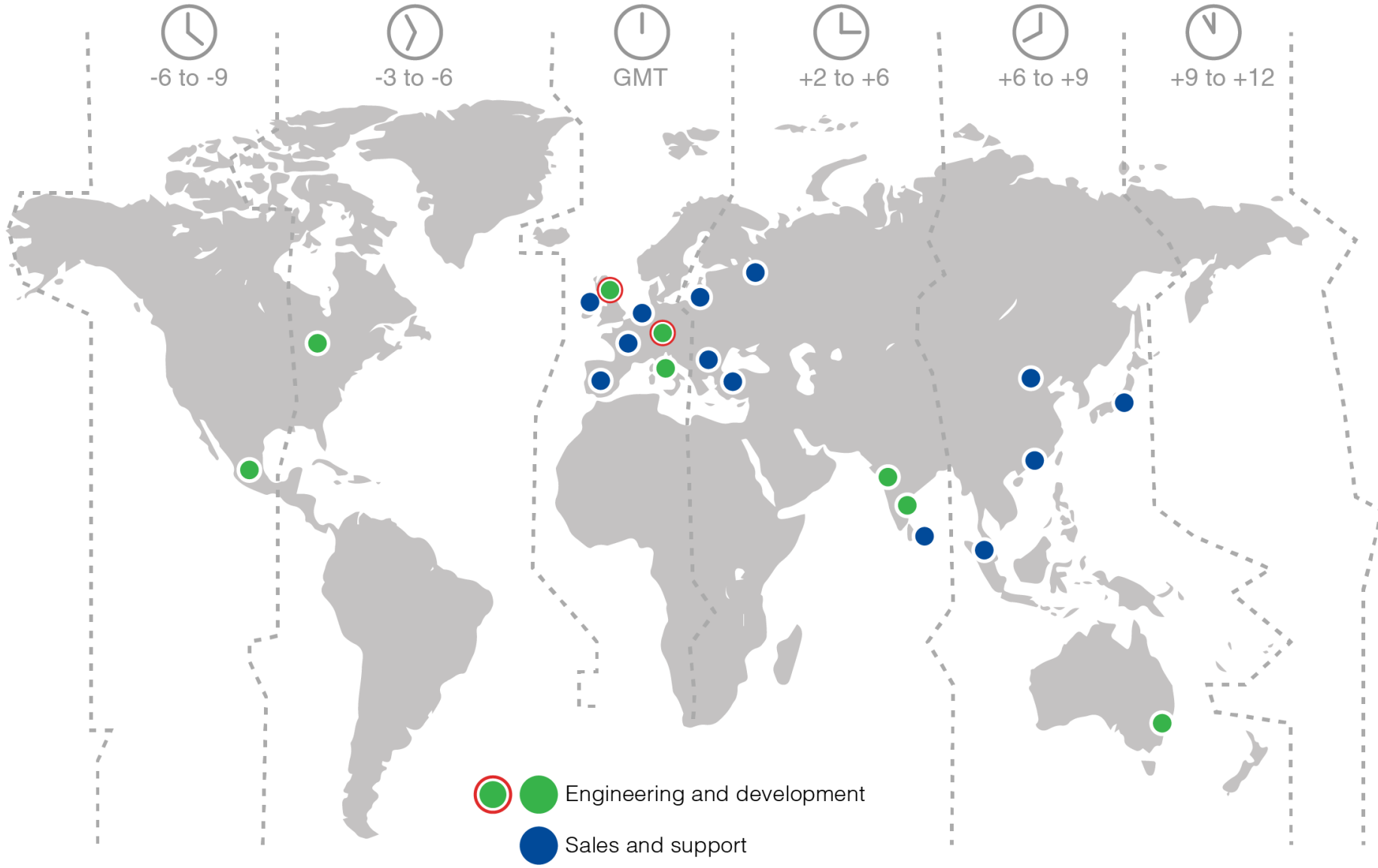


**Microsoft Partner**  
Gold Application Development  
Silver Application Development

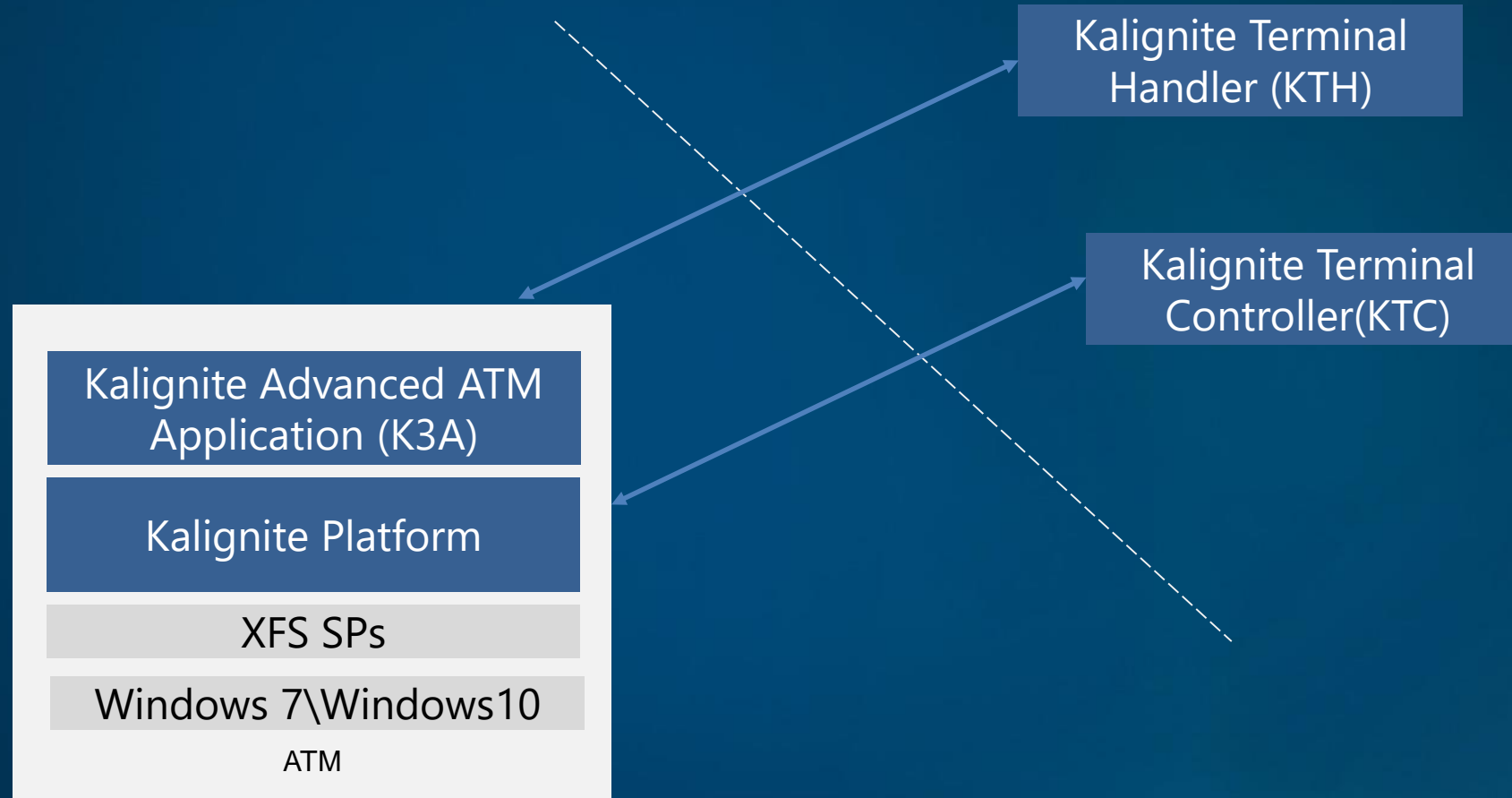


- KAL has been a core member of the global XFS standards body for 20 years.
- It is a Microsoft Partner with Gold and Silver Application Development competencies, and has an EMV-certified kernel. Its solutions have been certified by Visa and MasterCard for numerous customers.
- KAL solutions are integrated with Windows 7, Windows 8, Windows 8.1 and Windows 10.
- KAL is recognised for its PCI DSS expertise and is PA-DSS certified.

# KAL offices



# KAL multivendor ATM software



- A single software solution
  - Multivendor software that runs on any ATM brand.
  - KAL supports 40 ATM manufacturers and hundreds of model types.
- Reduces both capital and operational costs
  - New hardware purchases – our customers achieve significant cost savings from the ensuing competition.
  - A single software solution that runs across multiple territories and multiple businesses.

- KAL ATM software gives control back to the bank
  - Full set of development tools enabling the bank to maintain and enhance the ATM software, if the bank chooses to do so.
  - Automate more transaction types than ever before.
- KAL ATM software delivers your ATM strategy
  - Personalise your customer's ATM experience with their unique transaction preferences and targeted messages.
  - Stamp every customer session with the personality of the bank.



- KAL supports a wide range of transaction types:
  - Cash dispense, cash deposit, cash recycling
  - Coin dispense, deposit, recycling
  - Check deposit, including instant clearing (check21)
  - Passbook transactions
  - E-money, e-purse
  - Bill payment and Money Transfer
  - Contactless
  
- Move more customers away from branches
  - Reduce cost per transaction

# Kalignite Terminal Controller - KTC



- ATM Monitoring
- Alerts and tickets
- Screen change
- Marketing campaigns
- Software distribution
- Content management
- CRM interface
- Security updates
- Whitelisting
- Remote diagnostics
- Reports
- Dashboard
- Easy user interface campaigns
- Electronic journal
- Device status
- Remote reset/reboot
- Location maps
- Trace uploads
- Asset management
- Real-time cash status



Operational / Business Data / Remote Management

## Bank Operation Centre





## **K3A - Kalignite Advanced ATM Application**

Offers all of the ATM functionality required by the most advanced banks in a single application  
A full set of orchestrated ATM transactions including cash and check deposits, cash recycling, retaining customer preferences, marketing and advertising campaigns



## **KTC - Kalignite Terminal Controller**

A complete ATM operational management solution with real-time ATM status and remote diagnostics. Includes automated actions, software distribution, electronic journal, whitelisting management, reporting and marketing campaign management



## **KTH - Kalignite Terminal Handler for driving bank ATMs**

Authenticates ATM users, authorizes cash withdrawals  
Enables advanced transactions such as bill payment, instant loans, currency conversion  
Orchestrates connections with Webservers, HSM, Switches and Core banking systems



## **Kalignite Hypervisor**

Solves the long-standing problem of enforced ATM hardware upgrades.  
Reduces costs for banks offering a future-proof solution

## ATM | Business design principles

### Adapt to network size and shape

- Software supports all types of ATMs, kiosks and components.
- Scales to support networks of all sizes from small regional deployments to multi-country global estates.
- KAL guarantees full regulatory compliance.

### Make changes quickly

- KAL software enables quick changes and testing through easy-to-use tools and technologies.
- KTC system is used to distribute all software changes.

### Agility

- KAL software provides complete remote control over the functionality of an individual ATM, a group of ATMs or all ATMs.
- Schedules can be established automatically to switch functionality on/off.

### Integrated distribution strategy

- Advertising campaigns, personalization and targeted messaging are core components of KAL software.
- Campaigns can be executed for individual card holders, or for everyone. They can target specific groups of ATMs or all ATMs as required.

## ATM | Architectural design principles

### Presentation

- KAL's graphical user interface supports all media types supported by Internet Explorer.
- Provides a consistent look-and-feel across all challenges.

### Data – operational and analytic

- KAL software captures all session data which can be analysed to improve the customer experience.

### Security

- Guaranteed regulatory compliance.
- Support for world-leading security technologies.

### Processes and services

- Guaranteed delivery of all software to the ATM channel.
- Full control over the delivery and activation of software changes.

### Operations and SLAs

- KAL software is designed to maintain optimum availability.
- Detailed status data available in real time.
- Remotely take action to remedy issues.

# Thank you



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