KAL overview
KAL is a world leader in multivendor ATM software.
Some KAL customers

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

- 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 is recognised for its PCI DSS expertise and is PA-DSS certified.
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.
Everything is Included

• 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.
Automate more

• 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

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KAL Products

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
The KAL environment

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.
The KAL environment

ATM | Architectural design principles

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

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

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

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

• 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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