



For Next Gen API App ATMs



ATM Industry Association
CONSORTIUM FOR NEXT GENERATION ATMs
PROCEDURES FOR CONSORTIUM CONSENSUS

1. GENERAL

The Consortium for Next Gen ATMs, a project managed by ATM Industry Association (ATMIA), is made up of companies worldwide across all sectors of the ATM industry. The Consortium is purposed to ensure global vendor interoperability and ubiquity of Next Gen ATMs, while encouraging the widest possible industry participation and adoption.

The Consortium has implemented a new API App Model for ATMs, representing a substantial consensus among industry stakeholders, including vendors, ATM operators, suppliers, and solution-providers. The Consortium will establish standards and technical specifications for Next Gen ATMs where users may self-certify on a voluntary basis to meet industry standards as set by the industry and certify themselves as Next GEN certified ATM for the benefit of consumers, distributors, and the ATM industry.

These procedures are purposed to govern the development of standards and technical specifications for the use and implementation of Next Gen ATMs in a transparent, fair and reasonable, nondiscriminatory manner. Moreover, these procedures are intended to be procompetitive for the ATM industry.

The Consortium adopts the following procedures to ensure due process and development of consensus for the approval of standards developed for the operation of Next Gen ATMs, technical specifications, and unique standards for users for purposes of self-certification.

2. ROLE OF ATMIA

ATMIA shall serve as the secretariat of the Consortium and undertake the following roles for the furtherance of the Consortium:

- a. Oversee the Consortium's compliance with these procedures;
- b. Maintain a roster of the Consortium and a list of standards for which the Consortium is responsible;



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- c. Work with a Steering Committee to ensure compliance with these Procedures to ensure due process and compliance with all applicable laws, including but not limited to the antitrust and competition laws of applicable jurisdictions; and
- d. Designate individuals to serve perform administrative work for the Consortium, including secretarial services; meeting notices and arrangements; preparation and distribution of meeting agendas, minutes, ballots, and draft standards, and maintenance of adequate records.

3. ORGANIZATION OF CONSORTIUM

- a. **CHAIR.** ATMIA's current chief executive officer shall serve as the Chair of the Consortium and its committees.
- b. **MEMBERSHIP.** The Consortium shall consist of all interested ATMIA members and any other interested parties in the ATM industry. Membership is voluntary and open to all ATMIA members and non-ATMIA members who have either a direct and/or material interest in the activities of the Consortium. All appropriate interests that may be directly and materially affected by the standards adopted by this Consortium shall have a fair and equal opportunity to participate. The membership should ensure a reasonable balance without dominance by a single interest group.
 - a. **Admission.** New members may be admitted to the Consortium upon written request to ATMIA stating the applicant's direct and material interest in the Consortium's work, qualifications, and willingness to participate actively. ATMIA may designate a committee to oversee the admission of new Consortium members. For purposes of admission, ATMIA may consider:
 - i. Need for active participation by each interest area;
 - ii. Potential for dominance by a single interest category;
 - iii. Extent of interest expressed by the applicant and applicant's willingness to participate actively;
 - iv. How nomination ensures a representation of diversity of interests; and
 - v. Qualifications of the applicant.
 - b. **Size.** There is no specific limit on the number of members. However, in the best interest of the Consortium, ATMIA may consider reasonable limits on the size of committees, task forces, or other work groups.



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- c. Expectation. Members are expected to actively participate and contribute to the purpose and activities of the Consortium.
- d. Termination. ATMIA may, in the best interest of the Consortium, suggest the termination of membership for a member's habitual default of Section 2(b)(c).
- e. Roster. ATMIA shall maintain a current and accurate roster and distribute said roster to members of the Consortium at least annually and/or on request by a member. The roster shall include:
 - i. Name of Consortium and its purpose;
 - ii. Member's name and business affiliation of member(s);
 - iii. Classification of each member, if necessary;
 - iv. Tally of classifications; total of voting members and subtotals of each interest category;
 - v. If applicable, for each committee the title, chair, and names and addresses of all members.

4. CONSORTIUM RESPONSIBILITIES

- a. General Responsibility. The Consortium shall:
 - i. Approve the initiation and development of standards for cardless ATMs.
 - ii. Adopt procedures and revisions thereof;
 - iii. Approve termination of the Consortium;
 - iv. Approve withdrawal of an existing standard, and;
 - v. Approve discontinuance of standard projects.
- b. Specific Responsibility. More specifically, the Consortium shall be responsible for:
 - i. Maintaining the standards developed by the Consortium;
 - ii. Complying with Consortium policy and procedures for interpretations of the standard(s) developed by the Consortium;
 - iii. Responding to requests for interpretations of the standard(s) developed by the Consortium;
 - iv. Complying with Consortium procedures and revisions thereof, and;
 - v. Other matters requiring Consortium action as provided in these procedures.



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When deemed necessary, Consortium may partner with other standards committees, such as CEN-XFS, for guidance to advance the objectives of the Consortium.

5. MEETINGS

All meetings (either of the Consortium or committees) shall be held to conduct business of the Consortium, including but not limited to, making assignments, receiving reports of work, considering draft standards, resolving differences among committees, and considering views and objections from any source.

- a. Meetings shall be open to those having a direct and material interest in the activities of the Consortium. The meetings should hold a reasonable balance without dominance by a single interest group.

At least thirty days prior to any scheduled meeting, ATMIA shall provide a written agenda to be distributed in a media designed to reach those who may be directly and materially affected by the forthcoming meeting and the proposed activities. The agenda shall state the purpose of the meeting, date, time, and location. At least twenty-four hours prior to the scheduled meeting, ATMIA shall provide a written reminder of the meeting and agenda delivered in a media designed to reach those who may be directly or materially affected by the meeting.

- b. A majority of the members of the Consortium (or committee if a committee meeting) shall constitute a quorum for conducting business at the meeting. If a quorum is not present, actions may be taken subject to confirmation by ballot.
- c. Within twenty-four hours following the meeting, ATMIA shall be responsible for providing meeting minutes in a media designed to reach those who may be/have been directly or materially affected by the meeting.

6. VOTING

- a. Vote. Each member of the Consortium shall have (1) vote one of the following positions on any matter presented before the members:
 - i. Affirmative;
 - ii. Affirmative, with comment;
 - iii. Negative, with reasons and/or specific wording or actions that would resolve the objection, or;
 - iv. Abstain, with reasons.



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- b. Voting Period. The voting period for letter ballots shall end thirty days from the date of issuance or as soon as the ballots are returned, whichever comes earlier. The Chair may grant an extension for balloting, when warranted. The Chair, or his/her designee, may send reminder letters requesting the immediate return of the ballot to members whose votes have not been received within ten (10) working days after ballot closes.
- c. Consideration of Views/Objections. The Chair, or his/her designee, shall give prompt consideration to the comments or expressed objections and shall decide whether comments or expressed objections warrant correspondence or at a meeting of the Consortium or committee, whichever is appropriate. The Consortium shall make an effort to resolve all expressed objections and shall advise each objector in writing of the disposition of the objection and reasons therefor.

7. COMMITTEES

- a. General. The Consortium may consist of committees, task forces, and work groups to effectuate and expedite the work of the Consortium. The work of the committees is based on the signed-off architectural blueprint, standards roadmap and implementation model for a new API App model for ATMs, which have been developed based on an exceptionally broad industry consensus.
- b. Membership. The Secretariat shall appoint members of all committees, task forces, and work groups in accordance with parameters established by the Steering Committee.
- c. Initial Committees. The initial Committees shall be:
 - Next Gen Standards & Technical & Governance Committee
 - Next Gen Customer Interface and Public Relations Committee
 - Implementation Guide – Technical Working Group
 - Implementation Guide – Functional User Working Group
 - Implementation Guide – Certification Working Group
- d. New Committees. The creation of a new committee shall be approved by a majority vote of the membership, including its procedures, scope, and duties and changes thereof.

8. STANDARD DEVELOPMENT



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- a. Notification of Development. The Consortium shall undertake the necessary means to properly notify those who may be directly and materially affected of standards activity in suitable media.
- b. Development. Each committee may be commissioned to prepare a draft written documents relevant to the development of the standards or technical specifications as determined by the Consortium for consideration in the final set of standards to be established by the Consortium. A meeting may be called to discuss proposals and receive recommendations from members and the public who be directly and materially affected by the development of the standards.
- c. Submission. Each committee, upon discussion and consensus of its committee members, shall be presented to the Next Gen Standards & Technical & Governance committee for final consideration.
- d. Approval. The Next Gen Standards & Technical & Governance shall review, edit, revise, and take the necessary actions to any and all draft standards submitted by the committees. The Next Gen Standards & Technical & Governance committee shall prepare a final draft of proposed standards and undertake the necessary means to properly notify those who may be directly and materially affected by the proposed standards in suitable media. Additionally, the Next Gen Standards & Technical & Governance committee shall submit the proposed standards to the general membership according to Section 6. Upon a majority vote of the membership of the Consortium, the Consortium shall adopt a new set of the standards.
- e. Publication. The Consortium shall publicize the adopted standards to its members and all who may be directly and materially affected by the standards.
- f. Compliance. There is no obligation to comply with the standard.
- g. Interpretation. It shall be the responsibility of the Next Gen Standards & Technical & Governance committee to interpret the literal text of the standard and/or to interpret the intent of the text based upon the development of the standard. The interpretation is the representation of the official position of the Consortium. Any other statement either written or oral shall not be considered, referred to, or relied upon as a Consortium interpretation. Any person may submit a written request to



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the Consortium for interpretation and the Next Gen Standards and Technical & Governance committee shall provide a response to each request.

- h. Withdrawal. The Next Gen Standards & Technical & Governance committee reserves the right to suggest the withdrawal of standards, in part or all, if found in the best interest of the Consortium, its members and those who may be directly and materially affected. The withdrawal shall be approved by the membership of the Consortium in accordance to Section 6.
- 9. TERMINATION OF CONSORTIUM**. A proposal to terminate the Consortium may be made by a directly and materially affected interest. The proposal shall be submitted in writing to the Chair of the Consortium and ATMIA which shall include the reason(s) why Consortium should be terminated.
- 10. APPEALS**. Person who have directly and materially affected interests and who have been or will likely be adversely affected by a standard developed by the Consortium shall have the right to appeal substantive or procedural actions or inactions of the Consortium.

 - a. Complaint. Said person shall submit a written complaint to the Chair within thirty (30) days after the date of notification of action or inaction. The complaint shall state the nature of the objection(s), any adverse effects and any other related issues, and proposed actions that would satisfy concerns.
 - b. Response. Within thirty (30) days after receipt of the complaint, the Chair (on behalf of the Consortium) shall respond in writing acknowledging receipt of the complaint and addressing each concern/allegation of fact as appropriate.
 - c. Hearing. If the Chair and the appellant are unsuccessful in reaching a resolution, then the Chair shall schedule a hearing with an appeal panel on a date agreeable to all participating, giving at least ten (10) business days' notice. The appellant has the burden of demonstrating adverse effects, improper actions or inactions, and the efficacy of the requested remedial action. The Chair has the burden of demonstrating that the Consortium took all actions in compliance with these procedures and state whether the requested remedial action would be acceptable, ineffective or detrimental.

The appeals panel may address questions to individuals at the hearing to aid in its decision. The appeal panel shall render its decision in writing within thirty (30) days



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stating findings of fact and conclusions with reasons thereof. The standard shall be based on a preponderance of the evidence.

The appeals panel shall render one of the following decisions:

- a. Finding for the appellant, remanding the action to the Consortium with a specific statement of the issues and facts in regard to which fair and equitable action was not taken;
- b. Finding for the Chair (on behalf of the Consortium), with a specific statement of the facts that demonstrate fair and equitable treatment of the appellant and the appellant's objections;
- c. Finding that new, substantive evidence has been introduced, and remanding the entire action to the Consortium for appropriate reconsideration.
- d. Appeals Panel. The appeals panel shall consist of three to five individuals who have not been directly involved in the matter in dispute and will not be materially or directly affected by any decision made or to be made in the dispute. At least a majority of the individuals of the appeals panel shall be mutually acceptable by the chair and appellant. In the event the Chair or appellant cannot mutually agree on the majority of members of the appeal panel, the parties shall identify alternative members and reach a mutual agreement.

11. RECORD RETENTION. All records shall be prepared and maintained to provide evidence of compliance with this policy. Records shall be retained until the standard is revised. Any record concerning withdrawn standards shall be retained for two years from the date of withdrawal of the standard.

12. AMENDMENT. Any proposed amendments shall be presented to and approved by the membership by a two-thirds majority vote in accordance to Section 6.