



# Remote Hosting: A Better System for Delivering Financial Self-Service

Expand ATM Capabilities & Meet Consumer Needs  
While Growing Profits & Reducing Costs and Risks

February 2024



e-squared systems, inc.

# The ATM Industry Challenge

- Consumers and Fis increasingly prefer financial self-service

**BUT ...**

- ATM operators confront barriers to innovation and change including
  - hardware costs,
  - software complexity,
  - compliance demands, and
  - Long lead time and risk to add or change functions
- Self-service terminals are not yet agile enough to keep pace with market needs



# Environment: Post-Pandemic Rebound, Enormous Commercial Opportunities

“Payments tech modernization can reduce operating costs by 20 to 30 percent and halve time to market for new products.”

*McKinsey, 2023*



# Meeting the Challenge

- Connect ATMs and kiosks to a hosted Virtual Terminal Manager
- Centralize application processes and integration at scale
- Relocate terminal storage and information processing to the cloud
- Connect to a wide and dynamic universe of functions
- Increase security of ATM internal processes

# What is Remote Hosting?

- Connects ATMs to a hosted virtual terminal manager that centralizes application processes and integration
- Decision-making in the cloud reduces storage and information processing requirements for the terminal and enables “no visit” instant addition and updates of terminal functions
- Provides terminal operators with enhanced near-real time terminal management and operating information
- Creates a more secure “zero trust” environment within the ATM

# Vision, Mission & Values

- **Our Vision:** Create a community of financial self-service device operators that profitably and securely provides consumers with all the tools they seek to manage their financial lives.
- **Our Mission:** Enable financial self-service providers to flourish by responding to consumer needs more swiftly and managing their terminals in a simpler, more secure, and more profitable manner.
- **Our Values:**
  - Simplicity
  - Reliability
  - Cost-effectiveness
  - Collaboration
  - Transparency
  - Security



# *Our #1 Goal is to Make Our Customers Rich*

The **e-squared** cloud-based remote hosting system for ATMs and kiosks will provide a universe of new functions for your terminals.

All of them can be activated in near-real time from your office desktop. Without a tech visit to the ATM.

All for a low fixed subscription fee. So as your volume rises your service fees stay the same.

All to help our customers capture the economic benefits of scale.

Plus, our system reduces customers' technical work and tech expenses on their terminals, enabling them to focus more on serving their customers and growing net revenue.

Discover how **e-squared** can help you make more.

[www.e-squaredsystems.com](http://www.e-squaredsystems.com)



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# A Real-World Solution

- Host-based functions reduce the growing requirements for ATM processing power and storage capacity to offer more functions
- Incorporate terminal management - OS updates can be done remotely
- Reduce the number of terminal telecom connections needed
- Ensure compatibility of all functions offered
- Diminish ability of criminals to take over terminal operations
- Software upgrades are available to all client terminals at once
- Consolidate/streamline testing and support requirements



# Results

- Lower technical burdens on terminal operators and manufacturers
- Vastly grow the pool of available functions and shorten the time and reduce the risks to deliver them
- Replace irregular and large capital investments to expand terminal capabilities with moderate and predictable operating costs.
- Increase security of terminal operations by adopting a zero-trust architecture as published by NIST
- Grow operators' profits

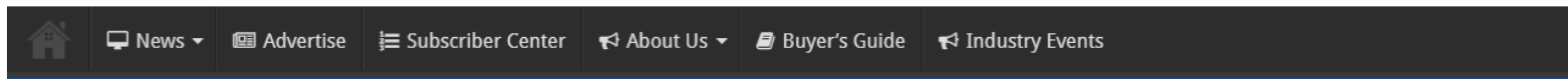


# Power the Bright Future for Financial Self-Service Terminals

## 1. Cash Competitors Have Serious Flaws



**“Overall, some 58% of respondents said they had been victimized by fraud, with 23% saying they had personally lost money and nearly 36% indicating a family member had.”**



### Fraud on P2P Networks Hits 12% of Bank Customers in the U.S., J.D. Power Finds

John Stewart | December 21, 2022  
E-Commerce, Fraud & Security, Law and Regulation, Mobile Commerce, Mobile Wallets, Person-to-Person Payments, Real-time Payments

Some 12% of U.S. customers have lost money to fraud on a peer-to-peer payment network, while 11% have seen it happen to a family member, according to survey results released earlier this month by J.D. Power. The networks cited by the respondents were Zelle, Venmo, and PayPal.

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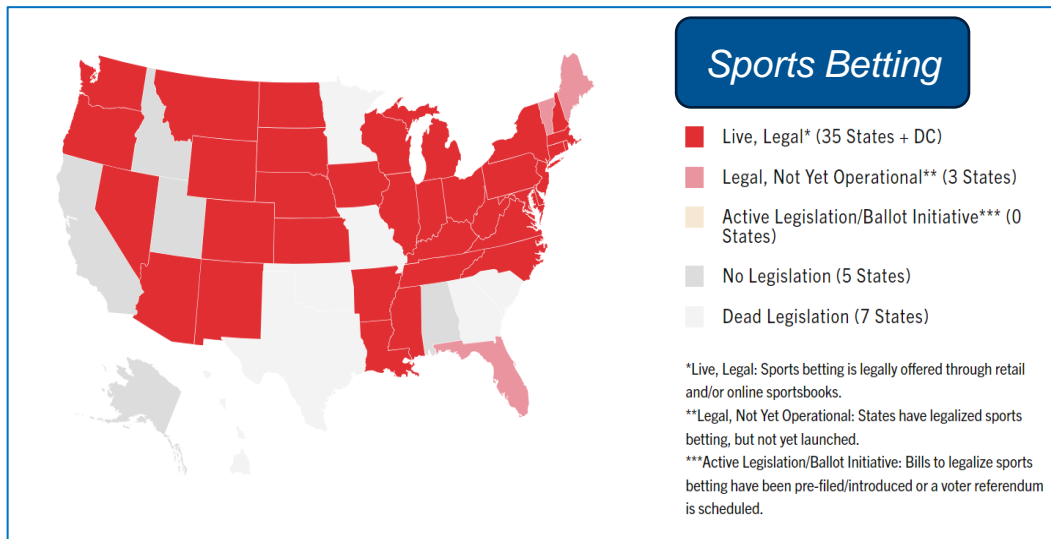
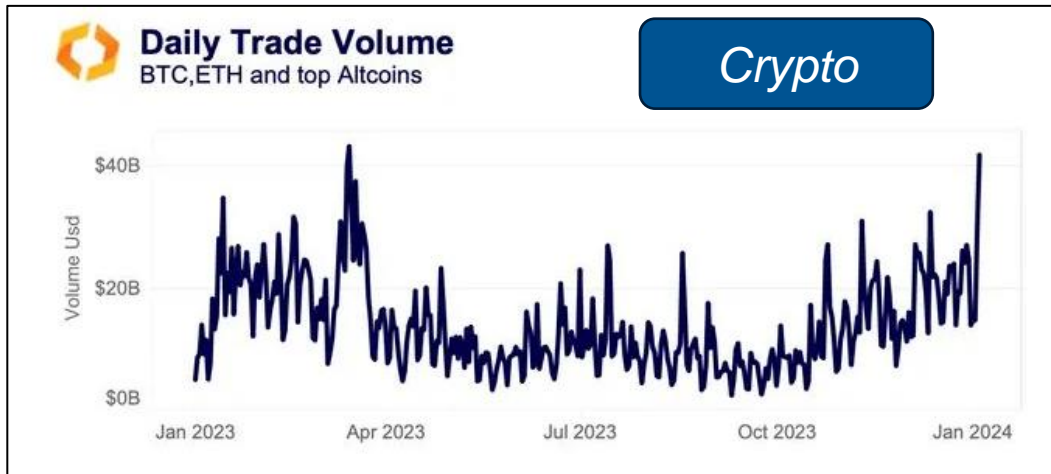
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Eye on Payments Study  
Consumers Desire

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## 2. ATMs Can Support Many More Functions



# Operator Economics

- Subscription fees per terminal that deliver positive customer ROI if just one or two technician visits per year are avoided
- Revenue growth from expanded services
- Fixed subscription fees (not volume-based) that provide terminal operators with scale economies
- Replace irregular capital costs with predictable operating costs
- Lengthen the life span of existing terminals
- Reduce communication costs and complexity via a single secure connection to the remote host



# Any Questions?



# THANK YOU

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