

RXL

RXL2020.EU

Your guide to ATMIA Certified Solutions



ATMIA US 2024

GOING CARDLESS *Not CA\$HL€SS*

Marcel Ficken MBA, International Next Gen Solution Consultant



International
Consultant
2019 & 2020



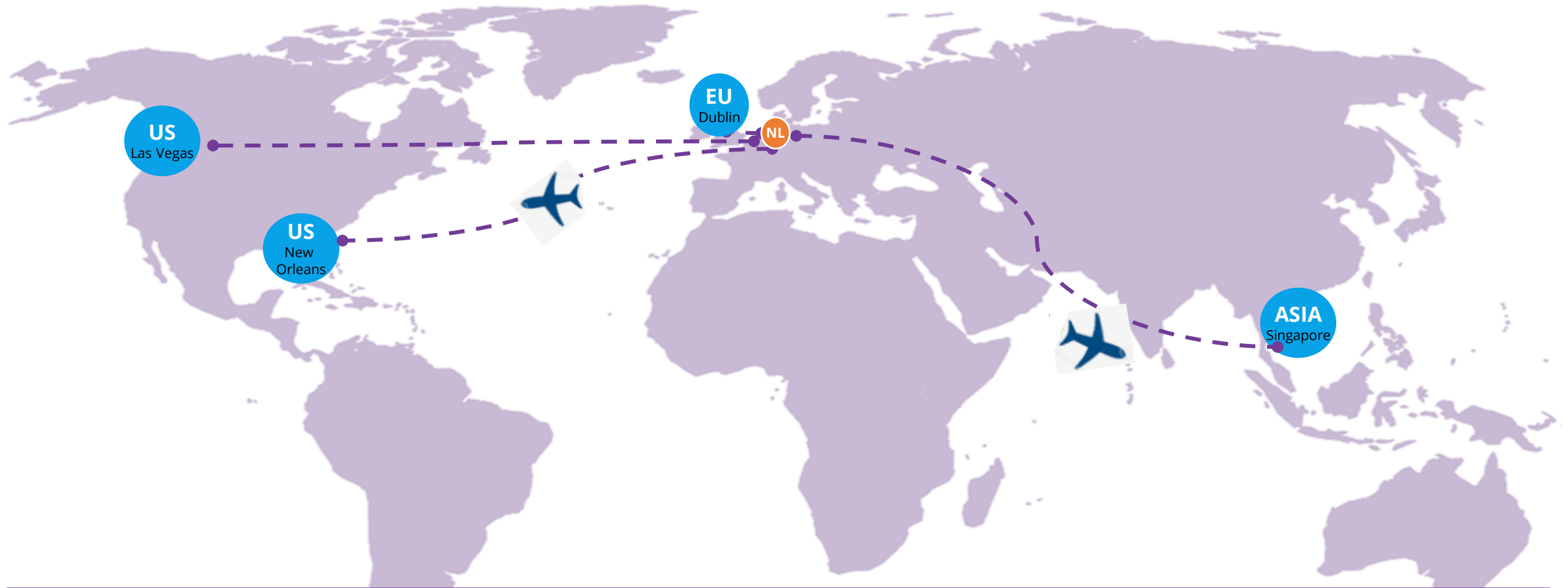
For Next Gen API App ATMs



ATMIA
Consulting & Training



Flying Dutchman





Going **CARDLESS**, **NOT CASHLESS**



ATM EVOLUTION

during

25 years of ATMIA



**ATMIA US
CONFERENCE
2024**



*Celebrating 25 years of
ATM industry education
advocacy, & networking
opportunities.*

REGISTER TODAY!

February 14-16, 2024
Caesars Palace
Las Vegas

The poster features a collage of images on the left side showing various scenes from the conference, including people in business attire, a stage with a screen, and a person at a podium. The background is dark with purple accents.



ATM EVOLUTION

ATM 1.0

ATM 1.0

UX Technology



Access to Account



ATM Acquiring





ATM EVOLUTION

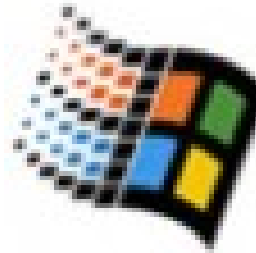
ATM 2.0

UX Technology

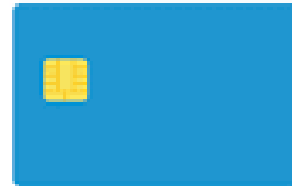
ATM 1.0



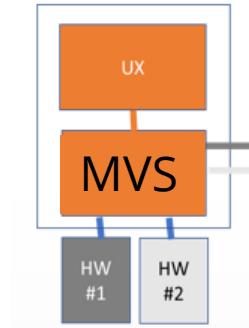
ATM 2.0



Access to Account



ATM Acquiring





ATM EVOLUTION

ATM 3.0

ATM 1.0

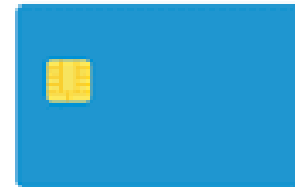
ATM 2.0

ATM 3.0

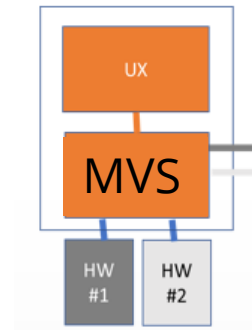
UX Technology



Access to Account



ATM Acquiring





ATM EVOLUTION

ATM 3.0

ATM 1.0

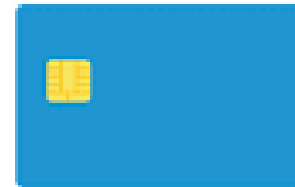
ATM 2.0

ATM 3.0

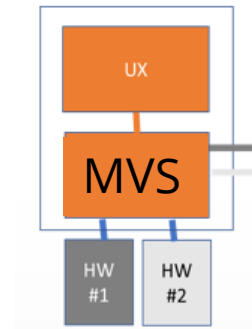
UX Technology



Access to Account



ATM Acquiring





ATM EVOLUTION

ATM 3.0

ATM 1.0

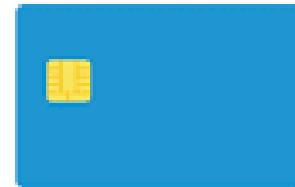
ATM 2.0

ATM 3.0

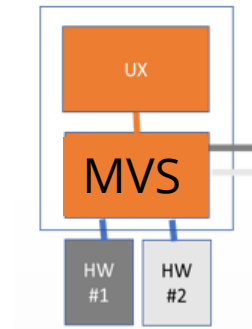
UX Technology



Access to Account



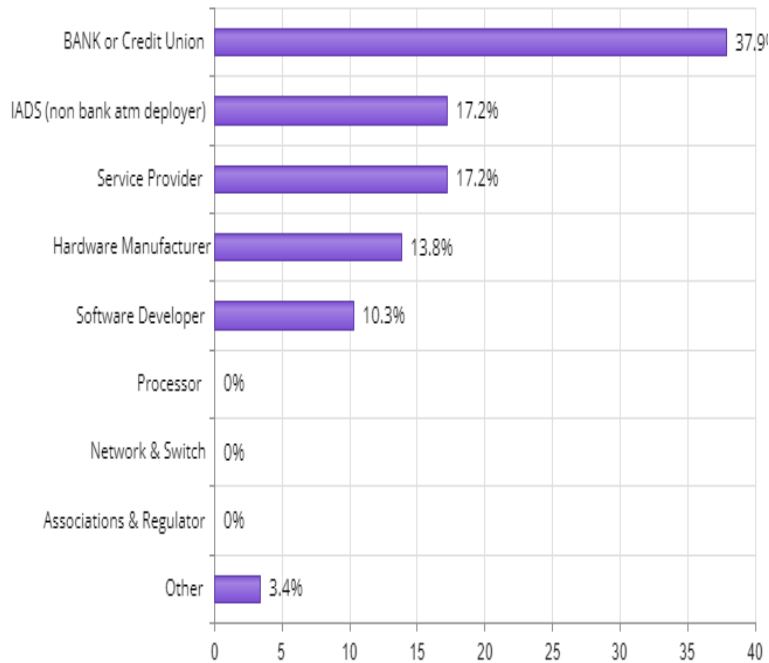
ATM Technology



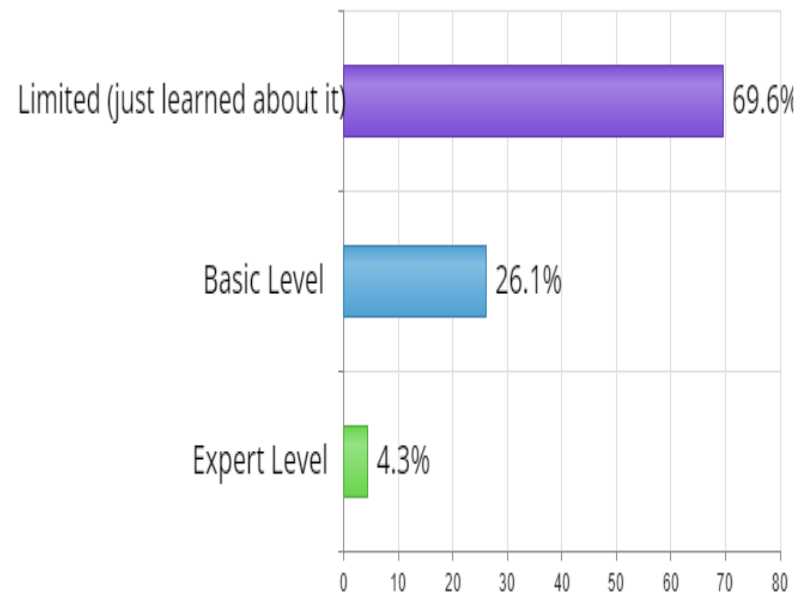
ATMIA US 2023 – Voting Results

Future Proofing your ATM Channel

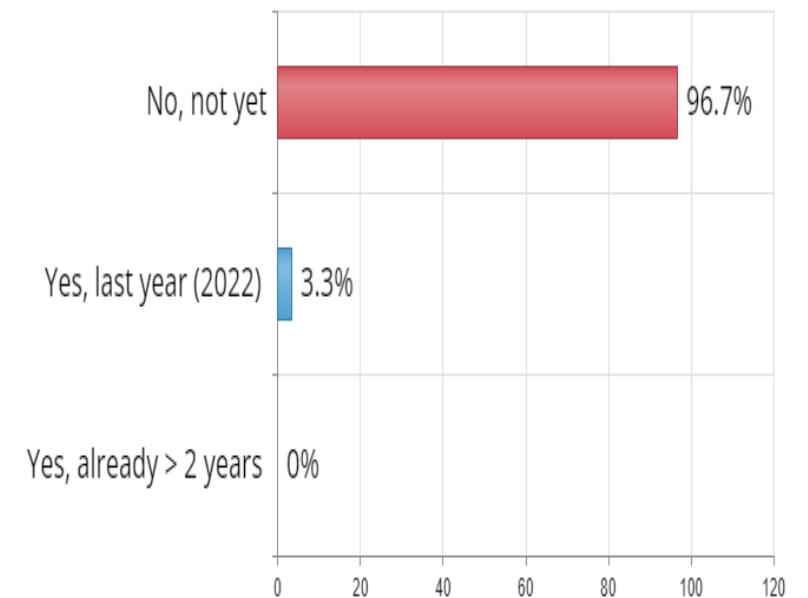
2. Which ATM Industry Segment are you active?



3. How much do you know about Next Gen ATMIA?



4. Did you join the Next Gen ATMIA global Consortium?





ATMIA US 2023 – Round Table Sessions

Future Proofing your ATM Channel



New Ways to Interact

Lonnie Talbert

- Keypad removed
- BYOD



Security Challenges

Leland Englebardt

- Cardless – Logical security
- Push Security to Mobile



Future Proofing Drivers

Marcel Ficken

- Simplify User Trx Flow

GOING CARDLESS will be key for the ATM Channel

ATMIA EU 2023 – Dublin

Going **CARDLESS**, **NOT CASHLESS**



DNB

Geldmaat

BancoMat

Diebold Nixdorf

Brinks

Paycorp

KAL



CARDLESS ATM MARKET 2022-2031

INNOVATION

Cardless ATM market to reach \$5.2B



Image via Adobe Stock

Aug. 22, 2023

The cardless ATM market is projected to grow to \$5.2 billion by 2031, according to research from ResearchandMarkets.com. It will grow at a compound annual growth rate of 10.6% from 2022 to 2031. The market was \$2 billion in 2021.

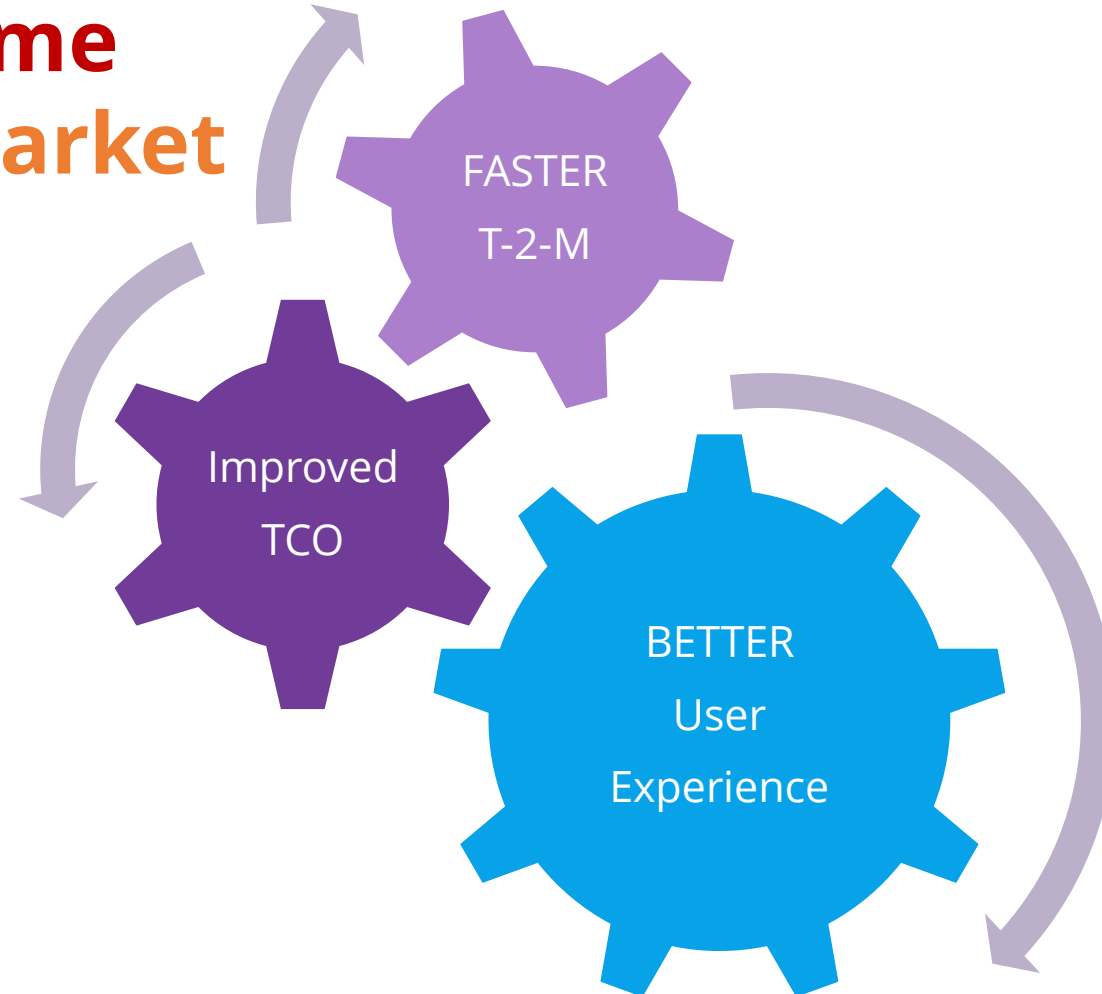
With this technology, customers can use ATMs without a physical card through tools such as a banking app or a digital wallet.

Key market drivers include:

- Growth of internet-of-things technology.
- A rise in newer generation ATMs.
- Inclusion of more analytics tools.
- Rising use of smartphones.
- Rise of NFC chips.
- QR codes on ATMs.

Long Time
Limited Market

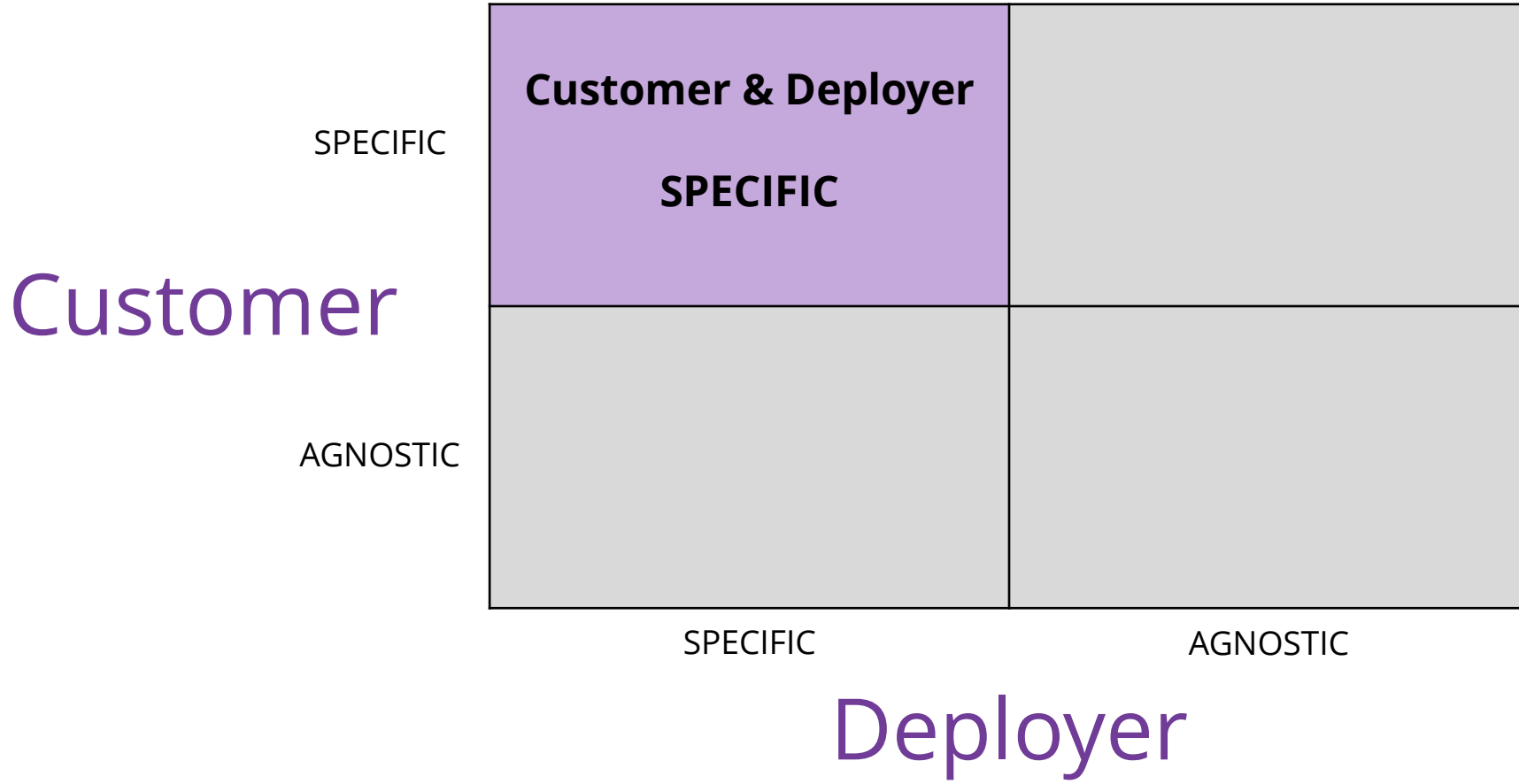
HIGH
COST



LIMITED
SOLUTIONS

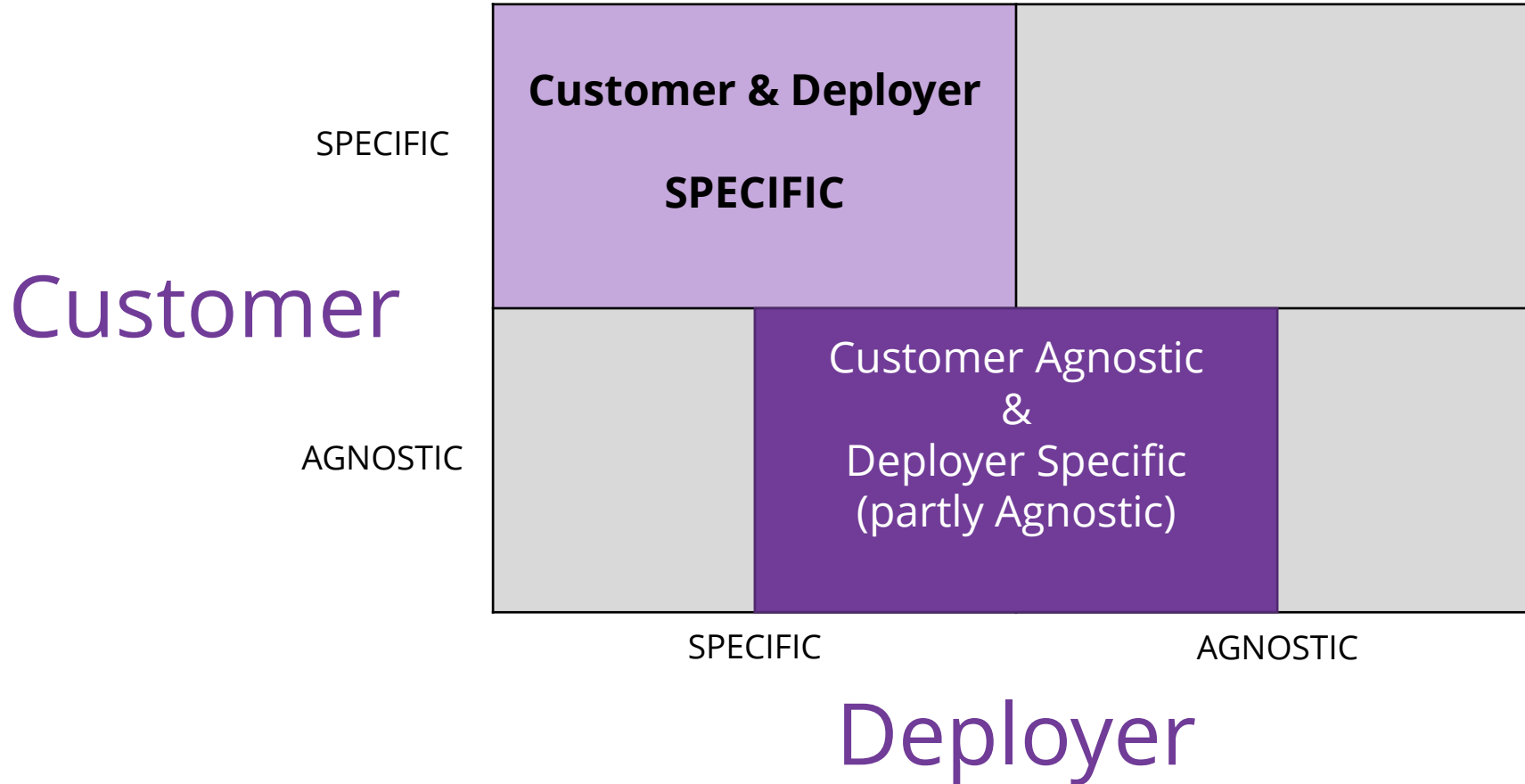


GOING CARDLESS IMPACT



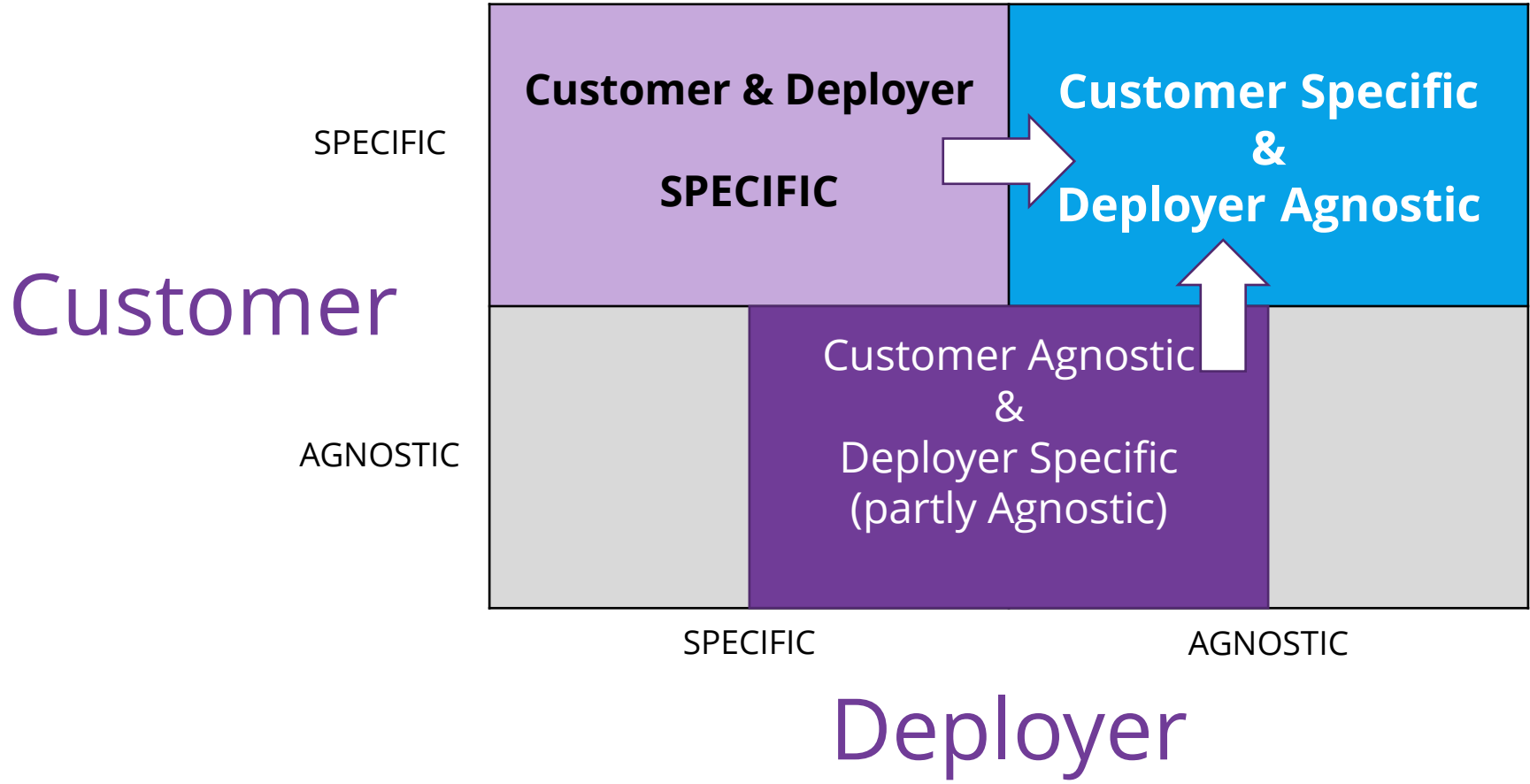


GOING CARDLESS IMPACT

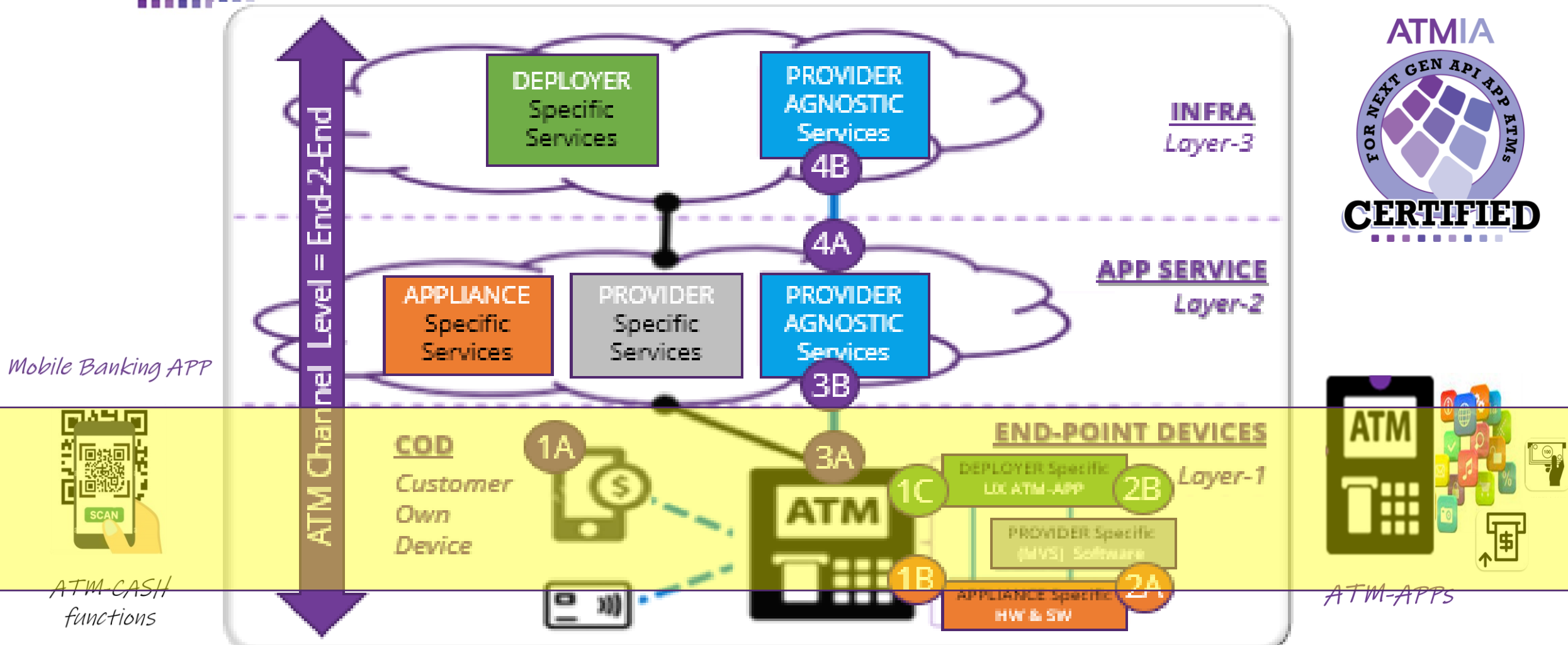




GOING CARDLESS IMPACT



ATMIA CERTIFIED SOLUTION ATM 3.0

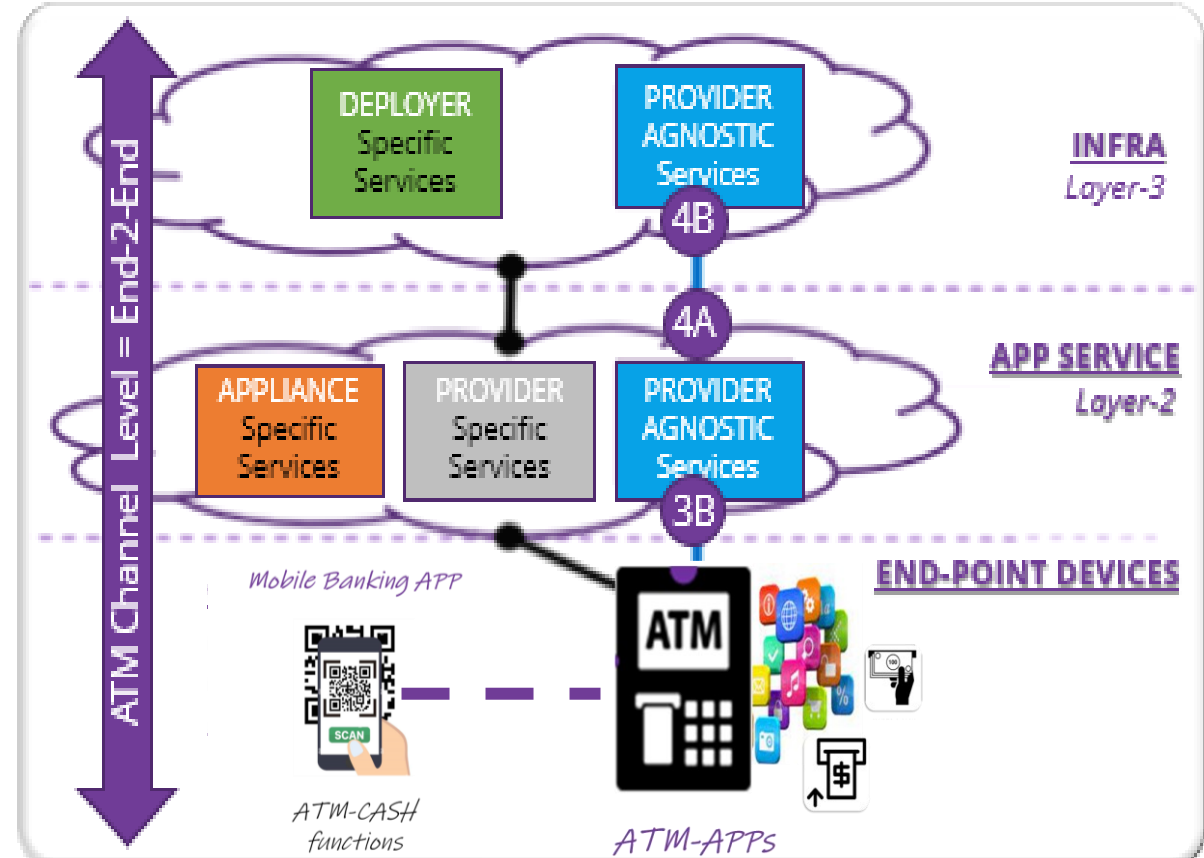


ATMIA US 2023 – Round Table Sessions Future Proofing your ATM Channel



- ★ **1 New Ways to Interact**
Lonnie Talbert
 - Keypad removed
 - BYOD
- ★ **2 Security Challenges**
Leland Englehardt
 - Cardless – Logical security
 - Push Security to Mobile
- ★ **3 Future Proofing Drivers**
Marcel Ficken
 - Simplify User Trx Flow

GOING CARDLESS will be key for the ATM Channel



Customer Specific

Mobile Banking APP





&







ATM-APPS

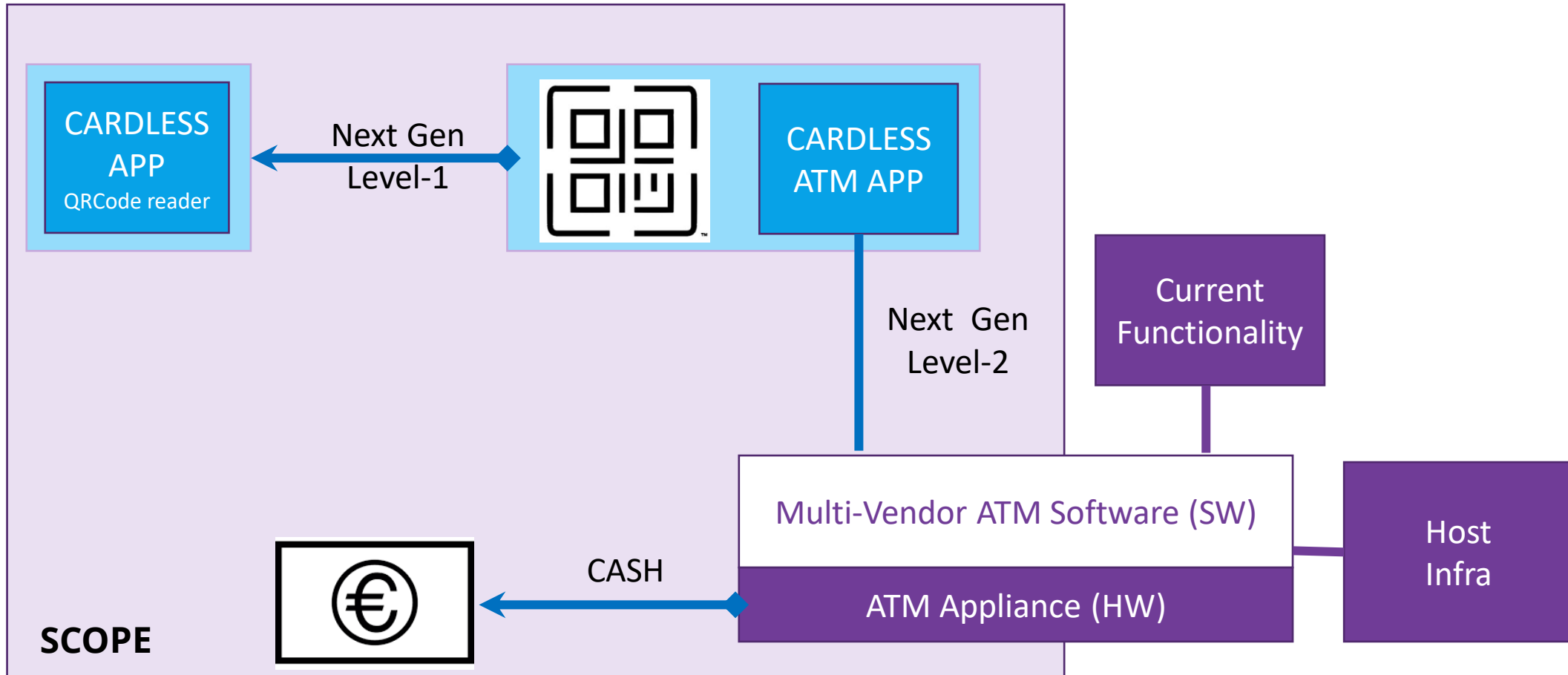
Deployer Agnostic

1st PoC

	Transaction type	User device / ATM interaction	User account identification	Credentials for authentication *	Interoperability	Security Features	
	Contact Card Cash Withdrawal	Card / Card reader	Card PAN	PIN	Interoperable	TBD	
	Contactless Card Cash Withdrawal	Card / NFC reader	Card PAN	PIN	Interoperable	TBD	

PoC 2023

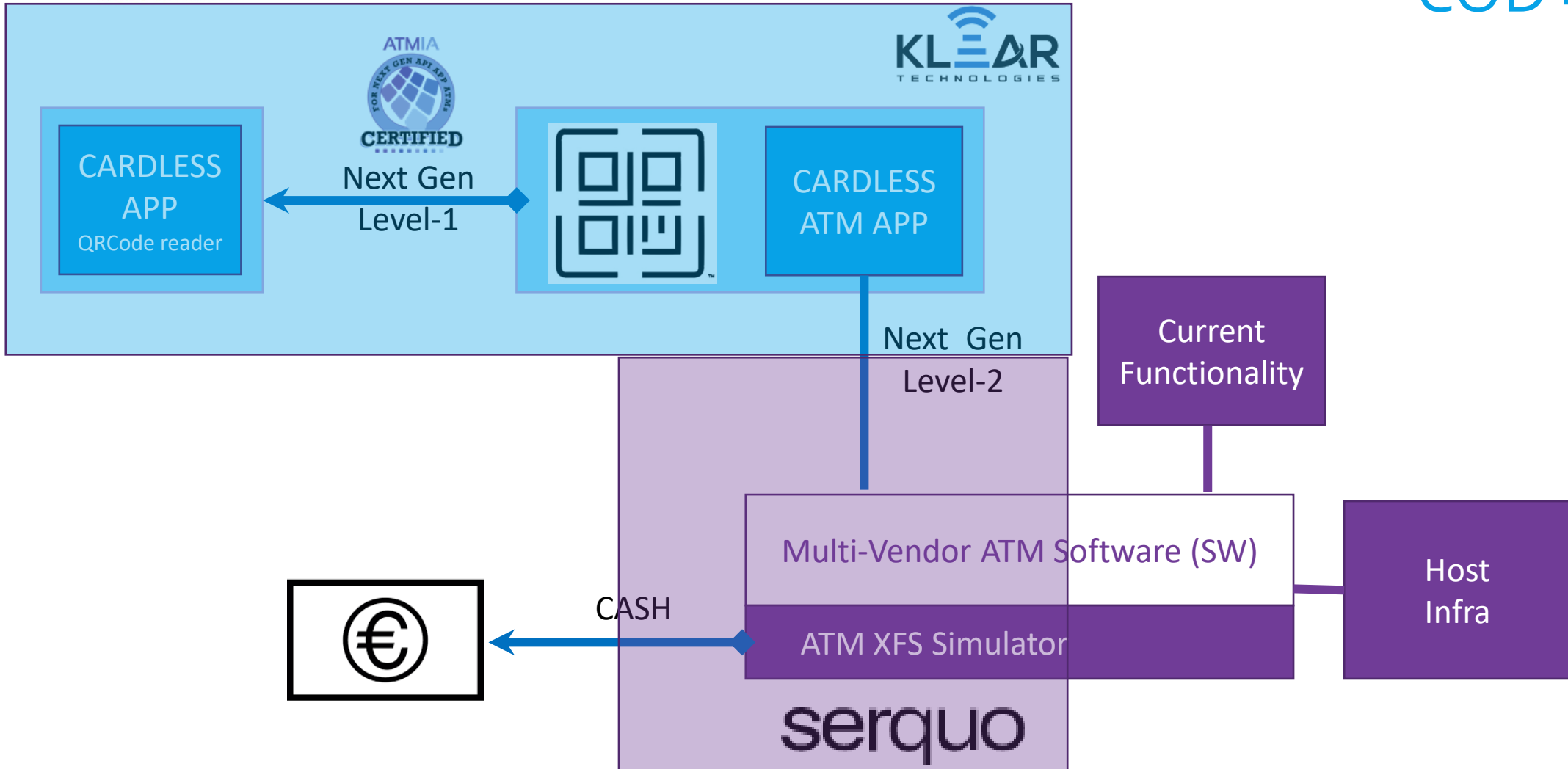
	Contactless Cardbased Cash Withdrawal (COD wallet app)	COD / NFC reader	Card PAN	PIN	Interoperable using Host Card Emulation or Tokenization	TBD	
	PARTIAL Cardless (User Interaction) Cash Withdrawal	COD / ATM display screen (displaying QR code)	Bank's app login leading to virtualised card PAN	One Time Password +app authentication (touch ID or m-PIN)	Only Interoperable within Scheme (e.q.MasterCard "cardless" solution)	TBD	
	FULL Cardless (End-to-End) Cash Withdrawal	COD / QR code reader or keyboard entry	Bank's app or website login leading to customer id (pre-staged)	OTP + mobile PIN (m-PIN)	Only On-us or domestic (e.g. country scheme) (No Need for Tokenized or Virtual PAN to process transaction)	TBD	

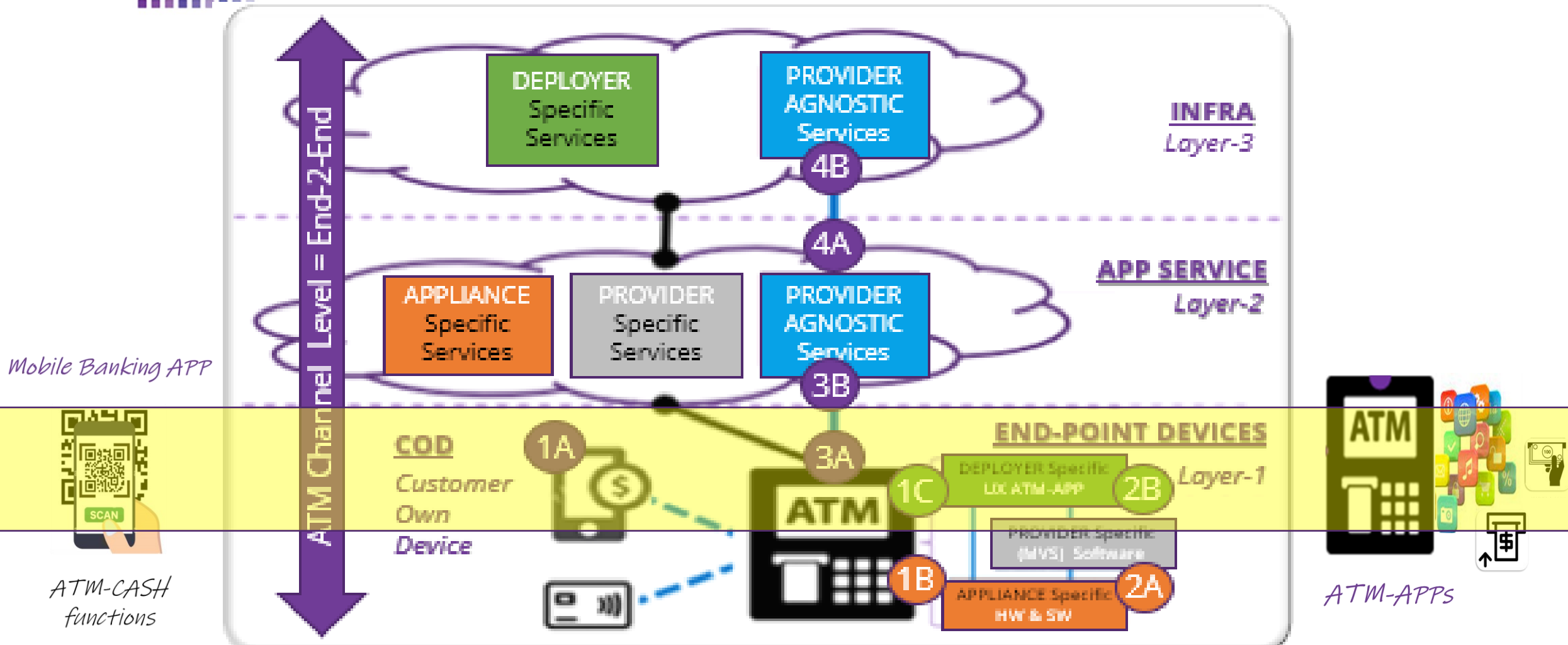


Next Gen PoC 2023

Cardless ATM Trx

COD+ATM

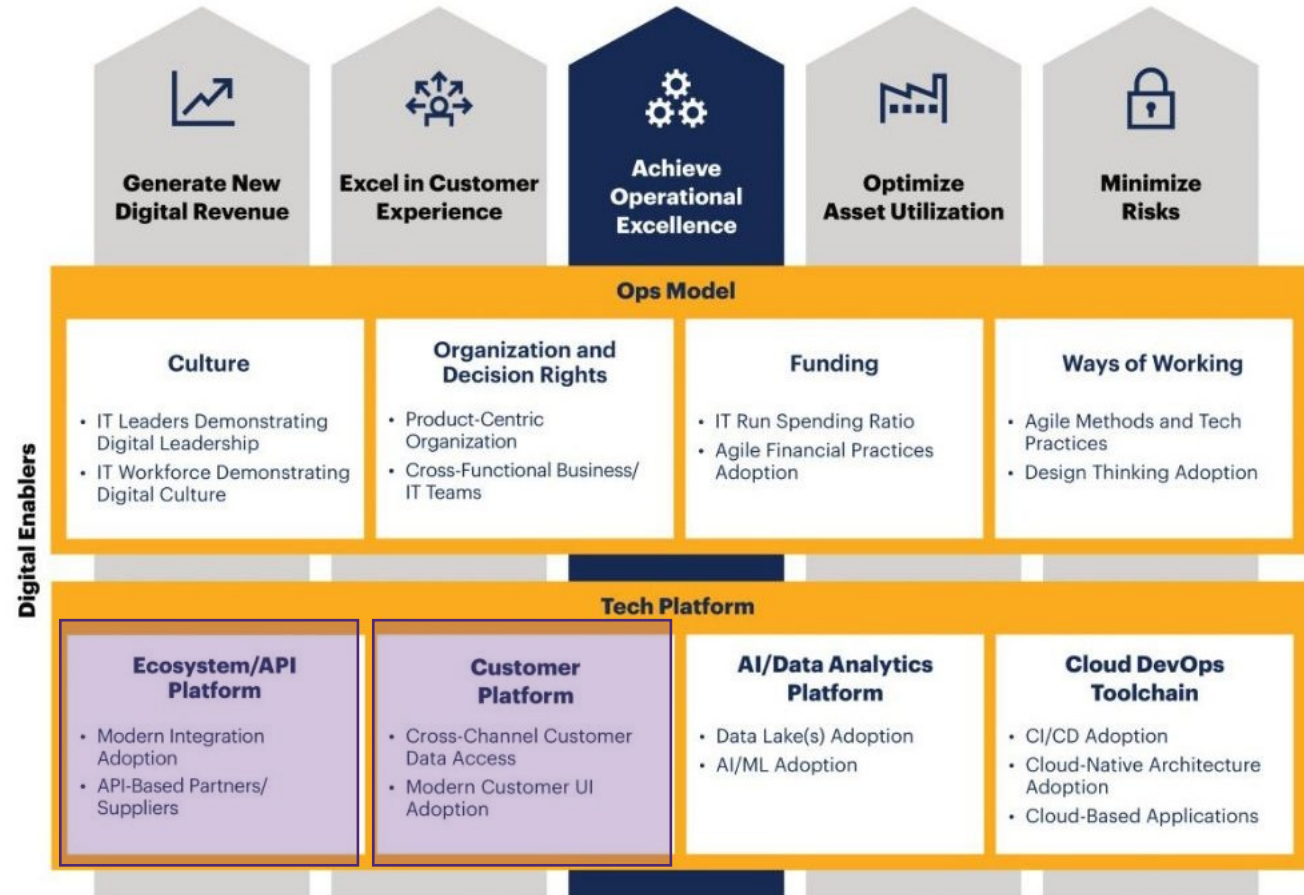




Build your Tech Platform based on Next Gen ATMIA Certified Solutions ATM 3.0;

- API Platform
- Customer Platform (APP based)
- Cloud Based APPs supported too.
-

Strategic Digital Priorities (KPI's)



Source: Gartner
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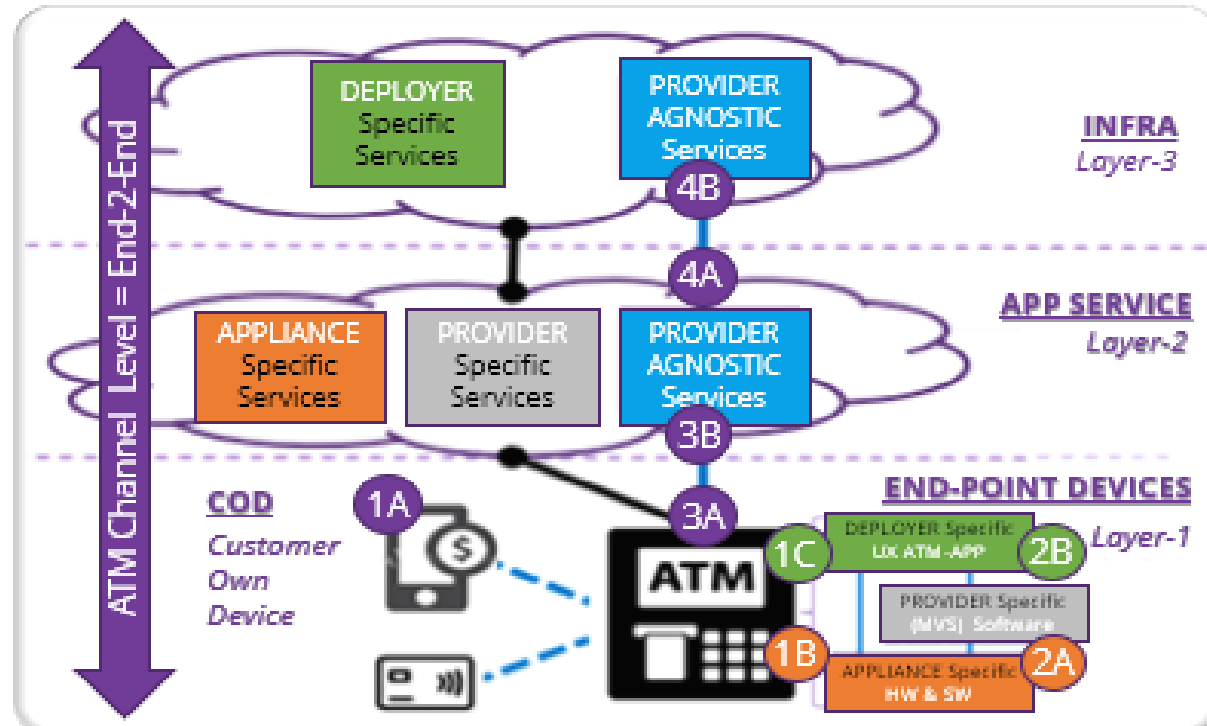
Gartner

ARCHITECTURE

NEXT GEN ATM BLUEPRINT

Legend (Interfaces & Components)

- Standard - Provider Agnostic
- Proprietary - Provider Specific
- Deployer - FI/AD Specific
- Appliance - Provider Specific



ARCHITECTURE

NEXT GEN ATM BLUEPRINT

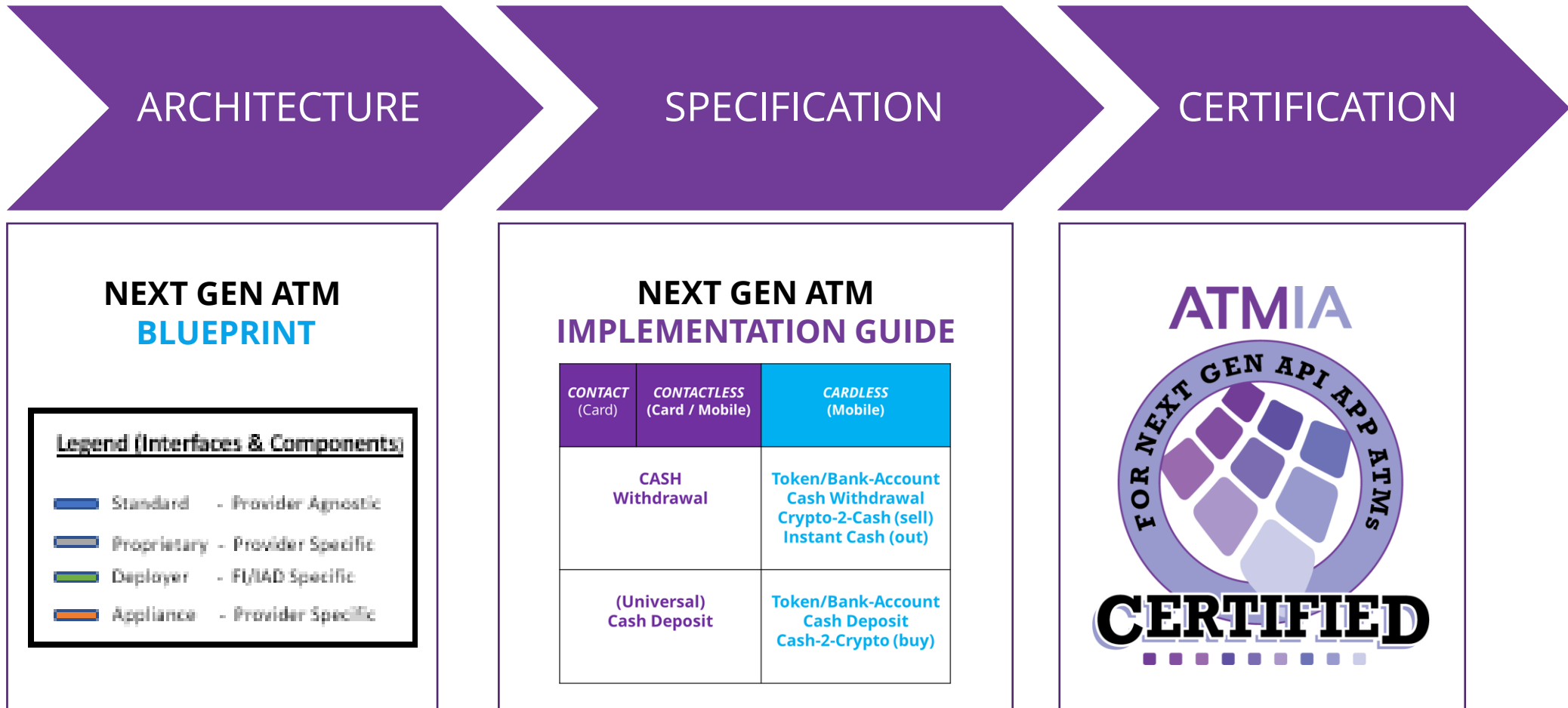
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SPECIFICATION

NEXT GEN ATM IMPLEMENTATION GUIDE

CONTACT (Card)	CONTACTLESS (Card / Mobile)	CARDLESS (Mobile)
CASH Withdrawal		Token/Bank-Account Cash Withdrawal Crypto-2-Cash (sell) Instant Cash (out)
(Universal) Cash Deposit		Token/Bank-Account Cash Deposit Cash-2-Crypto (buy)





RXL ATMIA

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For Next Gen API App ATMs

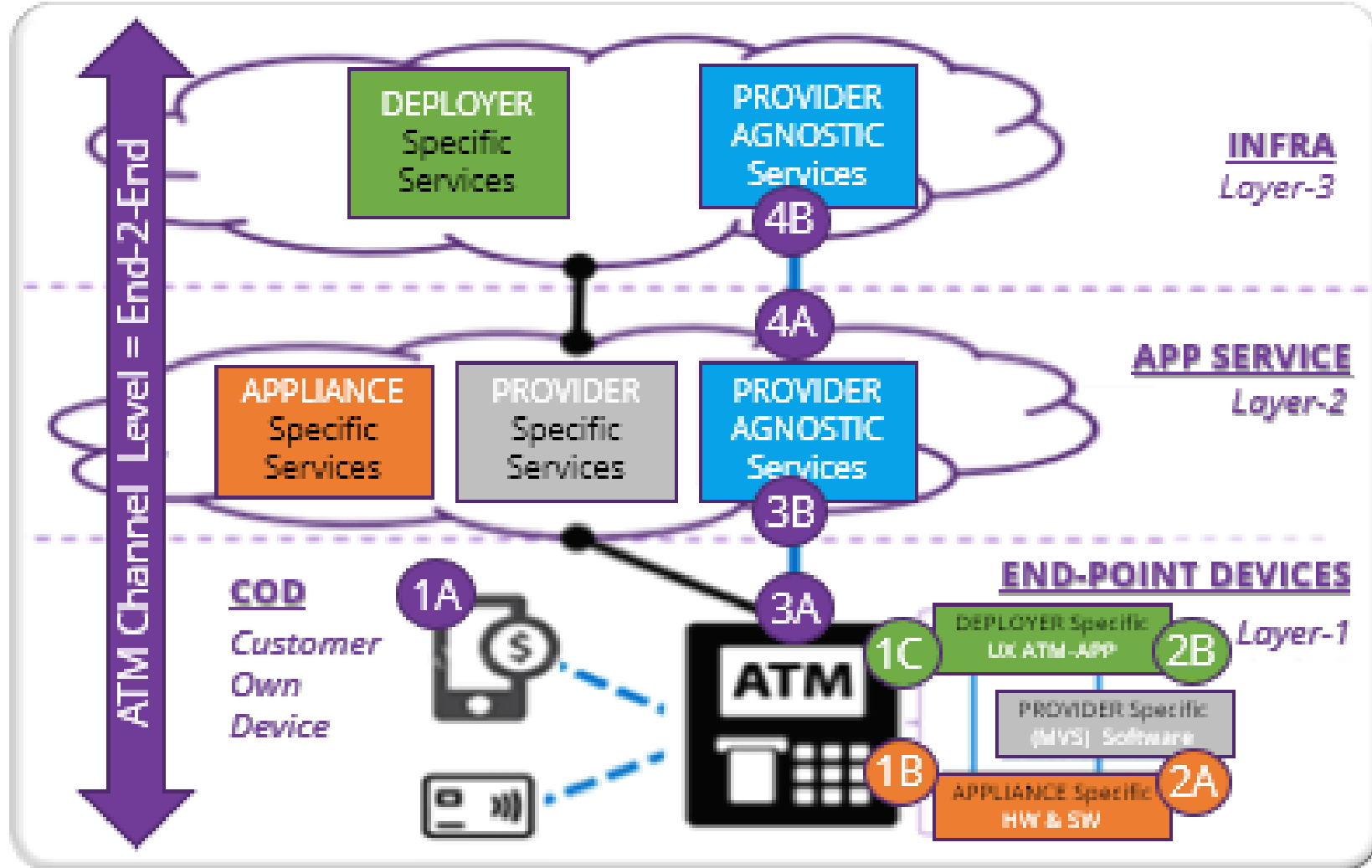
INFRA
Host Services

APP
Host Services

ATM-APPS

ATM Device
Software

Mobile
COD-APPS



from
FINTECH



till
BIGTECH



DID YOU KNOW...

For Next Gen API App ATMs



**THAT ATM DEPLOYERS AND PROVIDERS
CAN BENEFIT BY LEVERAGING ON
NEXT GEN ATMIA OPEN ARCHITECTURE,
SPECIFICATIONS AND CERTIFICATION
GLOBALLY?**



**VISIT US IN BOOTH 705/707
TO LEARN MORE .**



ATMIA
FOR NEXT GEN API APP ATMs
CERTIFIED
SOLUTIONS

SHAPING *THE FUTURE* TOGETHER

ARCHITECTURE

NEXT GEN ATM BLUEPRINT

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CERTIFICATION





CUSTOMER
SPECIFIC UX
Mobile Banking APP



ATM-CASH
functions



CUSTOMER
SPECIFIC UX
Mobile Banking APP



ATM-CASH
functions



DEPLOYER
AGNOSTIC
ATM-APPS





The ATM World does not End in Vegas Benefit from ATMIA's Global Reach too....

Growth Your;

Knowledge

Business

Network





CARDLESS MAGIC

ATMIA CERTIFIED SOLUTION References

The following free of charge documents and hyperlinks support you to upgrade your products & services as Next Gen ATMIA Certified Solutions and keeps you up-to-date about the latest developments;

Next Gen ATMIA homepage;

<https://www.atmia.com/connections/committees/consortium-for-next-gen-atms/>

No.1 ATMIA 2021 Best Downloaded Whitepaper: Next Gen ATM Journey Guide – incl. key document hyperlinks

<https://www.atmia.com/whitepapers/next-gen-atm-journey-guide/2518/>

Next Gen ATMIA Blueprint - basics explained in 3 minutes videoclip;

<https://youtu.be/lvtdXbFefU0>

Next Gen ATM Implementation Guide Specifications (incl. blueprint architecture);

<https://www.atmia.com/connections/committees/consortium-for-next-gen-atms/implementation-guide/download/>

ATMIA Next Gen Showroom RXL2020 for the latest global news trends

<https://www.atmia.com/showrooms/rxl2020/1169/>