

## NPT SOLUTIONS - ATM MULTIVENDOR

### The solution for the integrated and independent management of the ATM channel

Over the latest years banks have been showing increasing interest in the evolution of the ATM channel, with the goal of supplying innovative services to clients and reducing operating costs. A large growth potential has been foreseen for the ATM market both in Italy and Europe, with requirements focusing mainly on three types of devices: cash dispensers; round the clock safe deposit boxes; sophisticated multi-function ATMs, equipped with intelligent banknotes and cheques deposit devices and including cash recycling functions.

#### SOLUTION

NPT Solutions represents an **effective and innovative answer** to the evolution of the ATM channel toward executing a **larger number of functions**.

NPT Solutions is the software platform for developing Self Service applications on traditional and last generation ATMs, conceived to be **totally hardware independent** and to adapt to different machines, regardless of the supplier. NPT Solutions works with magnetic and microcircuit (EMV) cards, accomplishing the traditional functions linked to executing instructions, supplying information and allowing withdrawals, and offering additional services such as banknotes and cheques intelligent deposit, cash recycling, and web ATM.

The application is **client/server** and is composed of a “light” Client communicating with a Server that contains most of the business logics. The solution may be installed in the client/server or stand alone mode, with both components (server and client) installed directly on the ATM, together with the single user database.

It is scalable and flexible, and can be integrated into any ATM network: traditional, innovative, last generation terminals and kiosks. Also, it enables future development with any type of multi-channel architecture.

#### BENEFITS

NPT Solutions is a software platform ensuring a total independence from the hardware chosen. This results in substantial advantages as it allows to:

- **Separately manage Hardware and Software purchases**, with ATM specifications based exclusively on the hardware price and quality

- **Purchase the ATMs regardless of the basic software**, up until now offered directly by hardware vendors, and separately decide on the operating system and utilities
- **Ease quality, performance and reliability comparisons among different hardware**, thanks to the standardised software installed on all the ATMs
- **Rapidly and easily implement new services**, including innovative services offered through the web channel, thus significantly reducing costs and “time to market”
- **Simplify the ATM network migration to the micro-circuit technology**
- **Decrease the number of suppliers** to be involved in the channel evolution
- **Standardise monitoring data**, facilitating operations and analysis
- **Substantially reduce the channel running and application maintenance costs**.

#### FEATURES

- NPT Solutions can **control all the devices used in the ATMs** and not only those of Italian market vendors. This is made possible by the incorporation of an advanced abstraction software that standardises the communication with the specialised peripheral units, thus overcoming any “cross vendor” issue
- **Works with any MS Windows platform** supplied by the bank institution or by the vendor, with any monitoring agent, installation, update or distribution software, antivirus, etc..
- **Operates on any last generation**, or upgraded through the appropriate kit, ATM
- **Can be placed in the architecture of a traditional ATM channel project** and follow its evolution toward any type of multi-channel structure
- **Support to intelligent deposit** of banknotes and cheques and to

# CHANNEL MANAGEMENT

cash-recycling, in compliance with art. Art.6 of BCE

- **Vocal help** for most operations, for sight impaired clients.

## Certifications and Approvals

- NPT Solutions is the first solution to have obtained homologation by CoGeBan for microchip operation on domestic circuits, in

combination with the hardware distributed by the market leaders

- EMVCo certification of the Kernel Terminal L2 EMV component
- Passed the VISA and MasterCard “End to End” test
- SIA certification on the ability to work on magnetic band.

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