



CARD ACCEPTANCE (ATM)

For banks and independent ATM operators across Europe

Cash is and will remain an in-demand means of payment, even though cashless payment is becoming more and more popular. The supplying of cash is an important element of the economic cycle. Automated teller machines (ATMs) play a central role in this. With Card Acceptance (ATM), EVO Payments International offers banks and independent ATM operators all the services they need in order to accept Mastercard and Visa cards.

Background/Market Development

The European market is highly fragmented and is made up of lots of small submarkets with specific national characteristics.

Regulatory developments like the Payment Service Directive (PSD) of the European Commission, or guidelines from the card organizations themselves, are lending the market further dynamism.

Lots of banks are closing their branches and ATMs in remote regions. This creates business opportunities for independent ATM operators.

Product Description

In addition to the hardware required, which is generally provided by the ATM operator directly, other services are necessary in order to accept cards in ATMs. With Card Acceptance (ATM), EVO offers:

- > Data communication (can also be performed by another service provider of the ATM operator),
- > The required acceptance contract for the debit and credit cards of Mastercard and Visa



- > Soon, the acceptance contract for the international credit cards of Union Pay International (UPI) and Japan Credit Bureau (JCB) as well



- > And the billing of card transactions for the whole of Europe by a single provider.

Depending on who provides the data communication, other services can be offered at the ATM, besides pure cash dispensing, for example:

- > **Dynamic Currency Conversion (DCC)**
Dynamic Currency Conversion enables the processing of cash withdrawals in the home currency of the cardholder and thus offers additional revenue potential.
- > **Split Settlement**
It is possible to pay out card turnovers to various account holders (cash owners) and to various accounts.
- > **Surcharge**
With a direct customer fee, the cost of withdrawing cash is directly made transparent to the cardholder and is collected from them.
- > **PIN change¹**
The cardholder can change their PIN directly at the ATM.
- > **Account balance/credit limit inquiry¹**
The cardholder can find out at the ATM how much money is in their account or how much of their credit limit they have left.

¹ Provided that the card-issuing bank supports this function.

Excursus: Dynamic Currency Conversion (DCC)

In Dynamic Currency Conversion (DCC), when the card is inserted into the ATM a check is performed to determine whether the card is managed in a currency different to the ATM. If this is the case, it is checked to see whether conducting the transaction in the cardholder's home currency is possible. If this is possible, the cardholder is given the choice of whether to carry out the transaction and to charge the amount paid out in the currency of the ATM or in their familiar home currency. If the cardholder chooses their home currency, EVO provides the best possible exchange rate in the market from Deutsche Bank, one of the largest global currency traders. A margin is added for this service.

Reasons to Choose EVO Payments International

- > EVO is the only acquirer to hold a pan-European license for Card Acceptance (ATM).
- > Many years of experience and expertise in the field of card acceptance at ATMs and corresponding project experience with Mastercard and Visa.
- > Payment solutions for all acceptance channels from a single source. Additional services possible, besides pure cash dispensing.
- > Best possible exchange rates for DCC in the market thanks to partnership with Deutsche Bank, the largest global currency trader.

More information can be obtained from ATM Support of EVO Payments International:

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