

Joining forces to make the most of our expertise



ATM Software

Leading independent ATM
software experts



Leading global payment
technology and services provider

Combines KAL's Kalignite software suite with EVO's payments infrastructure to:

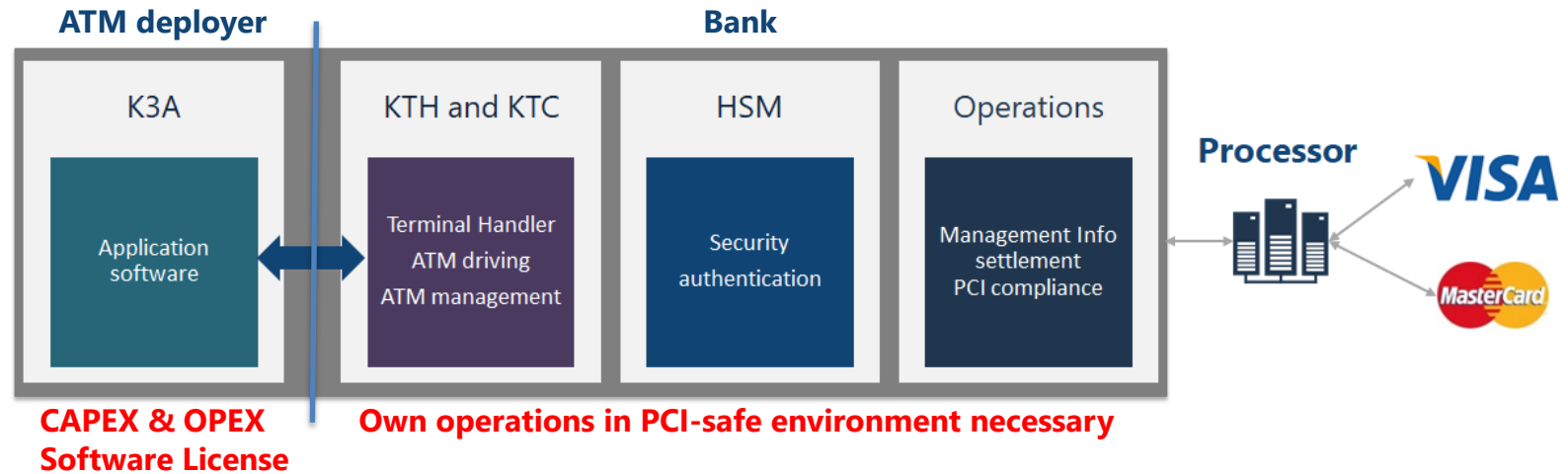
- Enables banks and IADs (Independent ATM Deployers) to rapidly deploy ATMs to any European location
- Enables banks to restructure their ATM network to introduce new services & support infrastructure

Standard model versus KAL EVO model

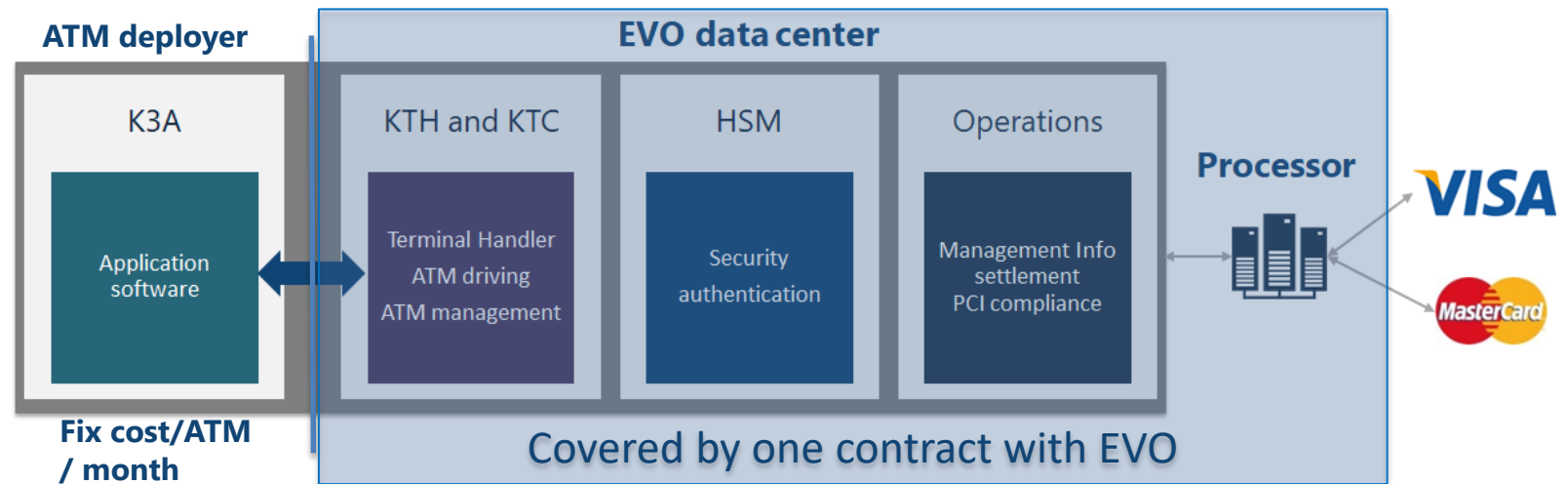
The KAL EVO solution allows you to benefit from:

- Low-cost entry into a new market/territory to deploy ATMs
- Separate from or parallel to the client's current ATM infrastructure
- Platform to introduce new transaction types (e.g. deposits)
- A bank can move remote ATMs onto this platform
- Deploy new manufacturer/model ATMs outwith bank's infrastructure

Typical ATM deployment for a Bank



KAL/EVO deployment model – same service different infrastructure





Standard package

- Cash withdrawal
- Balance enquiry
- PIN change
- DCC-Solution (instantly by EVO)
- Branding - Background graphic, button graphic, screen logo and receipt logo
- Idle loop marketing screens (3 images)
- Access / surcharging / convenience fees
- KAL Security Lockdown
- Visa & Mastercard scheme certification

Included

- PCI Compliance of whole solution
- Acquire Visa & Mastercard transactions for onward processing
 - Transaction authorisation
 - Visa & Mastercard settlement incl. online reporting
 - Online Tool for Chargeback Management (CIS)
- Separation of gross settlement & Fees/Revenues available (Split Settlement)
- Integrated DCC solution fully managed

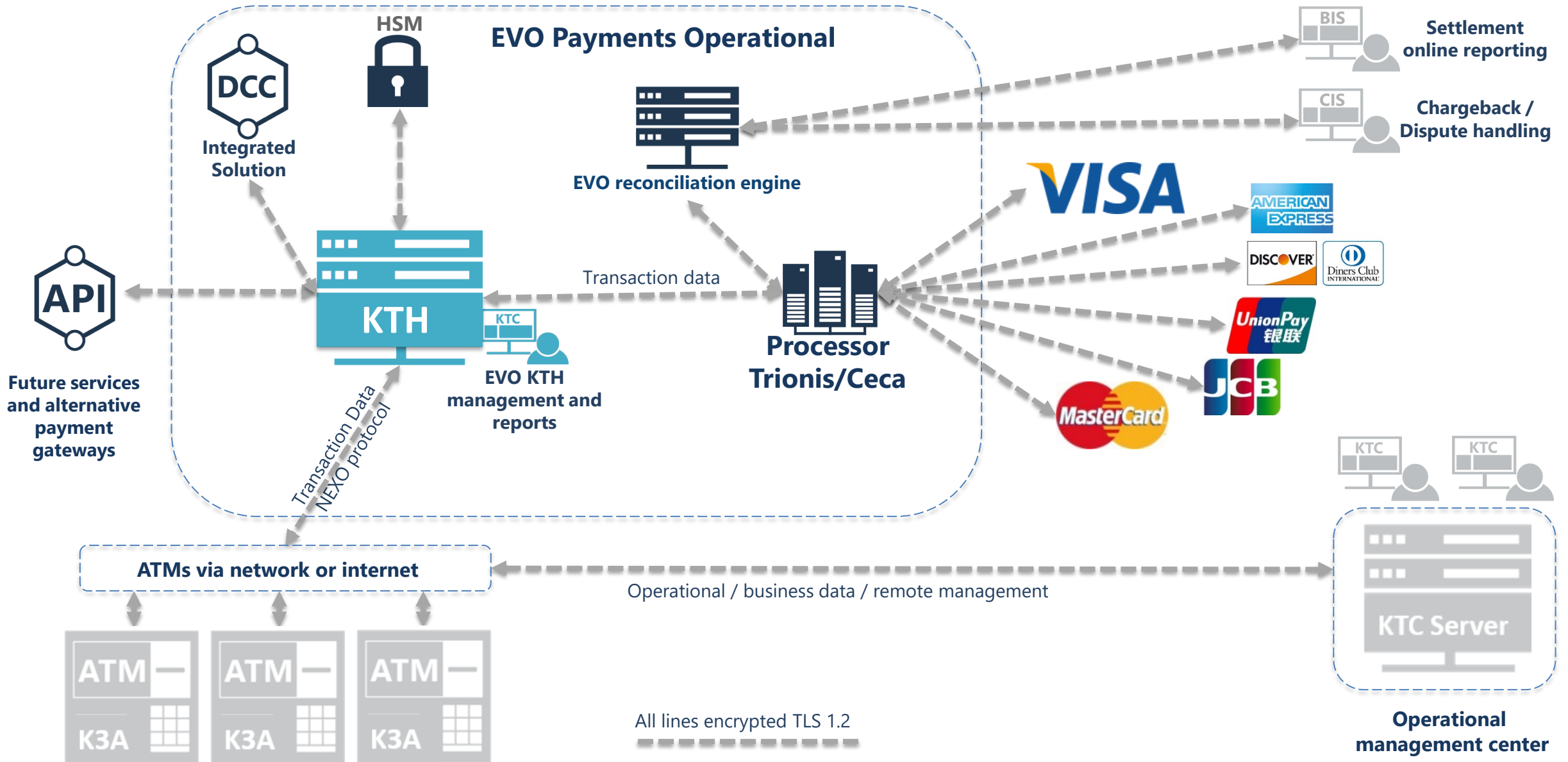




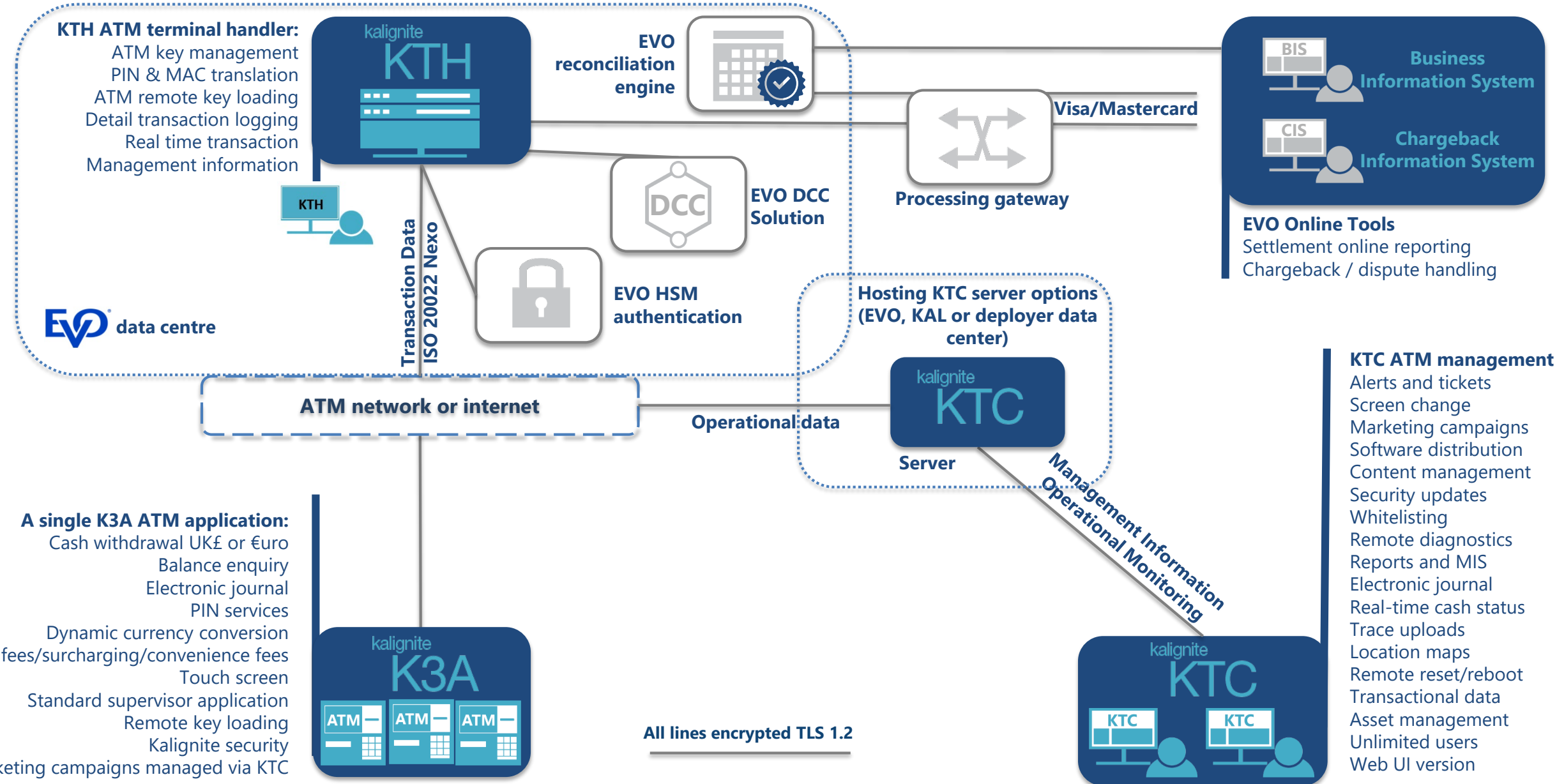
Customer responsibility

- Site location/s
- Deployment of ATM at site
- ATM & vendors XFS software
- Secure connectivity to EVO
- Hardware maintenance provider
- Cash services provider (CIT)

Infrastructure view: KAL/EVO architecture



EVO KAL ATM service architecture



- **EVO will host KAL's Terminal Handler (KTH) in an EVO data centre in Europe (Poland, Warsaw)**
- **EVO and KAL can now offer ATM driving services to banks/IADs in the EEA + Switzerland + UK**
- **These ATMs will:**
 - Run K3A on the ATM (KAL ATM software)
 - Be managed using KTC (KAL ATM management tool)
 - Connect to KTH @EVO for transaction authorization
 - Perform VISA and Mastercard (provided by EVO)
 - Other card schemes e.g. UPI, JCB, Amex, Diners/Discover (DFS) transactions through EVO processing and acquiring services can be offered at customers request.
- **Banks/IADs can deploy any number of ATMs in a location [meaning to be discussed with JIM]**
- **Commercials**
 - KAL initial set-up fee to include 1 model of ATM TBC (other fees for 2nd and subsequent model types)
 - KAL will charge licence + support fees per ATM (K3A, KTC and KTH) on subscription-fee basis (fee/ATM/month)
 - EVO initial onboarding fee depending on country setup
 - EVO will charge a per transaction fee to the bank/IAD (depending on volume) + additional fees for special services, like split-settlements (on customers demand)



Simplifying Payments AROUND THE GLOBE

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