Exciting new ATM service

## 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 infrastructre

- 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 Bank
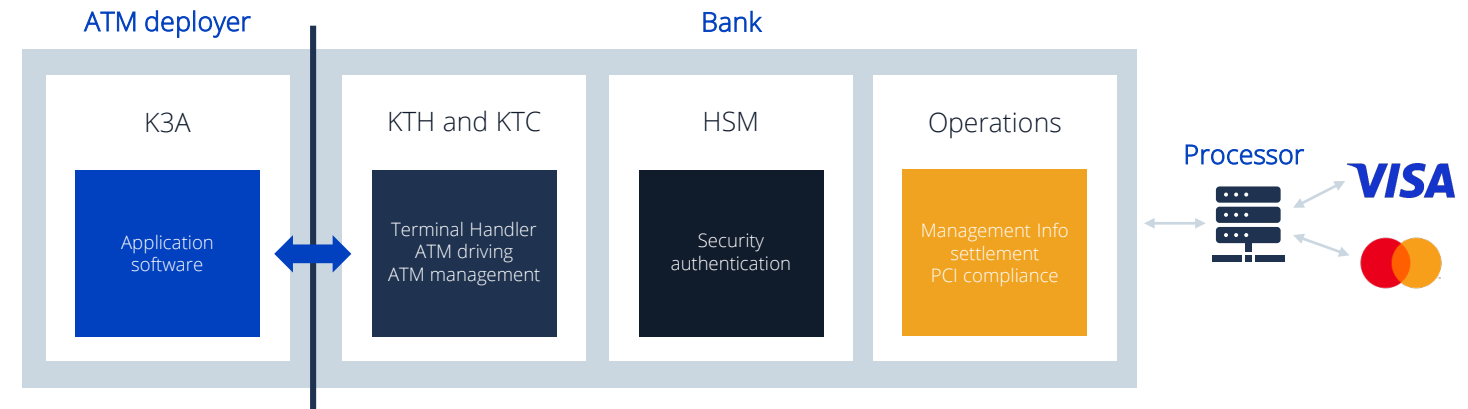
KAL/EVO deployment model – same service diffrent infrastructure
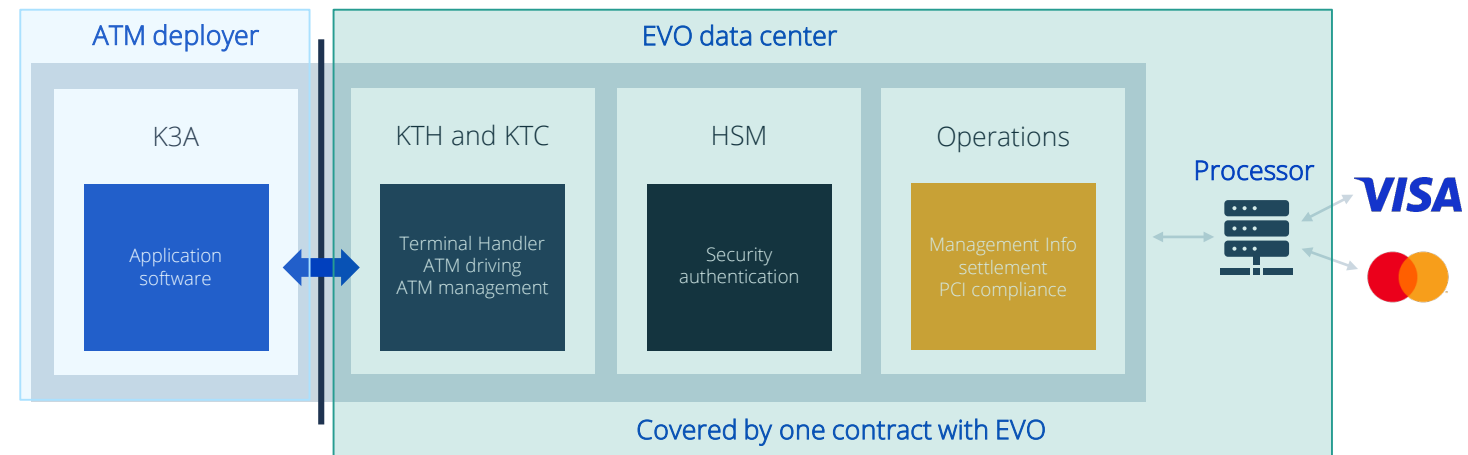
ATM Application – included as standard

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

Acquiring & Processing included as standard

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 responsibilities

Your responsibility

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

KAL | EVO

The commercial terms

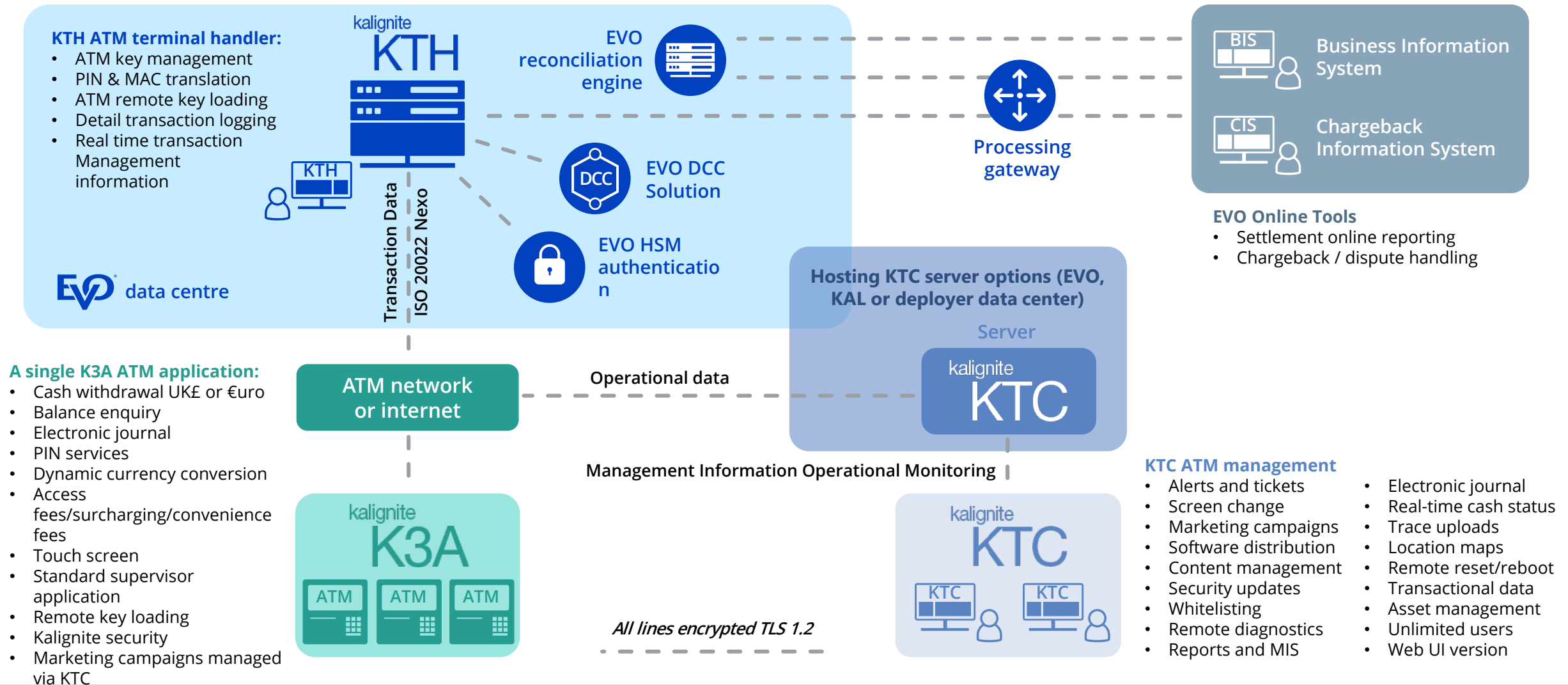| KAL & EVO ATM driving (2 components, 2 contracts)		
	KAL	EVO
One time setup	€20,000	(Depending on country setup)
KAL license fee – Subscription fee/ATM/Month	€TBC	N/A
EVO per transaction fee (Acquiring + Processing	N/A	(Depending on volumes: 4-9 Cent)

KAL/EVO architecture
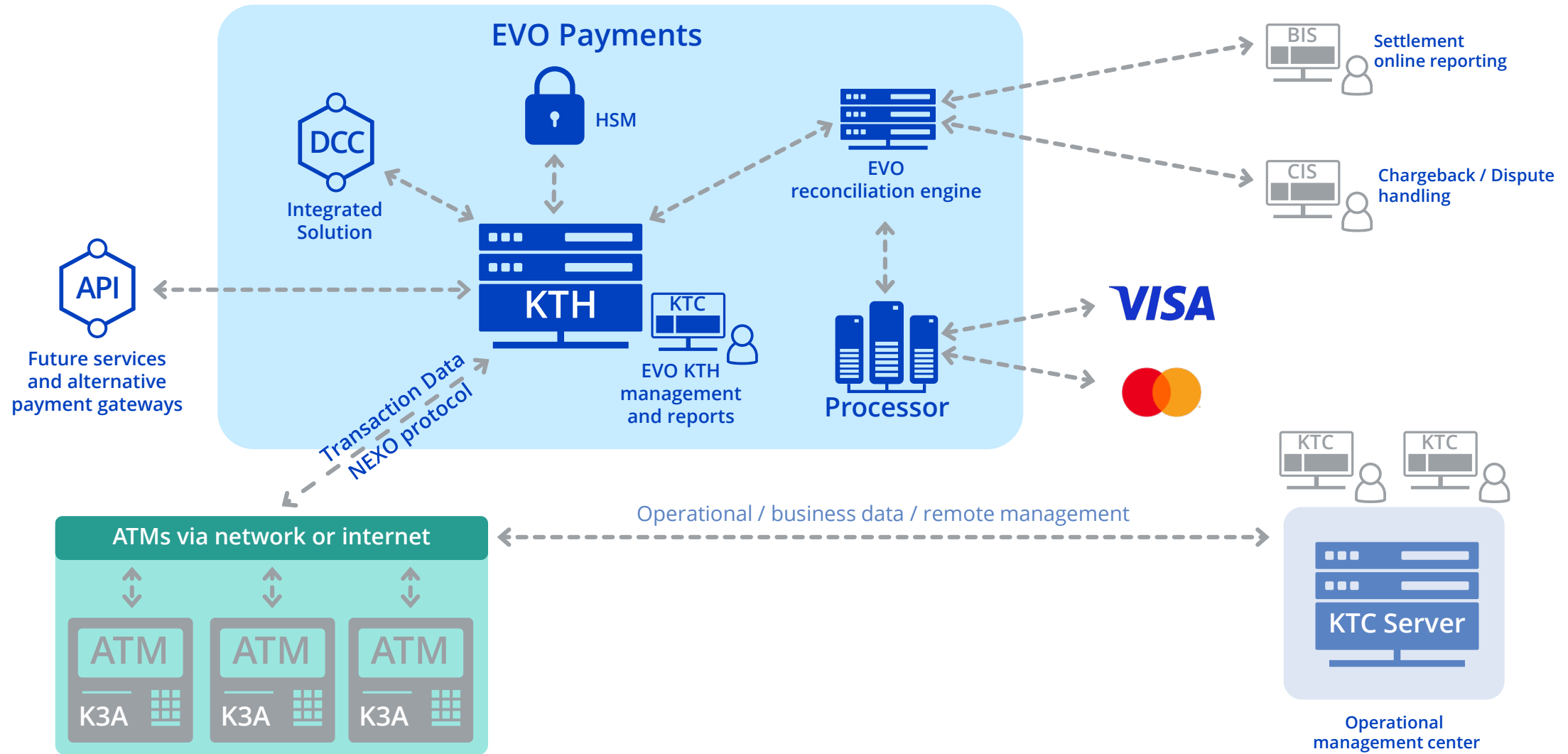
EVO KAL ATM service architecture - detailed

KTH ATM terminal handler:
- ATM key management
- PIN & MAC translation
- ATM remote key loading
- Detail transaction logging
- Real time transaction Management information

kalignite
KTH

EVO reconciliation engine

KTH

EVO data centre

Transaction Data
ISO 20022 Nexo

DCC **EVO DCC Solution**

EVO HSM authentication

Processing gateway

BIS **Business Information System**

CIS **Chargeback Information System**

EVO Online Tools
- Settlement online reporting
- Chargeback / dispute handling

Hosting KTC server options (EVO, KAL or deployer data center)

Server

kalignite
KTC

A single K3A ATM application:
- Cash withdrawal UK£ or €uro
- Balance enquiry
- Electronic journal
- PIN services
- Dynamic currency conversion
- Access fees/surcharging/convenience fees
- Touch screen
- Standard supervisor application
- Remote key loading
- Kalignite security
- Marketing campaigns managed via KTC

ATM network or internet

Operational data

kalignite
K3A

ATM ATM ATM

Management Information Operational Monitoring

All lines encrypted TLS 1.2

kalignite
KTC

KTC KTC

KTC ATM management
- Alerts and tickets
- Screen change
- Marketing campaigns
- Software distribution
- Content management
- Security updates
- Whitelisting
- Remote diagnostics
- Reports and MIS

- Electronic journal
- Real-time cash status
- Trace uploads
- Location maps
- Remote reset/reboot
- Transactional data
- Asset management
- Unlimited users
- Web UI version

KAL | **EVO**

EVO and KAL proposition in a nutshell

- 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

- 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)

Thank you
for your attention!

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