# AUTHENTIC FOR ATM DRIVING

## USING NCR'S AUTHENTIC TO DRIVE YOUR ATM FLEET ENABLES YOU TO PAINLESSLY AND EFFICIENTLY ENHANCE, MAINTAIN, AND MANAGE YOUR ATMS

As cash use continues to decline in many countries around the world, and bank branches close as the result of rising costs and a drive for greater efficiency – one could be forgiven for thinking that ATMs too would be on the decline. However, the function of the ATM has changed. Now an extension of the branch, ATMs are being used to provide customers convenient 24/7 service more and more, without the costs associated with a bank branch. From currency conversion to bill payment, financial institutions and processors are increasingly under pressure to upgrade and extend their ATM functionality to provide these services and features. However, often they are held back by legacy technology in the ATM driving and transaction switching platform.

Using NCR's Authentic to drive your ATM fleet enables you to painlessly and efficiently enhance, maintain, and manage your ATMs. Thanks to its easy-to-use interface and configurability, extending or modifying your ATM fleet is simple. Authentic is capable of driving many different devices, allowing you to avoid vendor lock in and use one system to manage a diverse fleet of ATMs for a wide range of business services.

### SUPPORTED ATM TRANSACTIONS:

- Balance Inquiry
- Cash Withdrawal
- Cash Deposit
- Bill Payment
- Funds Transfer
- Envelope Deposit
- Statement Request
- Mini-Statement Print
- Mobile Top-up
- PIN Change
- PIN Unblock
- Check Deposit

### ATM DEVICE DRIVER SUPPORT:

- NCR NDC
- NCR NDC SMI
- NCR Activate (NDC & IFX)
- Diebold 912
- Triton
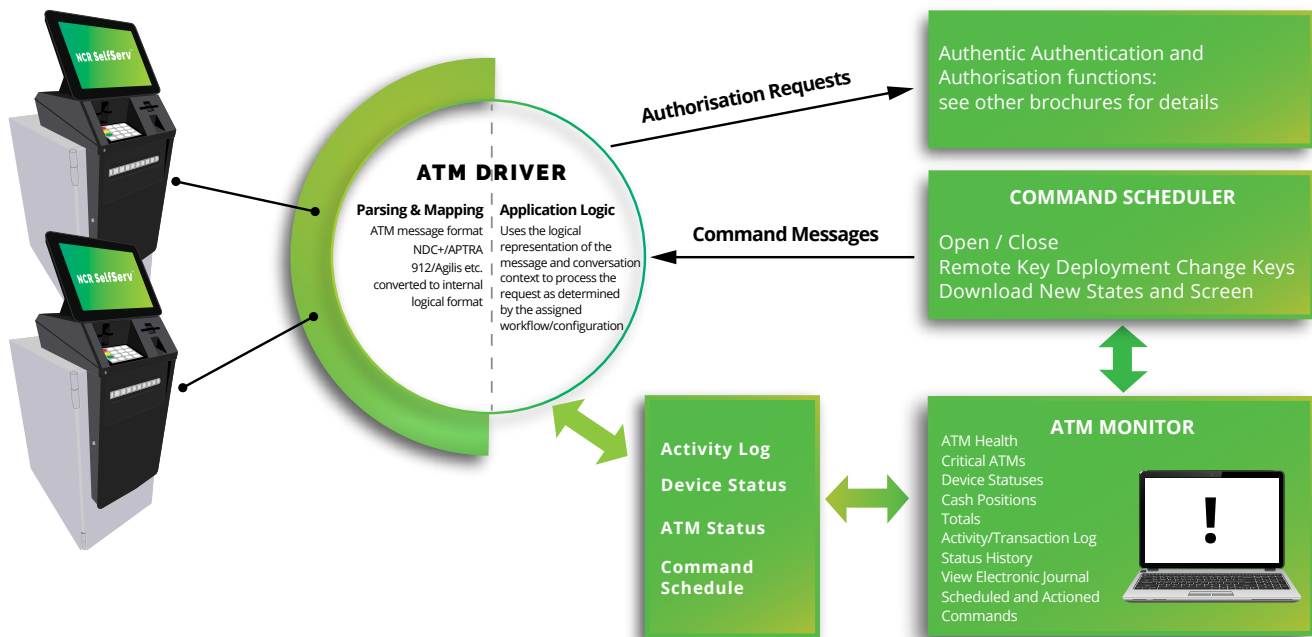- Wincor NDC Emulation

### FEATURES SUPPORTED:

- Open Account Relationship (OAR)
- Bunch Note Acceptor (BNA)
- Check Processing Module (CPM)
- EMV
- Remote Key Distribution
- ATM State/Screen Editor
- Configurable Receipts
- Dispense Algorithms
- Surcharge
- Mix Media Deposit
- DCC

The capabilities of NCR's Authentic go well beyond ATM driving; providing a complete payment and transaction processing platform. This comprehensiveness means Authentic can integrate into your system architecture easily, including support for both legacy and cutting edge systems.

**Authorisation Requests** → Authentic Authentication and Authorisation functions: see other brochures for details

**ATM DRIVER**

**Parsing & Mapping**
ATM message format NDC+/APTRA 912/Agilis etc. converted to internal logical format

**Application Logic**
Uses the logical representation of the message and conversation context to process the request as determined by the assigned workflow/configuration

**Command Messages** ←

**COMMAND SCHEDULER**
Open / Close
Remote Key Deployment Change Keys
Download New States and Screen

Activity Log
Device Status
ATM Status
Command Schedule

**ATM MONITOR**
ATM Health
Critical ATMs
Device Statuses
Cash Positions
Totals
Activity/Transaction Log
Status History
View Electronic Journal
Scheduled and Actioned Commands

## ABOUT AUTHENTIC

Authentic is an intelligent transaction processing platform designed for today's fast-changing payments business. It has become the payments engine of choice for issuers, acquirers, payment service providers, ISOs and merchants around the world.

Part of NCR's CxBanking software suite, Authentic unlocks amazing consumer experiences across physical and digital banking channels. As the business of payments continues its rapid evolution, and innovation becomes the key to survival in a competitive marketplace, Authentic is there to help financial institutions put their customers at the heart of their business. Whether it is adding mobile payment and eCommerce capabilities, building a multichannel payments solution, creating a payments hub or developing omni-channel payment services, Authentic allows them to deliver great customer-focused services now and in the future.

## WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Ga., with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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