## Real-time Processing



## **FlexATM Benefits**

- Real-time authorization at any POS or ATM terminal
- Reduce exposure to improper cardholder activity
- Consistent ATM balance inquiries
- Reg E compliant overdraft processing
- Simplify workload for operations personnel
- Hands-off automated system monitoring and recovery
- Worry-free stand in processing with store and forward
- Match-release of pending authorizations
- Open integration for core account processing systems
- Support for both physical and virtual server environments
- No per transaction fees

## Atris Technology Inc.

3405 NW 97th Blvd. Suite A-200 Gainesville, FL 32606 Phone (800) 393-1079 Fax (352) 331-1581 www.atris.com



## Remarkable Simplicity Proven Reliability Robust Functionality

FlexATM is a real-time transaction authorization solution, connecting third party debit card networks to core banking systems. Unlike interfaces provided by core vendors, FlexATM removes the complexities associated with EFT processing, resulting in less cost and less resources allocated to managing real-time debit card operations. The result is an affordable and efficient ATM/EFT processing system for any size financial institution.

ElexATM		
<u>File</u> <u>H</u> elp		
n 🔁 Start	₹ <mark>*</mark> Stop	Image: Section of the section of t
Date	Time	Data
3/4/2013	4:51:28 PM	IS 0.0250000730120823C84012EA1801800000001400039C002000000000000100030116044100230108044903010701030190106445501374149830900057369-0701101000000000097140
3/4/2013 3/4/2013	4:51:31 PM 4:51:34 PM	IS 00250007301 208 23 C8401 ZEA 180 R000000001 400039 C00200000000001 00031 160441 00231 0804490301 0701 0301 901 06445501 3741 49830900075389-0701 101 000000000971 40 E 150 025000731 208 22 C8401 ZEA 180 R000000001 400039 C0020000000001 00031 160441 00231 080449031 071 0301 901 06445501 3741 49830900075389-0701 101 000000000971 40 E 150 02500000000000000000000000000000000
3/4/2013	4:51:37 PM	15 0 02500007301 208 232 8401 2E A1 801 800000000 400039 C0020000000000 00301 1 6044 1 002301 0804490301 0701 0301 901 06445501 3741 49830900057369=0701 1 01 000000000971 40
3/4/2013	4:51:40 PM	IS D0250000730120823C84012EA1801800000001400039C0020000000000000000000000000000000
3/4/2013	4:51:43 PM	IS 0/25000730120823C84012EA1801800000001400029C00200000000001000301150441503010804490301070103019010644550137414983090005739=070110100000000007140
3/4/2013 3/4/2013	4:51:46 PM 4:51:49 PM	IS 002500007301 20823C8407 EEA 1801 8000000001 400033C02200000000001 000311 66441 002310 10944 500310 7011 0301 901 06445501 3741 4983090007538-97011 10 1000000000971 40 IS 00250007301 20823C8407 EEA 1801 800000001 400033 E002000000000000000000000000000000
3/4/2013	4:51:52 PM	150225000730120E23C84012EA1801800000001400035C0200000000001100301160441023010804490301070103019010E445501374145830900057389-071110100000000007140
3/4/2013	4:51:55 PM	IS D0250000730120823C84012EA1801800000001400039C0020000000000000000000000000000000
3/4/2013	4:51:58 PM	IS 0/25000730120823C84012EA18018000000001400039C00200000000000116044100230108044903010701030190105445501374149830900057369-0701101000000000097140
3/4/2013 3/4/2013	4:52:01 PM 4:52:04 PM	Is 002500007301 208 23:0401 2EA 1801 8000000001 4000335C02200000000001 000311 66441 002310 10941 45031 0701 10301 901 66445501 3741 49830900057365 -0701 101 000000000971 40 IS 002500007301 208 23:0401 2EA 1801 8000000001 4000335C02200000000001 000311 664441 00231 080449301 0701 1030 901 66445501 3741 4983090057365 -0701 11 0100000000971 40 IS 002500007301 208 23:0401 2EA 1801 8000000001 4000335C02200000000001 000311 66441 00231 080449301 0701 1030 901 66445501 3741 4983090057365 -0701 11 0100000000971 40 IS 00250000731 208 23:0401 2EA 1801 800000001 4000335C02200000000001 000311 66441 00231 080449301 0701 1030 901 66445501 3741 4983090057365 -0701 11 000000000971 40 IS 002500001 208 23:0401 2EA 1801 800000001 400031 600001 000311 66441 00231 080449301 0701 1030 901 66445501 3741 4983090057365 -0701 11 000000000971 40 IS 002500001 400031 400031 400031 400031 40000000000
3/4/2013	4:52:07 PM	IS 0/2/5000730120823(3840) 2EA18018000000014000350002000000000010003011804410023010804490301070103019010844550137414930300007569-0701101000000000007140
3/4/2013	4:52:10 PM	IS D 02500007301 20823C8401 2EA1801 8000000001 400039C0020000000000000000000000000000000
3/4/2013 3/4/2013	4:52:13 PM 4:52:16 PM	IS 002500073/01 20823C84012EA1801800000001400035C0020000000000000000000001003311604410023018044903010701030191064455013741493090007385=0701101000000000097140 IS 002500073/01 20823C84012EA18018000000001400035C002200000000000100030116044100230180449030107010301910644550137414983090007385=070110100000000097140
3/4/2013	4:52:15 PM 4:52:19 PM	IS 002500007312 (2023) 4341 (2013) 4300300000140003010200000000000000000000
3/4/2013	4:52:22 PM	IS 0225000730120E23084012EA18018000000014000350020000000000010003011604410230108044903010701030190106445501374149530500007500110100000000097140 -
1		m
Date	Time	Data
3/4/2013	4:51:28 PM	ol S0 02500007501 308 2200401 2A80800800000000400039C 0020000000000 0003011 60441 002301 901 06445501 3741 49830900057369=07011 01 000000000971 4061 020511 00001 3020
3/4/2013	4:51:31 PM	olS00250000750130822004012A80800800000000400039C00200000000000000000100030116044100230190106445501374149830900057369=070110100000000009714061020511000013020 (
3/4/2013 3/4/2013	4:51:34 PM 4:51:37 PM	als00250007501382200412A8800800000000400033C0020000000100031160441002301901644550137414983900057368-0701110000000009714061020511000013202 als00250007551382200412A8800800000000400033500200000000001003311604410023019016644550137414983900057368-0701110000000000971406102051100013202
3/4/2013	4:51:37 PM	050020000750130822040124808000000004003350020000000001005011604410023015010645051374149835000575558070111010000000097140610201100013020
3/4/2013	4:51:43 PM	dS002500007501308220H012A80800800000000400039C00200000000010003116044100230190106445501374149830900057369=07011010000000007140810205110000130205
3/4/2013	4:51:46 PM	olS00250000750130822004012480800800000000000000000000000
3/4/2013 3/4/2013	4:51:49 PM 4:51:52 PM	als 0.0250007501 386 22004112A8060080000000040035C0020000000000100311 6044100230 910 6445501 3741 438300057356-0711 10 1000000000971 4661 02051 100001 3022t als 0.02500075701 386 22004112A80600800000000400035C00200000000001 000311 60441002301 910 6445501 3741 438300057356-0711 10 1000000000971 4661 02051 100001 3022t
3/4/2013	4:51:52 PM	0500250000750138220401248080000000044003350020000000040013023150440023150164450137414983900057555877111000000009740610251100013028
	4:51:58 PM	olS 0.0250000750130822004012480800800000000000000000000000
3/4/2013	4:52:01 PM	ols00250000750130822004012480800800000000400039C00200000000000100030116044100230190106445501374149830900057369=0701101000000000097140610205110000130205
3/4/2013 3/4/2013		ol 50 02500007501 308 2200401 2&808008000000000400033C002000000001000301160141002301901 064455013741 49838900057389-077011010000000000971 4061 02051 10001 30205 Lo 0 02500007501 308 2200401 2&8080080000000000000000000000000000000
3/4/2013 3/4/2013 3/4/2013	4:52:04 PM	
3/4/2013 3/4/2013 3/4/2013 3/4/2013	4:52:07 PM	al S0/250007501 308 2204012 & 8080050000000000035C00220000000001003311 60441072311 90164455013741 4983090057359-07011 01 000000000971 4061 02511 10001 32021 Al S0/250007501 308 2204012 & 8080050000000000000000000000000000000
3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013	4:52:07 PM 4:52:10 PM 4:52:13 PM	d/S 0 02500007501 308 2200401 2A8060080000000400039C0020000000000001 100441 002301 90106445501 3741 49839500057369=0701 101 0000000000971 4061 02051 100001 30201 d/S 0 02500007501 308 2200401 2A80600800000000000000000000000000000000
3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013	4:52:07 PM 4:52:10 PM 4:52:13 PM 4:52:16 PM	«IS 002500007591 398 2204401 2x8690690000000040035C020000000000100331 15044100231910 6x45501 3741 4983990067363=-071110 100000000971 405102051 10001 30205 «IS 00250007501 308 2204401 2x86906900000000000000000000000001 000301 15044100231910 6x45501 3741 4983990067363=-07101 10 1000000000971 405102051 10001 30205 «IS 00250007501 308 2204401 2x86906900000000040033=C002000000000001 000301 15044100231910 6x45501 3741 4983990067363=-07101 10 1000000000971 405102051 «IS 00250007501 308 2204401 2x8690690000000000000000001 000301 15044100231910 6x45501 3741 4983990057363=-07101 10 1000000000971 40510251 «IS 00250007501 308 220441 2x869069000000000000000000001 000301 15044100231910 6x45501 3741 4983990057363=-07101 10 00000000971 40510251 «IS 00250007501 308 220441 2x8690690000000000000000000001 00031 15044100231910 6x45501 3741 4983990057363=-07101 10 000000000971 40510251 «IS 00250007501 308 220441 2x8690690000000000000000000001 00031 15044100231910 6x45501 3741 4983990057363=-07101 000000000971 40510251 «IS 00250007501 308 220441 2x869069000000000000000000000001 15044100231910 6x45501 3741 4983990057363=-0711 000000000971 40510251 «IS 00250007501 38220441 2x869069000000000000000000000000000000000
3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013	4:52:07 PM 4:52:10 PM 4:52:13 PM 4:52:16 PM 4:52:19 PM	els DG250007501 388220401248808880000000040035C12020000000001 1084410231910 64455013741 4983808067588=-07111 10 0000000974 1461 (22651 10001 302t) els DG250007501 388220441248808808000000040035C12020000000001000311 16441010231910 6445501 3741 4983808067588=-07111 10 0000000974 1461 (2251 10001 302t) els DG250007501 388220441248808808000000040035C12020000000001003311 164410231910 6445501 3741 4983808067588=-07111 10 00000000974 1461 (2251 10001 302t) els DG250007501 388220441248808808000000040035C12020000000001003311 164410231910 6445501 3741 4983808067588=-07111 10 00000000974 1461 (2251 10001 302t) els DG250007501 38822044124880880800000000000000000000000
3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013	4:52:07 PM 4:52:10 PM 4:52:13 PM 4:52:16 PM	«IS 002500007591 398 2204401 2x8690690000000040035C020000000000100331 15044100231910 6x45501 3741 4983990067363=-071110 100000000971 405102051 10001 30205 «IS 00250007501 308 2204401 2x86906900000000000000000000000001 000301 15044100231910 6x45501 3741 4983990067363=-07101 10 1000000000971 405102051 10001 30205 «IS 00250007501 308 2204401 2x86906900000000040033=C002000000000001 000301 15044100231910 6x45501 3741 4983990067363=-07101 10 1000000000971 405102051 «IS 00250007501 308 2204401 2x8690690000000000000000001 000301 15044100231910 6x45501 3741 4983990057363=-07101 10 1000000000971 40510251 «IS 00250007501 308 220441 2x869069000000000000000000001 000301 15044100231910 6x45501 3741 4983990057363=-07101 10 00000000971 40510251 «IS 00250007501 308 220441 2x8690690000000000000000000001 00031 15044100231910 6x45501 3741 4983990057363=-07101 10 000000000971 40510251 «IS 00250007501 308 220441 2x8690690000000000000000000001 00031 15044100231910 6x45501 3741 4983990057363=-07101 000000000971 40510251 «IS 00250007501 308 220441 2x869069000000000000000000000001 15044100231910 6x45501 3741 4983990057363=-0711 000000000971 40510251 «IS 00250007501 38220441 2x869069000000000000000000000000000000000
3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013 3/4/2013	4:52:07 PM 4:52:10 PM 4:52:13 PM 4:52:16 PM 4:52:19 PM 4:52:22 PM	els 502550007591 3882204471 28860968000000040035C02000000000100331 15044102231910 6445501 3741 4983980057385-071110 100000000971 40510261 10001 3026 els 502550007501 3882204401 28860080000000400335C0200000000001 000301 15044102231910 6445501 3741 4983980057385-070110 100000000971 40510251 10001 3026 els 502550007501 3882204401 28860080000000400335C020000000001 000301 15044102231910 6445501 3741 4983980057385-07011 10 00000000971 40510251 10001 3026 els 502550007501 3882204401 28860080000000400335C020000000001 000301 15044102231910 6445501 3741 49839800057385-07011 10 00000000971 40510251 10001 3026 els 502550007501 388220447 288600800000000000000000000000000000000

Automated monitoring & recovery functions ensure consistent operations.

Replacing dependency on positive balance files, cardholder transactions are authorized against the core account processing system in real time, providing immediate funds verification and account debit. Secured funds reduce the financial institution's risk exposure associated with pending merchant transactions. By moving ATM and POS transaction processing to a real time environment, cardholders enjoy a banking experience consistent with other delivery channels.

