

Real-time Processing



flexATM™

Remarkable Simplicity
Proven Reliability
Robust Functionality

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

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.

User-friendly display provides one-step access to routine administrative duties.

The screenshot shows the FlexATM software interface. At the top is a menu bar with options: File, Help, Start, Stop, EFT, Auto Nextday, Reapplies, PostHolds, Offline, SF Proc, Add, Delete, Settings, Log, and Hide. Below the menu bar is a table with columns for Date, Time, and Data. The table contains multiple rows of transaction data, including dates like 3/4/2013 and times like 4:51:28 PM. At the bottom of the interface is a status bar showing: # Incoming: 32916 # Outgoing: 32916 3/3, 3/4/2013, Online..., Ready..., and 0:0.

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.

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