

Dynamic[®]:ATM

Transaction System

PAXUS LLC is a leading provider of enterprise payment solutions that drive some of the world's most powerful transaction processing systems.

Our customers include premier organizations in banking and financial services.

ATMs and the Self-Service Phenomenon

Over the past decade, the number of ATMs has increased exponentially. The appeal to consumers is obvious—ATMs are easy to find, simple to use, and available 24/7. Financial institutions benefit from the growing popularity of ATMs by improving customer satisfaction, prospering from the fee income ATMs generate, and reducing branch operating costs. With the number of ATMs rising steadily, there is no doubt that these convenient self-service devices will continue to have a dramatic impact on the banking industry's rapidly evolving competitive landscape.

Consumer familiarity with and preference for ATMs has created a wealth of opportunity for forward-thinking organizations in the financial services and other industries. No longer considered solely as a means for dispensing cash or offering access to account information, ATMs are increasingly viewed as versatile, multi-service revenue generators that provide consumers with a broad array of products and services. From Web access to buying stamps, mobile top-off, coupon delivery to purchasing movie or concert tickets, the future of ATMs is as boundless as the consumers' desire to serve themselves in order to save time, minimize effort and eliminate aggravation.

Paxus' Dynamic — Transaction System

To capitalize on the ATM-driven self-service phenomenon, organizations need a flexible and reliable transaction engine capable of handling high volumes and supporting diverse applications. Enter PAXUS LLC's Dynamic:ATM—a robust, full-featured payments engine that supports all current ATM transactions and easily adapts to support evolving services such as online bill payment, smart card transactions and Web-based services.

Business Benefits

Using **PAXUS LLC's Dynamic:ATM** to drive their ATM networks, organizations in the financial services and other industries enjoy the following benefits:

- Increased revenues/ATM fees
- Reduced branch operating costs
- New revenue streams
- Expanded customer base
- Enhanced service/product offering
- Strengthened customer loyalty
- Increased location revenue (by providing access to cash)
- "Brick" presence for Internet-only banks
- Point of market entry for non-traditional organizations (national brokerages, insurance companies, application service providers, customer service providers)

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Features

- **EFT Payments Processing.** Support for all EFT functions—balance inquiry, withdrawals, transfers, statements, purchases, deposits, PIN charges, reporting, and settlement.
- **Security.** The Dynamic Gateway's advanced access control security provides a solid layer of protection for all data base information. It also ensures that the command and control functions are secured. It enforces the highest standard for password creation and validation. Its access control security module was developed to meet and exceed the PA DSS certification standards.
- **Seamless Integration.** Integrate disparate internal and external systems using XML structures.
- **Local Account Information.** Maintain an interface and/or actual account information locally.
- **Device Interface.** Support both leased line and dialup ATM interfaces. Support self-service devices from all leading manufacturers—NCR, Diebold, Wincor Nixdorf, Triton, etc.
- **Network/Host Interface.** Interact and communicate with regional and national ATM networks—STAR, NYCE[®], PLUS, VISA, MASTERCARD, etc.
- **Platform Independent.** Support all leading platforms—UNIX[®], LINUX, HP NonStop OSS and Windows[®].

PCI DSS Certification

Data security is an important requirement for any solution deployed in the financial services industry. The Paxus Dynamic family of products has been audited for compliance with VISA's Payment Authorization Best Practices (PABP) certification, now referred to as the Payment Card Industry Data Security Standard, (PA DSS), under VISA's Cardholder Information Security Program (CISP). The purpose of this certification is to ensure that all the components of the Paxus Dynamic family of products, PAXUS LLC's software development methodology, and its quality control procedures are compliant with industry best practices for data security, as defined by VISA and the PCI Security Standards Council.

About Paxus LLC

PAXUS LLC's goal is to provide clients with a highly functional integrated payments solution built on a solid messaging middleware platform that transcends traditional platform and operating system boundaries. The *Dynamic Gateway's* ability to execute as one system across multiple, diverse platforms and operating systems provides customers with a highly flexible and powerful payment processing framework.

Paxus provides cutting-edge payment processing solutions enabling customers to seamlessly integrate legacy applications and modern content delivery solutions. Paxus is a privately held organization based in Omaha, Nebraska. This independence allows Paxus to make strategic business decisions that are responsive to customer, market, and technology needs. Paxus has gathered a team of professionals with vastly different types of experience and background spanning all payment verticals and many other industries that require modern, high-availability solutions. We have combined this wealth of knowledge and experience to build a modern solution that will be the benchmark in the payments industry.

For more information about PAXUS LLC, visit www.paxus.com or call 402-218-1570.



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