

ATM
Services

indue

Indue ATM Services

Indue's range of ATM products provide a fast, cost-effective and reliable platform to facilitate banking transactions.

We have a continued focus on creative product solutions, and work closely with key suppliers to stay at the forefront of the industry. Indue currently provides transaction processing for Cashpod, Hyosung, Triton, Tranax, Chungo, Diebold and NCR machines, with GRG to be added in the near future.

ATM transaction processing, reporting and payment

Indue currently provides transaction processing services to a majority of independent ATM deployers Australia-wide. Our cost-effective solution provides switching, settlement and reporting support to help clients own, manage and operate ATMs throughout Australia.

To assist with cash flow management we can provide our Deployers with interim mid-month payments of direct charge income, with the balance paid at the end of the month. Additionally, we can automatically calculate and pay merchant rebates on the Deployers behalf. Deployers also have access to Indue Online, a web-based portal that allows our Deployers to establish a new ATM or manage ATM details and charge-backs.

Our ATM Transaction Processing Service provides:

- Next business day settlement to merchant (or nominated) bank accounts
- Merchant rebates paid direct to merchant (if required) on first business day of the month
- Ability to include merchant rebates on balance enquiries
- Merchant tax invoices/statements provided with deployer branding
- Payment of direct charge income mid-month and/or end-of-month
- Daily Settlement Report and Terminal Transaction Log (including list of non-transacting sites)
- Monthly Merchant Rebate Summary and Deployer Payment Statement including income / expenses and detailed spreadsheet of ATM transactions
- Allow Deployer to bill merchants for services – paper rolls, repairs etc.

ATM communications

Indue offers ATM communications utilising our own muniwire modems and DSL routers. The muniwire product is a reliable and cost-effective communication solution for ATMs Australia-wide and is now deployed on in excess of 6% of Australian ATMs.

Our muniwire modems considerably increase the transaction speed of TCP/IP-capable ATMs, minimising communication errors and improving customer service. To ensure transactions are secure, transaction messages are fully encrypted from end-to-end.

To assist in the day-to-day management of ATMs, muniwire wireless modems allow full access to our clients' Remote Management Systems to troubleshoot and download journals in real-time. Indue's muniwire product is available in three different applications:

- Wireless TCP/IP connection utilising the Telstra 3G Next G network
- DSL TCP/IP connection utilising a new or existing ADSL service
- Dial Converter Modem that allows older dial PSTN machines to communicate wirelessly.

All Indue systems, including our VPN connections with Telstra, are fully mirrored for complete failover and disaster recovery. We maintain our systems in-house and off-site at separate data storage and disaster recovery locations to ensure strong security measures are in place.

ATM sales

Indue can support Deployer growth by providing ATMs for outright purchase or a hire purchase facility to new and existing approved clients. Benefits of hire purchase include:

- A fast and simple application process
- Lower than bank rates and nil residual after 36 months
- Availability of various ATMs brands
- Indue is able to supply Lobby and Through the Wall machines with either business hours or level one (1) safes
- Indue can stage ATMs prior to delivery if required.



Cashpod lobby model



Hyosung lobby model



Hyosung through the wall model



Triton lobby model

Indue

About Indue

Indue exists to deliver financial **payment products** and **settlement services** that impress and support our clients by giving them a competitive edge to attract and retain customers. We can fulfil this promise because of our unrivalled ability to integrate strategic business advice with leading-edge technology.

Our dual focus on services and software brings with it a unique combination of customer benefits. We offer the stability, reputation and reliability of a longstanding and respected business; coupled with the ingenuity, technical authority and creativity of a software developer. Added to that, our ADI status means that we are a safe, regulated entity with the capability to manage the most complicated transactions. In short, we have the credibility and human capital to be trusted with the complexities of our clients' businesses.

Secondly, we think **creatively to tailor and customise solutions**. Oftentimes, it's not the game-changer that's needed. It's the adjustment, the new way of looking at an old problem, the fresh approach that makes all the difference. Continuous innovation – no matter how subtle or seemingly incremental – unveils and harnesses often hidden opportunities. Taking elements of what currently exists, but making something new and fit-for-purpose, adds significant value.

This in-built capacity to value-add starts with our attitude – an attitude which is all about being adaptive to client needs and not being caught up in our own abilities.

Together, we explore what's possible. Our approach enables us to **see potential and to unlock opportunity** – it keeps us nimble and responsive to the nuance of our client's needs. It also enables us to bring products to market, quickly, and to operate in a highly flexible manner to fully understand and fulfil our clients' business goals.

Finally, it's how we work that truly sets us apart: we always value and **place our client relationships above all else**. The longevity of our partnerships is a clear indicator of the health of our business. Robust, collaborative relationships are fundamental to the way we work and central to our DNA – they are core to the way we operate, because they build long-term value for us and our clients. We have a vested interest in working hand-in-hand with our clients to make their business a success.

Underpinning these critical client relationships are, of course, our people. It's our collective intelligence and inquisitive nature that enables us to deliver consistent results and clever, smart solutions. We pride ourselves on our expert team, who are highly skilled, experienced and importantly, pragmatic in their approach. With such exceptional in-house talent, we are able to offer a depth and breadth of service unrivalled by others in the industry. That means our clients never have to compromise.

Learn more

If you would like to find out more about Indue's range of ATM products, please contact:

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