



NFC technology for ATMs and payment terminals

Modern ways of contactless authorization for bank customers

Comfortability of acquiring infrastructure's usage by customers is one of the priority tasks for any financial institution. Modern ways of paying for goods and services, such as contactless cards, smartphones and wearable gadgets, are becoming increasingly popular in the world. According to large international payment systems, for 2020, 41% of all bank cards in the world are contactless, and more than 70 million people make regular payments using NFC devices.

The acquiring of the bank, including a network of ATMs and payment kiosks, should be ready for this already well-established trend. The process of providing clients with this opportunity is associated with various procedures for certification of a payment solution, the implementation of specific functionality by the processing centre, as well as with the appropriate technical equipment of ATMs and other self-service terminals, as well as the design and implementation of user interaction scenarios with devices.

NFC authorization scenarios

ATMs equipped with NFC readers, allow providing new services to users. In order to make a transaction, the user just needs to bring the card or smartphone to the contactless reader. Then the user will be asked to choose one of two scenarios.

Scenario Nr. 1

Instant cash withdrawal (Tap & Go)

The Tap-and-go scenario allows you to carry out a transaction immediately. A client authorized by a card or smartphone will be given cash at certain limits which are established by international payment systems or financial regulators in a particular country.

Scenario Nr. 2

Access to full ATM functionality package

If necessary, the client can get full access to the account by logging in through two-factor authentication (usually PIN code). Then, the bank client will be able to withdraw the required amount of cash or perform other operations, as with standard authorization through a mechanical card reader.

Benefits of using NFC authorization



Versatility

NFC technology provides the ability to use as a payment not only cards but also smartphones, as well as other gadgets.



User-friendliness

Customers are allowed not to use payment cards for transactions at an ATM. Thus, it eliminates the possibility of forgetting the card at an ATM or lose it.



Safety

High security when withdrawing cash. Attackers will not be able to read information from the card or capture it physically using special tools.



Quick access to banking services

Accelerating the withdrawal procedures and other operations by reducing the amount required for authorization of the client's actions.

Implementation of NFC technology projects

The BS/2 company comprehensively approaches the task of introducing modern technological solutions for the fleet of self-service devices. Thus, the customer company introducing contactless authorization functionality at ATMs works with one supplier of the final solution, what enables the most personalized approach to solving problems as well as reduces the project implementation time.

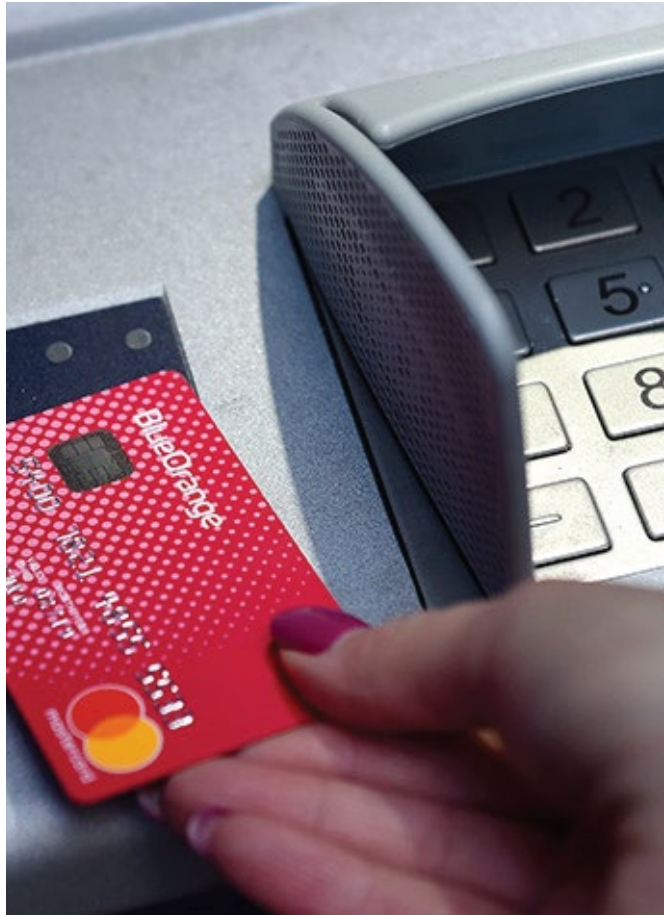
What do we offer:

- Analysis of the existing infrastructure of the bank involved in the implementation of the required functionality.
- Consultation on the selection of contactless card readers and the delivery of it. Installation of the card readers on devices and their connection.
- Design and implementation of user scenarios when using functionality on a self-service device.
- Necessary consultations and support throughout the project life cycle.

Project implementation case – BlueOrange Bank (Latvia)

In 2018, BS/2 completed the implementation of contactless authorization for the Latvian BlueOrange Bank. Thus, this bank became the first financial institution in the Baltic States to provide its customers with full access to all services at an ATM using contactless cards.

The first five ATMs with special contactless card readers were installed in the centre of Riga: in the Old Town and the two largest shopping centres Alfa and Spice. Thus, in these crowded places, the bank managed to optimize the speed of services of cash withdrawal and deposit by reducing the time for carrying out the authentication of clients.



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The process of withdrawing cash through contactless ATMs is even simpler and more convenient. Such an ATM supports all the basic functions: cash withdrawal and deposit (in ATMs that have a cash deposit function), a report on the last 10 transactions on the card, and receipt of information about the account balance, but all the requests are completed faster because the number of actions needed is reduced to a minimum. To use the contactless functionality, you do not need to insert a card into an ATM, this reduces the chances that a client will forget his card in the device. Nevertheless, all ongoing operations are still confirmed with a PIN code that provides complete security.

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- **Egita Ermane**
BlueOrange Bank E-Commerce Project Manager

Support of these devices is provided by specialists of BS/2 and its subsidiary BS/2 Latvia. Together, this project has been successfully developing for several years.

Contact us to get detailed advice on the implementation of contactless authorization technology on self-service devices - ATMs, payment kiosks and other terminals.

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