

Advanced Functionality ATMs

In this day and age, financial institutions worldwide are investing in ATMs enhanced by superior security features. With these investments in place the financial institutions are also inquest of more options to augment the return on these colossal investments. Their two main areas of focus being:

1. Improved operational efficiency
2. Introduction of new products and services via ATMs

Keeping the above as a priority, the decision makers have certain queries regarding this particular scenario. These include questions such as benefits of a new service enabled via ATM, costs associated with the implementation and most significantly the impact that the new functionality might have on the current system (including the impact on the front end, any middleware operating as well as the back end system).

Functions like deposit automation, cash recycling, audio and video processing, speech processing, etc. are being researched on. Another aspect that is being focused upon is that how various combinations of these functions can add value to service features.

Audio and video processing can be utilized in the detection of fraud and tampering as well as validation of high value international transactions.

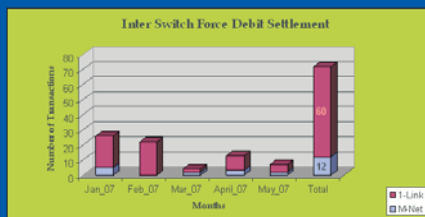
The research and development on these new technologies and services increase the complexity and requires efforts in incorporating them on a macro level of the business strategy of the organization. A great amount of detailed information is required by the IT and the ATM operations division to develop architecture, system design and over all network security.

Since numerous divisions within the organization are stakeholders in the entire setting, a consensus is required from each of these divisions. This will transform the entire organizational dynamics in totality.

IT and Operations divisions play a pivotal role in this technology driven implementation. Feedback from these divisions will play an important role when the organization devises its strategy. If as per strategy any information is missing that is vital for IT or Operations, the design and implementation phases will suffer and in the worst case scenario could lead to decisions that hurt the institution financially.

Inter Switch Force Debit Settlement

Switch	Jan_07	Feb_07	Mar_07	Apr_07	May_07	Total
M-Net	5	0	2	3	2	12
I-Link	21	22	2	10	5	60



In compliance to SBP mandate for the claims settlement timelines for both switches (I-Link /M-Net) have observed violation of the same from our respective members. Therefore, in the best interest of all ATM user customers and

switch members on both sides it has been decided that any member bank who has not responded according to SBP mandated timelines for claim settlement shall be forced debited by the respective switch for the claims filed against them and the proceeds credited to the issuing member Bank.

Initially, we have started the claim aging over 11 days at the switch level which should be forced debited for settlement of outstanding claims by the respective switches, irrespective to the status of the transactions at the acquiring bank end, and currently the same has been reduced to 7 days aging regularly on a weekly basis.

This exercise was agreed between both the switch operators (M-Net and I-Link) as per procedure.

- Please note that the "Inter Switch Force Debit Settlement" is from 1st January, 2007 to 8th May, 2007.

Tips for Selecting an ATM

- Where possible, use ATMs with which you are most familiar. Alternatively, select well-lit, well-placed ATMs where you feel comfortable and secured.
- Scan the whole ATM area before you approach it. Avoid using the ATM altogether if there are any suspicious-looking individuals around or if it looks too isolated or unsafe.
- Avoid opening your purse, bag or wallet while in the queue for the ATM. Have your card ready in your hand before you approach the ATM.
- Notice if anything looks unusual or suspicious about the ATM indicating it might have been altered. If the ATM appears to have any attachments to the card slot or key pad, do not use it. Check for unusual instructions on the display screen and for suspicious blank screens. If you suspect that the ATM has been interfered with, proceed to another ATM and inform the bank.
- Avoid ATMs which have messages or signs fixed to them indicating that the screen directions have been changed, especially if the message is posted over the card reader. Banks and other ATM owners will not put up messages directing you to specific ATMs, nor would they direct you to use an ATM which has been altered.

News & Events:

Initiatives taken by MCB Bank regarding ADC

Training sessions for customer services staff were held by MCB Bank recently. The purpose of these sessions was to spread awareness of various banking services available through the alternate delivery channels. Being in direct contact with the customer, the service staff can inform the customer about the modes of alternate service delivery as well as the features available through these channels.

Staff was trained in detail in the following areas

1. ATM/Debit Card Features
2. Virtual (Internet) Banking Services
3. Mobile Banking Services



Session being conducted by the product team at the MCB Bank Staff College - Karachi.

- In future if any Member Bank wishes to conduct awareness campaigns of ADCs for their customer services staff, they may contact our product team for assistance.

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