



**Shortlist of Nominations for 2007**  
**Best Contribution to the Industry – Organization Award**

**Summary**

1. Bank Machine (UK) for its contribution to development of UK independent ATM market
2. GRG Banking (China) for its contribution to the growth of the Chinese ATM market and beyond, including emerging Asian markets
3. Palm Desert National Bank (USA) for its contribution to bank-sponsored independent ATM industry in world's largest national ATM market
4. Creative Card Solutions (USA) for its contribution to bridging the relationship between banks and ISOs in North America
5. Axis Software (India) for its secure support of PIN-based and biometric ATMs in India

**1 Bank Machine (UK) for contribution to development of UK independent ATM market**

Written Motivation

Bank Machine created the UK Independent ATM industry by installing the first Independent ATM in December 1998. Bank Machine has lead the way in almost every respect, with innovations such as:

- the first Independent ATM Operator to have Merchant Filled ATMs in the UK
- the first Independent ATM Operator to sign a contract with the UK Postal Services
- the first Independent ATM Operator to introduce Free-To-Use ATMs at UK Military Bases
- the first Independent ATM Operator to introduce Free-To-Use ATMs at UK Hospitals
- the only Independent ATM Operator to sign up for the LINK/Government Initiative to provide Free-To-Use ATMs in Low Income Areas[Bank Machine provided the very first ATM under this initiative in Oxford in December 2006]
- the most comprehensive security package of ANY UK ATM operator, with, where appropriate, alarms, panic buttons, shutters, bollards, cctv and BANDIT[ fogging device] all provided free-of-charge to site owners.

Bank Machine has lead the way in changing the level of ATM services in the UK. Before Bank Machine, there were only 25000 ATMs in the country, with nearly 19000 of those at Financial Institution Branches. There are still 19000 "Branch" ATMs BUT there are now over 40000 Non Branch machines, with the British Public no longer having to travel significant distances to get cash[and thus a smaller Carbon Footprint is now created per cash withdrawal].

Recently, Bank Machine has single-handedly persuade LINK to drop the word "surcharge" from ATM descriptions. This word is used in a pejorative manner by eg the media. As a direct result of Bank Machines intervention, the UK industry now uses the expressions "Free-To-Use" and "Pay-To-Use", which are both more appropriate and with less negative connotations than the previous "labels" -Bank Machine is now the UKs fastest growing UK ATM Operator. The estate will grow by more than 50% during 2007. -Bank Machine is also adding more Free-To-Use ATMs than any other Independent Operator

Bank Machine is the only UK Independent ATM Operator to have enjoyed continuity in Management over a long period. The two senior directors of the business [Managing Director, Ron Delnevo and Operations Director, Debbie Smyth] have been with the company since almost the very start. Ron Delnevo formally joined on 1 January 1999. The continuity at senior level spreads throughout the company. The average length of service is over 4 years, which is astonishing for a company with both such a short "history" and a significant expansion profile. Bank Machine is totally committed to providing the highest standards of customer service in the UK ATM Industry. Numerous testimonials testify to the companies success in achieving this. Bank Machine operates to the highest ethical standards , both in dealing with customers and card holders, Bank Machine goes well beyond "contractual obligations" to provide the highest service levels eg non-contractual "goodwill" payments are made to any customer receiving service below the high standard Bank Machine expects to provide eg Cardholders are not just referred to their Issuers: Bank Machine where required contacts the Issuers direct to assist in speeding up response to the Cardholder. Bank Machine takes seriously the need to play a progressive role in the local community: individual Team Members are allowed time off for local charity work and the Team as a whole is later this year participating in an environmental improvement project.

Bank Machine is proud to be a subsidiary of Cardtonics Inc. However, the company very much operates on an autonomous basis, managing its own business and pushing forward with its own initiatives. Bank Machine is an Industry-leader in every respect, representing all that is best in the ATM sector.

2. **GRG Banking (China) for its contribution to the growth of the Chinese ATM market and beyond, including emerging Asian markets**

Last year ATMs in Asia grew above the global average of 6,4%, hitting 7.1% growth to become the largest ATM market in the world.

GRG Banking as a key player in a key world market, meeting major international standards. GRG Banking has been providing excellent ATMs and other self-service technology and solutions for 18 years, initially in China and, now, in global markets. The company's latest international product is Teller Master, a self-developed branch automation system, combining cash dispensing and deposit functions. It can fully meet the varied requirements of a branch, providing an efficient, convenient, and secure solution to the bank.

GRG Banking is not just producing ATMs but is also professionally dedicated to building up the most comprehensive and strong service network in China and beyond, complete with spare parts support, superior service content, and a rapid service response and technical support system. This is vital for both developed and less-developed markets in Asia and internationally.

From a strong base in China, GRG has provided valuable ATM services to developing countries like Vietnam and has distributors in other regions of the world market such as Africa and Europe. The company invested heavily in research before entering the Vietnamese market, helping its banking sector to modernize and grow. In Vietnam, GRG Banking has provided a comprehensive self-service solution, including financial transaction processing switching system (FEEL Switch), self-service terminal monitoring system (FEEL View) and a card management system (CardElite). Within a year and half of entering the market, there were more than 150 of GRG's F34 Through-the-Wall Deposit and Withdraw ATMs deployed in Vietnam. At the time, the network of Vietnam banks was facing many problems in terms of its network infrastructure and dial-up connection. The charges for leased line connections were very high. GRG Banking customized the system solution so that the bank could work under a PSTN public telephone dial-up connection, further simplifying the ATM installation process and significantly reducing ongoing communication costs for the Vietnamese banks.

Another problem in the Vietnam banking sector was that there was only one ATM network, Connect24, which connects to the major state-owned banks, involving Vietcom Bank, Incom Bank and a few others. For other Vietnam commercial banks, there was no network connection to one another. Hence their bank cards could only be used at the issuing bank branches. GRG Banking has provided a network solution for the major Vietnam commercial banks, Eastern Asian Bank (EAB), Sacombank (SCB) and Saigon Bank for Industry and Trade (SGB), leading to the cooperation between parties to set up the VNBC bankcard network. More and more Vietnamese banks are joining the VNBC network.

GRG Banking is dedicated to moving forward the banking network interconnection process of Vietnam. And in 2005, with the assistance of GRG Banking, China Union Pay (CUP) and VNBC signed an agreement to allow CUP cardholders' access to VNBC numbers' ATM for cash withdrawal & balance inquiries, which formed the first transaction gateway between China and Vietnam. GRG Banking has also enhanced the ATM market in Laos in a similar fashion, providing ATMs and a transaction processing switching system (FEEL Switch), and helping banks in that country get connected to the bankcard network.

GRG Banking's increasing Chinese, Asian and international banking development role makes this company a worthy nominee for this year's global industry award. From its base in China, this company is exerting positive growth in banking in many emerging markets in Asia and beyond, helping them build their economic futures.

3. **Palm Desert National Bank (USA) for its contribution to bank-sponsored independent ATM industry in world's largest national ATM market**

Written Motivation

Palm Desert National Bank is an innovator and leader in the ATM industry with a strong corporate culture of commitment to its customers and its industry. As a Sponsoring Financial Institution PDNB has taken its commitment to the industry seriously and has worked diligently to develop what is - to date - the most comprehensive program for meeting the Anti-Money Laundering and Bank Secrecy Act requirements. PDNB is committed to meeting and exceeding best practice standards and routinely sponsors seminars and programs with the specific intent of educating ISOs regarding industry relevant legislative issues, best practices and compliance. PDNB continues to make a significant contribution to the industry and a positive influence promoting an industry with solid standards and high integrity.

4. **Creative Card Solutions (USA) for its contribution to bridging the relationship between banks and ISOs in North America**

Written Motivation

The ATM business, our business is all about BANKS and how an ATM transaction is entered into our monetary system. ISOs are Agents of Bank members; Processors are Service Providers to a Bank member that provides the processing, and Networks are all about Bank members. When our industry (private ownership of ATMs) was in its infancy, most sponsor banks knew relatively little about it. As the business grew and evolved, private ownership of ATMs exceeded bank owned ATMs. In 2000, less than 20% of ATMs were placed by ISOs; today, with more than 400,000 ATMs in off site locations, ISOs place at least 80% of these ATMs in the United States alone. During this growth, Networks became concerned that Bank Members did not maintain adequate control over the entire process, when actually there was no control. The structure, foundation, the very essence of ATM placement is banking; unfortunately, the Bank had no input, which constituted a very risky and serious compliance problem.

An industry that does not understand its structure will ultimately fail because the foundation is not solid. Build a bridge without engineers that bridge will fall. Anyone believing the banking or network systems would continue to allow this industry to function as it did 6 years ago is living in fantasyland. Creative Card Solution, LLC engineered the plans and built the first links bridging connection between the Banks with the ATM ISOs.

The beginning of Creative Card Solutions, LLC was derived from the EFT Department of BestBank. Long time followers of the ATM industry should remember BestBank as being the Premier Performing Independent Bank of 1997. BestBank was, back in 1995, the first financial institution to sponsor ATM ISOs. At the time, few banks would join the 30 to 40 networks required to actually sponsor an ISO. BestBank ultimately joined them all and sponsored most of the original ATMs and POS ISOs. In 1998, the regulators closed BestBank. While BestBank and their ATM Sponsorship program was moved to Pueblo Bank and Trust Marilyn Kilcrease, then the EFT department manager started Creative Card Solutions LLC, and partnered with most of BestBank's remaining EFT department work force. Almost ten years later, the partners have grown to 12.

A number of customers followed Creative Card Solutions and for the next 8 years, the CCS helped PDNB build their ATM ISO Sponsorship program. In 2002, VISA conducted an audit on Genpass and discovered the sponsoring bank had few policies and procedures in place, thus resulting in Genpass losing their bank sponsorship. Genpass immediately contacted Creative Card Solutions, LLC for assistance. Creative Card Solutions, LLC melded the relationship between Genpass and American State Bank by providing policies and procedures, converted 60 ISO files to American State Bank, directing each into network compliance, completing a VISA audit without exceptions, and saved the ISO program from cancellation.

In 2003, CCS brought the ISO sponsorship program to BankFirst, providing policies and procedures, contracts, ISO Applications ,Agreements and ISO PIN Security Procedures. In May 2004, The BankFirst staff moved on to create the ATM ISO sponsorship department at MetaBank. In 2005, Creative Card Solutions, LLC assisted Paragon Federal Credit Union with ISO Sponsorship, in 2006, CCS assisted BPD Bank in New York City. ISOs at CoreData are provided with Creative Card Solutions' PIN Security Procedures to use as a template for their own PIN Security procedures. Collectively, the Financial Institutions under the wings of CCS sponsor 91 ISOs and 45,000 ATMs garnering approximately 17 million transactions per month. It is widely accepted throughout the industry that the knowledge, materials, procedures, contracts, and continued assistance provided by CCS has touched every bank that sponsors an ATM ISO. At the Palm Springs ATMIA Conference, in 2003 Creative Card Solutions brought to light legitimate concern regarding the newly implemented US Patriot Act. As a result of this meeting the "ATMIA Sponsoring Financial Institutions Committee" was formed.

Creative Card Solutions, LLC President, Marilyn Kilcrease and Liz Nutting of PDNB were the first co-chairs of this committee, serving in this capacity for two years. SFI Committee endeavors include bank responsibilities and the risk associated with the US Patriot Act, ATM ownership, sub ISOs and PIN Security. This combined effort initiated major changes that have been implemented over the last 4 years. One of the committees' first responsibilities was creating the ATM Best Practices that is currently used as "the" Industry standard for regulators and the networks. Marilyn Kilcrease served on the committee and wrote the sections dealing with ISO underwriting, due diligence, rules and regulations and approvals. At the ATMIA Conference in 2006, CCS gave a presentation alerting the industry to a serious risk issue. Detailing these vital issues as risks will dramatically change the way banks do business. Banks need to understand the issue, how it effects their ISO business, plan how they are going to comply, ensure plans satisfy both the regulators and the networks and work with the ISOs to implement a plan the ISO can follow which will achieve the required results. The presentation included topic on; § ATM Ownership ("who" actually owns the ATM and the cash that is loaded in it.) the issues concerning required due diligence and the results of implementing this new regulation. § Processor Structure, the ability of a processor to circumvent network membership, process transactions for anyone and the incumbent risk of ISOs owning ATM processing companies. § BSA/AML. Regulator and Network concern over ATM cash loading and the apprehension that money laundering is involved. Creative Card Solutions, LLC diligently continues the effort of keeping our industry alive. When a Bank is faced with risk, there will be new regulations to mitigate those risks. CCS, has expertly guided Banks their Agents and ISOs, in an ongoing effort to manage these changes. The challenge to meet new compliance guidelines is considerable and forever changing. The regulations, requirements, procedures, documentation, reports, information, insurance, and due diligence could have destroyed a business. CCS provided materials to the banks to implement the changes, assisting ISOs with new procedures and managed the process.

CCS Creative Card Solutions, LLC effectively took an industry with no organization, and helped to make it part of a banking structure by continuously developing new ways to help ISOs understand what was required and provide assistance to the banks to manage the process. When a company slams into what seems to be an insurmountable problem, the general industry consensus is "Call Marilyn Kilcrease" There isn't any other company who has made a more remarkable and dedicated contribution to the well-being and longevity of our business than Creative Card Solutions.

## 5. Axis Software (India) for its secure support of PIN-based and biometric ATMs in India

### Written Motivation

To help businesses improve their profitability and growth, to consistently deliver high quality products and services thereby winning customer confidence and to earn customer loyalty is what AXIS practices. Please go thru the brief profile below and visit [www.axistech.com](http://www.axistech.com) for more information.

- Company Profile: Founded in April 2000 Axis is a technology-driven Company, developing innovative products and solutions that increase user confidence in the electronic infrastructure, increase service efficiency and build new delivery channels through the application of intelligent technologies - both software and hardware - using biometrics, encryption and related technologies. Axis' areas of focus are PIN based and Biometric based ATMs, full featured ABMs (Automated Banking Machines), Kiosks for various transaction applications, Attendance and Access Control Systems (both logical and virtual), Large database systems for Voter Identification and Criminal Justice using biometrics and Ticketing Applications. Axis has proven to be successful throughout its existence and has a commitment to further develop the markets for the Self-Service financial terminals.

Axis has been able to set an example for us Indians, that we can develop world-class products.

- Products: v Time & Attendance: Axis "Time N Track" (TNT) is an intelligent Biometric enabled fingerprint based Time & Attendance system that eliminates buddy punching and mundane data entry.
- v Retrofit Kit: This device can convert standard ATMs to Biometric ATMs without any change in other hardware.
- v Bio ATMs: Axis Biometric ATMs not only save money spent by Banks on cards but also increases customer security & inclusion.
- v Bio ABMs: Unlike standard ATMs the Axis Automated Banking Machine has enhanced banking features like funds-transfer, check truncation (cashing), loan application, loan disbursement and currency and coin acceptance and disbursement all under a single roof.
- v Cheque Annotation System: The CAS is an efficient cost effective solution that automates the cheques verification process.
- Innovative Features: v Axis TNT- The conventional Pin and Card based Time & Attendance systems do not satisfy the end-user needs, but face an inherent buddy-punching problem. The Axis TNT could overcome this situation by introducing a Biometric (fingerprint) enabled system where failure rates are as low as 0.01%. Besides this innovative product offers regional language support to assist illiterate persons to mark attendance. It is also an added advantage to persons with low / poor vision.
- v Axis ATM – The standard ATMs deploy PIN authentication that relies heavily on ones PIN not being shared, un-intentionally.

There have been several instances where PINs have been compromised. Users find it quite burdensome to remember the PIN. The Axis BioATM; fingerprint scanner enabled ATM offers Ease Of Use and has the following advantages over its competitors:

- No more forgotten passwords, lost cards or stolen pins. You are your own password
- Positive Identification - Identifies you and not what you have or what you carry
- Offers mobility and highest level of security
- Impossible to forge
- Serves as a "Key" that cannot be transferred or coerced
- Safe & user friendly
- v Axis ABM – A typical ATM offers 24 x 7 cash withdrawal and cash deposit feature. The Axis Automated Banking Machine offers a unique Fund Transfer feature that extends convenience to users as well as Banks.