



A TIP SHEET FROM TNS

Harnessing managed ATM connectivity to increase manageability and boost margins

When every transaction matters, TNSLink is the smart choice for ATM connectivity



The ATM deployment sector is enjoying a renewed period of dynamism.

As banks divest their ATM networks, growth is on the agenda for independent ATM deployers (IADs). Meanwhile, consumers still need access to cash. Indeed, after years of decline, cash withdrawals have increased in some major markets. IADs are also innovating the services that ATMs can provide, adding more functionality in order to drive new revenue streams. Look no further than so-called 'Super ATMs' which are being trialled in the UK. They allow users to deposit with multiple banks, or tie-ups with media companies to display advertising on idle screens.

Of course, with larger ATM estates and increased functionality comes greater complexity and the risk of increased operational costs. The cost of downtime arising from connectivity issues also goes up.

In a sector where every transaction matters, TNSLink from TNS is a fully managed connectivity solution for ATMs designed to maximise uptime and minimise operational costs. It's a highly secure, reliable and cost-effective end-to-end network solution connecting ATMs to the wider payment's ecosystem. It has been shown to deliver a reduction in total cost of operations for ATM connectivity by >26% per annum.



This tip sheet is your guide to understanding the key TNSLink features that help deliver unrivalled uptime, simplified operations, lower costs and secure connectivity – and the business challenges these capabilities help to solve, and the potential benefits they help unlock.

1: Managing Complexity

The IAD Challenge

As ATMs become increasingly multifunctional their management, and that of the ecosystems and applications into which they connect, is also becoming increasingly complex.

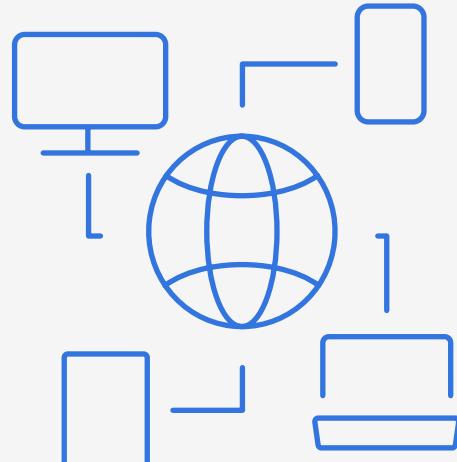
ATM's no longer just need to 'talk' to card processors. They need to connect into advertising content platforms, cash management and supplier systems, and those of other service providers such as maintenance and servicing. These platforms might all be independent of each other; some will be on-premise, while others will be in the cloud.

ATM deployers need managed connectivity solutions that abstract away as much of this complexity as possible, reducing cost and allowing them to focus more resources on their core business.

The TNSLink advantage:

Reduce total operating costs with a fully managed, end-to-end connectivity solution.

TNSLink connects ATMs to your environment and your partners' systems through our reliable and secure end-to-end network. As an end-to-end connectivity solution, it eliminates multiple vendors and hardware management partners and replaces them with a fully managed solution that simplifies the management and lowers your total cost of ownership. TNS manages all broadband and wired connectivity services with different redundancy options to provide you solutions that are tailored to your ATM estate requirements.



In short, via TNSLink, TNS can deliver, maintain and support all your ATM's connectivity components – including connectivity services, routers and software licenses.

¹ <https://www.nationwidemediacentre.co.uk/news/cash-back-atm-use-rises-as-people-use-cash-to-budget-with-last-branches-in-town-seeing-spikes-of-up-to-154-percent>

² <https://www.msn.com/en-gb/money/other/multi-bank-super-atms-are-being-trialled-across-the-uk/ar-BB1nARTx?ocid=BingNewsSerp>

2: Maximizing Availability

The IAD Challenge

The mantra cash is king is an enduring measure of a business' financial health. But for those whose business is to deploy and run the machines that dispense cash, the real king is high availability.

Simply put, any interruption in connectivity that results in customers being unable to transact with an ATM means lost revenue. Every transaction counts, making high availability of services absolutely vital.

The TNSLink advantage:

Superior core network availability, hardware performance and multiple failover options.

Through a combination of hardware performance and core network resiliency, TNSLINK provides redundancy at every stage to ensure that your mission-critical transactions go through, every time and from any location.

Our superior core network connectivity guarantees uptime of 99.999%. Our multi-WAN routers deliver similar levels of uptime at the ATM level, with the

additional peace of mind that comes with failover to our Global Wireless Access (GWA) SIM. Unlike SIM solutions from traditional telco providers, if the multi-carrier GWA SIM cards detect a connection problem then it automatically switches to the best network available. With intelligent routing software that also automatically selects the best-performing network, TNSLink is your surest path to uninterrupted service.

3: Increasing Visibility

The IAD Challenge

When an ATM does go down, IADs spend too much time and money on sending engineering resources into the field to diagnose issues. It would be better for those engineers to know in advance, as far as possible, what the issue is likely to be so they can visit an ATM once, fix it first time, and minimise downtime. Even better: the ideal scenario would be one in which a remote fix is possible, eliminating the need to send an engineer in the first place.

To unlock these benefits, increase estate manageability and lower operational costs, ATM deployers need a level of visibility that telco or ISP connectivity providers can't offer. They need insights into ATM status, availability and performance so they can rule out connectivity and related hardware issues, before dispatching engineers. This is far beyond the capabilities of just data pipes.

The TNSLink advantage:

Real-time performance information and 24/7/365 support



TNSLink and TNSOnline, our monitoring and management portal, allow customers to track the status of every device, the wireless network performance, and quickly troubleshoot issues in order to triage ATM issues before sending engineers out. As well as potentially lowering its costs, this enables smarter allocation of limited resources.

We also monitor your service from four global locations and engage expert technicians to proactively help prevent outages and work with you to understand issues. Plus, there's an always-on help desk.

4: Security and Compliance

The IAD Challenge

IADs and their customers operate in highly regulated environments. They have the obligation to comply with network security, card holder and bank regulations, in order to ensure secure transactions end-to-end. As such, they need partners with certified expertise and a track record of supporting mission critical and highly regulated environments that demand compliance to stringent security norms.

Ultimately if the network is compromised by a loss of card data or from denial of service, there is a potential brand damage, significant revenue loss or financial penalties. It's imperative that IADs find a security focused, PCI DSS certified network provider who understands both ATMs and their business.

The TNSLink advantage:

Secure connectivity, every time.

TNS is a PCI DSS certified service provider. Using secure, private connections for transport between TNS and the processor host ensures secure transmission of your transactions from thousands of global end points.

Being a Level 1 PCI DSS Service Provider gives assurance not just that the network is secure, but that as a business our policies and procedures are assessed at least annually by an independent Qualified Security Assessor (QSA). This ensures the highest levels of security across our solutions.

Our security infrastructure can even protect the internet connection to your devices from potential threats.

This in turn helps clients with their own scheme level audits and regulatory compliance, with TNS able to evidence our security compliance and assist throughout that process.

Case study

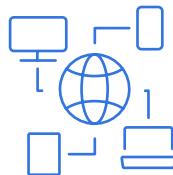
EAC Makes Savings and Improves ATM Uptime and Availability with TNSLink for Unattended

Euro Automatic Cash (EAC) deploys approximately 1,500 ATMs throughout Spain. Through partnering with TNS, EAC has been able to achieve significant cost savings and improve the availability of its ATMs versus its previous solution, to deliver:



Cost savings of 20-30%

Through the economies of scale offered by partnering with TNS, EAC has been able to significantly reduce its operational costs, while delivering on expectations of uptime and availability.



Greater visibility of estate and individual device status

With access to TNSOnline and with the reassurance of TNS' 24x7x365 proactive monitoring and management, EAC benefits from value added services that were unavailable with its previous supplier.



Risk-free and efficient migration of nationwide estate

Risk-free and efficient migration of nationwide estate. EAC experienced a smooth transition as a result of our end-to-end project delivery approach including initiation, planning and design, execution, monitoring and control. With 1,500 ATMs spread throughout Spain and its islands a 12-month migration strategy was agreed. Progress was so efficient, and cutover so successful, that the full estate was migrated in just six months.

[Read the full story](#)



Can Your Business Afford ATM Downtime?

When ATM connectivity goes down, it costs your business money.

For 30 years TNS has focused exclusively on payments. We're trusted by the world's largest and leading ATM deployers to handle their transaction traffic reliably and securely.

We provide end-to-end managed connectivity and network security solutions, offering a reliable and scalable vendor-agnostic platform. Our globally integrated platform connects virtually any device, site or application and secures your transactions across public and private networks, from the edge to the cloud.

Discover how TNSLink gives you ATM connectivity you can rely on and lowers your TCO by up to 26%.



Learn more at:
tnsi.com/atmconnectivity