



 **CASH EXPRESS**
POWERED BY atm solutions
SOUTH AFRICA



Welcome to your **Smart ATM™**

Everything you need to know

Emergency Security: 083 601 5272

Customer Support: 086 100 44 44



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Welcome

Dear valued client

Our Smart ATM™ will add great value to you and your business by saving you on cash deposit fees, CIT pick-ups and smart safe rental. What's more, you will also attract more foot traffic with an ATM and provide your customers with safe and convenient access to cash and other value added services.



To get the best out of your Smart ATM™:

- Allow your cashiers to **deposit as often as possible** in order to reduce the cash in your tills and to have enough cash in the ATM for your customers to withdraw.
- Ensure that all cashiers are trained in how to make deposits.
- Keep the ATM surrounds **clean, uncluttered and well lit** so that customers feel comfortable and safe when using the ATM.
- Ensure that the **ATM is connected to your store's back-up power** in case of load-shedding.
- Connect the ATM to your fibre or ADSL if possible to ensure communication failures are minimised.
- **Implement security measures** at your store such as cameras, alarms and security guards.



ATM Solutions will:

- Provide **free training** to you and your staff on how to operate the Smart ATM.
- Provide **technical support** and will clear errors remotely or attend to the site if required.
- **Supply and replenish receipt paper** when necessary.
- Provide excellent **after sales service with a dedicated Client Relationship Executive (CRE)**.
- Give you access to an **online portal and training** so you can access all deposits and transaction information on your laptop or mobile phone.
- Provide monthly statements.

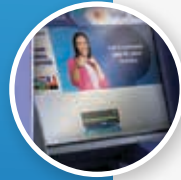
Your dedicated Client Relationship Executive (CRE) will be your personal point of contact and will call on your site regularly.

You can also contact our 7-day-a-week Customer Support to assist you with all your queries on 086 100 44 44.

We look forward to partnering with you on this very exciting and financially rewarding ATM journey.

Kind regards
The ATM Solutions team

Getting to know your Smart ATM™



Touch screen

A 15-inch large LCD touch screen provides user-friendly operation and enables a variety of value added transactions.



PIN pad

A keypad protector serves as a wall surrounding the keypad, in order to give the user adequate security against shoulder surfing.



Receipt printer

Crisp and clear receipts give customers a transaction record that do not fade over time.



Card slot

The dip-card reader means that cardholders have visibility of their card with no risk of cards being swallowed.



Bulk cash drops

No sorting of bank notes is required and all notes are validated for damage or counterfeit.



Cash slot

The cash slot is a bulk note feeder for merchants to deposit up to 200 notes at a time multiple times a day.

Depositing cash step-by-step

1



- Press the Cash Express logo (top left)
- Press the icon (bottom right)

2



- Enter user ID & PIN
- Press "Proceed" to confirm

3



- Select "Yes" to proceed

4



- If the site is setup for multi merchant, the depositor will need to select the relevant entity they would like to deposit into.
- This option will appear before step 5 in this deposit process.
- **Note: The depositor must select the correct entity.**

5



- Insert notes into the cash slot
- Don't insert damaged, folded or torn notes, paperclips, rubber bands or staples
- Max 200 notes per deposit

6



- Remove rejected notes immediately, they will cause a cash jam
- Cash jams cause the Smart ATM™ to go out of service.
- If there is a jam call Customer Support and provide the receipt



All cashiers require unique user IDs and must be registered on our system.

Request cashiers to be added or removed by opening a ticket on the myATM portal, or contact your CRE or Customer Support.

In the case of a jam

Call Customer Support on 086 100 44 44 or log a ticket on the myATM Portal

7



- A deposit summary will display
- Make sure it is correct before selecting "Proceed"
- Select "Cancel" if you disagree and the notes will be returned

8



- Review the deposit summary on screen

9



- Check the bottom of the receipt for a successful transaction - "TRX STATUS - SUCCESSFUL"
- If your deposit has been unsuccessful your receipt will read "Cash retracted." Contact Customer Support immediately.



How to avoid cash jams

Cash jams will cause the Smart ATM™ to go out of service.

- Ensure all cashiers are trained to make deposits
- Follow on-screen prompts carefully and pay attention during a deposit
- Never deposit poor quality, damaged, folded, counterfeit or dye-stained notes
- Always remove invalid notes from the cash slot immediately
- Never deposit R10s, and only deposit R20s if you have a special cassette for R20 notes



How cash jams affect settlements

- Once the ATM is uncashed and balanced, we can determine the settlement value
- This may take up to 7 business days to resolve
- Ensure that all deposits are successful to ensure timeous settlement

Depositing cash



Make regular deposits throughout the day



Before making a deposit

- **Count the notes** to confirm the on-screen validation
- **Unfold and straighten** any folded or dog-eared notes
- **Do not deposit any torn notes**, they will cause a cash jam
- **Remove all paperclips, elastics, tape or staples** from the notes to avoid cash jams
- Have your **unique user ID and password** on hand



Cashier user codes

- **Each cashier will be given a unique user ID and password** randomly generated by our secure system which will enable you to identify who has made deposits.
- Each user **ID consists of 8 numerical digits** and the **password is a combination of 6 digits**.
- To ensure ease of reconciliation and balancing, **each cashier must keep their user ID and password secure**.
- **To add or remove cashiers, simply log into the myATM portal** and use the drop down menu under “Support” to action. Alternatively, contact Customer Support or your CRE.



Quality of notes deposited

The Smart ATM™ will not accept banknotes that are **dye-stained, counterfeit or damaged**. In accordance with the Prevention of Organised Crime Act of 1998, it is an offence to retain or use the proceeds of unlawful activities – and dye-stained notes are presumed to be proceeds of a crime. Any counterfeit or dye-stained notes accepted or received by you must be referred to the SAPS for investigation.

Settlements

You are settled on all deposits you make, regardless of CIT pick-ups

- Settlements are made **daily from Monday to Saturday** (no settlements on Sundays and public holidays)
- Deposits made **before midnight are settled on the following business day** if you bank with Absa, Standard Bank, Nedbank or FNB.
- Settlements may take **2 business days if you bank with any other bank**
- The myATM portal provides **near real-time information of all deposits** by cashier, as well as the settlements which have been paid into your nominated bank account

Ensure that cashiers confirm the amount deposited on screen and on receipts - so that settlements can be checked against receipts

Cardholder transactions

All cardholders, including international visitors, can make cash withdrawals at your ATM as well as perform balance enquiries.

How to deal with cardholder queries

From time to time a cardholder may report that their cash was not dispensed correctly and will query the transaction. These occur on all bank ATMs and are known as cardholder queries, disputes or chargebacks.

We have a dedicated department that works closely with the banks to assist cardholders for quick resolution. For such a query to be resolved, the cardholder needs to liaise directly with their own bank. The major bank contact details are featured on the ATM logo panel and all bank contact details are on the back of the receipt.

The cardholder must report the transaction query to their own bank.

- Their bank will in turn log the transaction query with the acquiring bank (the bank whose brand is on the ATM) who have 48 hours to respond to the cardholder's bank.
- The ATM Solutions query department and bank investigate the transaction in question using journals and balancing processes. Once the query is resolved, ATM Solutions updates the banks with the outcome.
- If required, the cardholder is credited with the outstanding balance, and if not, the cardholder is notified that the request has been declined.

Your CRE is also available to assist if more information is required

Attracting people to your Smart ATM™

You will attract more cardholders to a clean and neat Smart ATM™, so encourage your on-site cleaner or cleaning company to keep your Smart ATM™ and surroundings spotless.

Increase your cleaning routine during busy periods such as holidays and SASSA pay-out days. We recommend using a soft cloth or sponge with a nonalcoholic based cleaning liquid. Whenever an ATM Solutions technician or your CRE visit your site, it will also be cleaned. The bin should also be routinely emptied.

Ensure that your Smart ATM™ is not damaged and that all decals are firmly stuck down and lightboxes are illuminated.

Signage is installed at the same time as the ATM. However, should you feel that additional signage can attract more cardholders to your ATM, please contact your CRE.



Giving CIT providers and technicians access to your Smart ATM™

When the cash levels in the Smart ATM reach the required insurance limits, ATM Solutions will dispatch a CIT custodian to pick up the cash from the ATM. These CIT custodians have been trained and will ensure that the ATM is back in operation once the cash has been removed.

If you note an error on your ATM, report the fault and we will resolve it remotely if possible. Alternatively, a qualified ATM Solutions technician will attend to your site. In some instances, a technician may need a CIT custodian to be present. Receipt paper will be replaced by a technician or CIT custodian when on site.

Security awareness

EMERGENCY SECURITY
083 601 5272

We work closely with local authorities to combat ATM crime and stay on top of the latest security measures. Please report any suspicious behaviour as well as any ATM crime including vandalism or card skimming.

Vandalism

Damage to any part of an ATM, such as the keypad, screen, dispenser, card throat as well as the surround and signage is a criminal offence. Vandalism may include grindings and possible ATM bombing.

Information leaking

Information about the amount of cash in the ATM, deposit times, security information etc may be communicated illegally.

Card skimming

Cardholder information is collected from the magnetic strip of cards using an illegal skimming device. Cardholder PINs may be captured by a covert camera or shoulder-surfing. This information is copied onto a blank card's magnetic strip and used to withdraw cash or to make online purchases.



Be aware

- **Inspect your ATM and surrounds regularly** for any tampering or foreign objects which may prevent the ATM from transacting. Inspect the keypad for any glue or attached moulding. Inspect the card reader carefully.
- **Look out for crowds** of people around your ATM
- **Watch for suspicious people** loitering around your ATM or trying to "assist" cardholders



Be proactive

- **Point cameras at the ATM** (but not directly at the PIN pad) and **keep footage for at least 3 months**
- Make sure the **ATM is well lit and clean**
- **Appoint an ATM helper** that can assist cardholders if required
- **Encourage private security companies to use your site** as a standby area
- **Ask staff to report any suspicious activities**



Follow procedures

- **Clear the area around the crime scene** to reduce risk of evidence tampering
- **Make copies of camera footage**
- **Ensure eyewitnesses remain at the crime scene** to give statements to the authorities
- **An ATM Solutions representative** will assist you on the scene

**CONTACT THE
POLICE ON 10111**

**CALL ATM SOLUTIONS
SECURITY 083 601 5272**

myATM portal



Accessing your information

As an ATM Solutions merchant, you can log into the myATM portal on your laptop or mobile phone to view daily and monthly transactions as well as settlement information and your monthly statements and invoices. The portal displays dates cash was dispensed with a useful “export to Excel” functionality.

You can also update your information or log a ticket, which goes directly to the right department to action.

Registering on the myATM portal

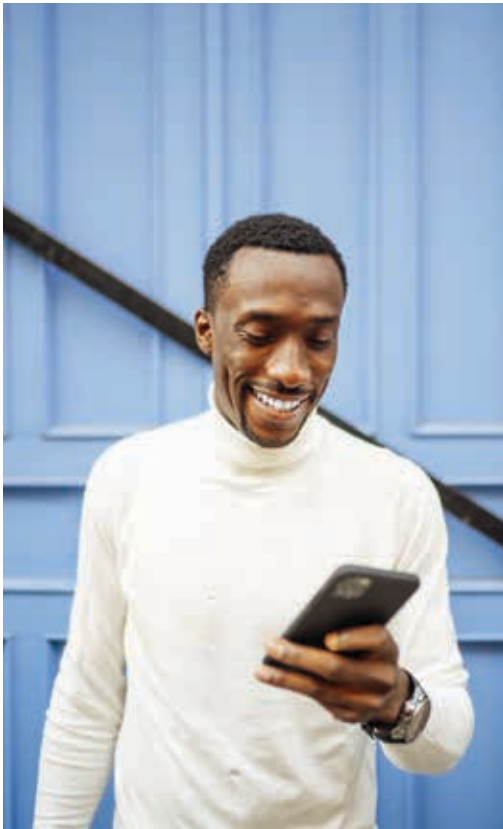
You will receive an email invitation to myATM which includes the details you need to register. Below are step-by-step instructions to help you with registration.

- To start, click on the **registration link** in the invitation email.
- On the Redeem Invitation page, click **Register** to **create a username and password**.
- On the Registration page, enter your own username and password then click Register.
- After clicking Register you’ll be logged into the myATM portal and My Info will display. Click **Confirm email** to complete registration.
- You will receive another email from myATM. Click on **Complete Registration** to finalise the process.
- You’ll be redirected to myATM. On the My Info page it will say **“Your email has been confirmed successfully.”** Your registration is complete.

We supply monthly electronic statements for you to access your current and historical account information.

You can access the portal by clicking on the link to “myATM” on www.atmsolutions.co.za

Business funding made easy



As a valued ATM Solutions client, you can prequalify for business funding after 6 months of having your Smart ATM™.

Capital Express offers hassle-free, unrestricted business funding that can boost your cashflow, help you stock up on your customers' favourites, renovate your building, keep your lights on during loadshedding, and more.

Your cash advance offer value is based on your daily cash deposits. You will receive your offers via email, SMS and the myATM Portal. In just 3 simple steps, you can accept your offer, and you will receive your money within 24 hours. You choose your own payment terms.

No additional documents or collateral are required. Payments are automatically deducted from your daily settlements for affordability and convenience.

www.capitalexpress.co.za



After sales support

In the event that your Smart ATM presents an error, if you would like additional signage or if you have any security concerns, please do not hesitate to contact Customer Support or Emergency Security.

You can also log a ticket directly on the myATM portal and it will automatically be directed to the correct person to resolve.

Your CRE is also available to provide support.

Compliance with regulations

Anti-money laundering

Money laundering occurs when money that has been received through criminal activities is moved from one location to another in an attempt to cover the crime. In addition to the individual committing the fraudulent activity, any person can be guilty of money laundering if he/she knows, or should have known, that the money received is as a result of criminal activities.

Legislation enacted by the Financial Intelligence Centre (FIC), has prescribed controls around this practice, and has also placed responsibility firmly on institutions dealing with the transfer of funds to be more vigilant and ensure better control. Money laundering is a criminal offence. Any person found guilty of a money laundering offence can be prosecuted.

What does this mean for you?

There is a specific money laundering clause of the FIC Act (FICA) which pertains directly to self-cashed ATMs. This means that ATMs may only be loaded with money obtained as a result of trading in the businesses specified in the Site Location Agreement. These businesses should be registered businesses and be registered for tax purposes. Where the ATM is to be loaded with cash from a source not specified in the original agreement with ATM Solutions, the merchant must formally notify ATM Solutions. In order to ensure that the ATM is only loaded with lawful proceeds, the merchant should ensure that control is maintained over the access to the ATM keys.

Reporting duties: Section 29 of FICA states:

“A person who carries on a business or is in charge of, or manages a business, or who is employed by a business and who knows or suspects that the business has received or is about to receive the proceeds of unlawful activities; or has been used or is about to be used in any way for money laundering purposes must, within the prescribed period, after the knowledge was acquired

or suspicion arose, report to the Centre the grounds for the knowledge or suspicion and the prescribed particulars concerning the transaction or series of transactions.”

Report suspected money laundering to the FIC

Regulation 22 of the Money Laundering Control Regulations under FICA stipulates the manner in which a report should be made to the FIC. For more information, visit www.fic.gov.za

Adhering to the SARB cash standards

As a merchant with an ATM on your premises, you form part of the cash value chain in South Africa and therefore need to comply with SARB's minimum standards. You are required to be familiar with the level 1 and level 2 security features incorporated into the South African banknotes. Manual check of banknotes or use of a Cash Verification Machine (CVM) is required to ensure you comply with the SARB standards that only genuine banknotes are accepted during the normal course of business.

Under no circumstances should you accept a banknote which has been dye-stained by a currency protection device. In terms of the Prevention of Organised Crime Act of 1998, it is an offence to retain or use the proceeds of unlawful activities. It can therefore be said that there is a reputable presumption that dye-stained banknotes are the proceeds of crime.

Banknotes which are found to be of an unacceptable quality must be deposited with your banker.

Counterfeit notes accepted or received must be referred to the SAPS for investigation. A counterfeit note has no value and you will suffer the loss. You are cautioned that it is an offence to pass on a counterfeit note.

For more information on banknote security features, visit www.resbank.co.za

FAQs

What denominations can be deposited?

All denominations can be deposited, only the main denominations will be recycled (R20s, R50s, R100s and R200s).

How many cassettes does the Smart ATM™ have?

There are 4 cassettes for cash recycling and 1 deposit only cassette, each cassette can hold 2 800 notes.

What is the Smart ATM™ capacity?

The maximum capacity is 11 200 notes in the recycling cassettes.

How many notes can be deposited at one time?

With no sorting of notes required, a maximum of 200 notes can be deposited at one time. All notes are counted and validated, the cashier confirms details on screen and notes then drop into the safe. A receipt is printed on completion of the deposit that includes the cashier details, time and deposit information.

How long will it take to do each deposit/drop?

It takes a maximum of 2 minutes to make a deposit.

Do I need to perform a manual day close?

No manual day close is required and all deposits before midnight will be deposited into your nominated bank account.

When will funds reflect in my bank account?

If you bank with FNB, Absa Bank, Nedbank, Standard Bank or Bidvest Bank, funds that are deposited before midnight will reflect in your account the following business day. If you bank with any other bank, funds will reflect in two business days.

Settlements are not made on Sundays or public holidays.

Who services my Smart ATM™?

ATM Solutions services and maintains your Smart ATM™ including a third party CIT company, who will collect the cash. We manage everything for you.

Who insures the cash and the ATM?

Insurance on cash and the physical ATM is covered by ATM Solutions.

What happens if notes jam in my Smart ATM™?

All jams need to be cleared by an ATM Solutions technician along with a CIT custodian. Please report any jams by calling Customer Support as soon as possible.

Does the Smart ATM™ comply with SARB note security standards?

The Smart ATM™ has been approved by the SARB, and all notes are validated for counterfeit, damage and dye stain. For more information on banknote security features visit www.resbank.co.za.

Why are my deposit users not working?

If none of the users are working and withdrawals are not processing, there may be a network issue on the ATM. Contact customer support for assistance.

If a single user is not working, then the user details may have expired and would need to be changed. Submit a request on the portal or contact customer support for assistance.

What do I do if my ATM is out of service?

If the ATM goes out of service after a deposit, it's possible that a cash jam has occurred. You will need to complete and submit a cash jam claim form.

If the ATM goes out of service after a cardholder withdrawals, it's possible that a cash jam has occurred. The cardholder will need to log a SAS switch query with their bank.

Important numbers

Customer Support

086 100 44 44

ATM Solutions Security

083 601 5272

Website

www.atmsolutions.co.za

myATM portal

myATM.atmsolutions.co.za



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