



What else could your ATMs be doing for you?

ENGAGE MEMBERS • STREAMLINE OPERATIONS • EXPAND SELF-SERVICE CAPABILITIES

CO-OP ATM Terminal Driving is a comprehensive and flexible set of products that reduce costs, improve operational efficiency and engage your members through enhanced touchpoints. Backed by CO-OP's three decades of EFT/processing experience, these solutions employ proprietary technology to enable ongoing innovation while enabling your credit union to leverage the visibility of the only nationally recognized credit union consumer brand.



Top Reasons to Use CO-OP ATM Terminal Driving

- 1 **Optimized operations** through consultation services, project management and back-office support
- 2 **Reduced costs and greater revenue** through acquirer interchange and enhanced self-service capabilities
- 3 **Seamless access** through virtually every major national and regional network
- 4 **Choice of solutions** includes in-house or outsourcing from your preferred vendors
- 5 **Marketing messages** and cross-sell opportunities, remotely tailored to your members

The CO-OP Terminal Driving program offers:

- Multi-vendor hardware and software support and management
- Financial and non-financial transactions for EFT and account-based transactions, including a Charitable Contribution option
- Single-point access for reporting, settlement and adjustments
- Dual-node processing



What's In It

ATM Innovations

- **ATM Visual Control** remotely manages marketing and operational functions through four modules:
 - **Content Manager** schedules, delivers and displays graphic marketing campaigns at the ATM via screens and receipt text.
 - **Electronic Journal Manager** performs high-speed EJ uploads and quick transaction research.
 - **Remote Manager** performs off-site maintenance including remote reboots and troubleshooting.
 - **Cardholder Preferences*** offers a faster and more personalized ATM experience.
- **CO-OP ATM Check Imaging** enables ATM check deposits with receipts and scanned check images.
- **CO-OP Revelation®** provides marketing analytics revealing how members and non-members use your ATMs, so you can best plan ATM sites and promotions to maximize revenue.

ATM Security/Compliance

- **EMV at the ATM**
- **PCI**
- **Voice Guidance**

ATM Self-Service

- **Expand**—Use your current fleet of ATMs to provide expanded transaction options and hours of service to your members. Expand your reach even further with the options to add support for CO-OP Shared Branch *express*.
- **Versatile**—With current support for many Diebold and NCR hardware solutions and future support for other manufacturers**, we can make your ATM fleet work harder for you.
- **Simple**—Our CO-OP Connect platform makes integration easier and less costly.

Terminal Management Tools

- **ATM Cash Management** streamlines cash forecasting to improve cash ordering and tracking accuracy.
- **Web Data Navigator**
 - Transaction Research
 - Online Adjustments
 - Device Management
- **EZ Admin for Check Imaging**
- **ATM Monitoring Tools**
 - Gasper Online

*Available on Diebold ATMs only.

**NCR support will be available Q4 2016.



Is It Right For You?

Credit Union Challenges	CO-OP ATM Terminal Driving Solutions
I need an experienced partner I can trust with one of my credit union's most important touchpoints.	Owned and operated by credit unions, CO-OP is the largest CUSO, offering more than 30 years of experience in EFT and payments processing.
I need coast-to-coast convenience and the competitive power of a national brand.	The CO-OP ATM network offers 30,000 surcharge-free locations—more than most of the largest banks—under the industry's only national consumer brand.
I want innovative solutions that inform my credit union's decisions and position us as a leader in technologies members value.	CO-OP Revelation® analytics provide insights into consumer behavior at your ATMs. And CO-OP Shared Branch <i>express</i> is an industry-first solution that brings secure account-based transactions to your fleet expanding access to transactions traditionally performed by a live teller.
	CO-OP Self-Service Module Solutions
I want to optimize my ATM channel and capital expenditures.	CO-OP ATM Terminal Driving Self-Service Module allows you to leverage your current Diebold ATMs to support traditional ATM transactions and shared branch transactions.
I need to focus on improving our margins and generating other sources of non-interest income.	CO-OP enables you to support CO-OP Shared Branch <i>express</i> services giving you an additional source of revenue from acquirer interchange revenue.
I want to improve service and convenience for my members.	CO-OP's Self-Service Module solutions let you offer expanded and more convenient self-service transaction options plus expanded branch reach, without building brick and mortar.

To begin expanding the capabilities of your ATM fleet today, contact 800.782.9042, option 2 or send an email to sales@CO-OPfs.org

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Be There. Be More.

