What is CO-OP NextGen ATM?
CO-OP NextGen ATM™ is a product offered exclusively by CO-OP Financial Services that gives credit unions the ability to support both traditional ATM transactions and shared branch transactions on mainline ATMs.

What is the advantage of CO-OP NextGen ATM?
This product adds a powerful dimension to standard mainline ATMs by:
• Giving credit union members full access to their accounts, and the ability to perform transactions that traditionally would have required waiting in a teller line.
• Generating acquirer revenue by extending service to the 1,700+ credit unions and 32 million members in the CO-OP Shared Branching Network.
• Leveraging existing investments in fleet hardware through a software-only solution.

How will CO-OP NextGen ATM benefit credit unions?
CO-OP NextGen ATM is an affordable, innovative solution that leverages existing ATM technology on capable Diebold ATMs (and other ATM types in the future). It enables credit unions to:
• Offer expanded, self-service shared branch transactions to members, giving them more options, convenience and time savings.
• Integrate both ATM and shared branch self-service transactions into existing channel-management process with CO-OP, utilizing all of the current ATM reports, monitoring, management, etc.
• Expand branch reach without the expense of brick and mortar. This product differentiates credit unions from big banks by expanding shared branch options for credit union members.

How will credit union members benefit from NextGen ATM?
This option will offer more convenience and options to members, giving them the ability to quickly perform transactions at an ATM, instead of having to visit a branch and wait in teller lines.

How does NextGen ATM allow member access through Shared Branching?
All transactions originating from the NextGen ATM will flow through an IFX terminal handler. The base ATM transactions flow through as they do today, whereas the shared branch transactions flow through the TH to the CUSA switch and out to NGN over a new processor interface (PI).

What is the member experience for enrollment?
Enrollment and authentication will initially be required before a member is able to perform shared branch transactions. Enrollment process is as follows:
• Member identifies their credit union
• Member enters their account number at the terminal
• Member swipes any card with a magnetic stripe that has the member name (debit/credit card or drivers license)
• Member answers challenge questions
• Member establishes PIN

What are the requirements to support CO-OP NextGen ATM?
ATMs must meet the following general requirements:
• CO-OP driven, direct attached
• CUSC/NGN shared branch provider
• TCP/IP
What are the software requirements to support CO-OP NextGen ATM?

- Minimum ATM software requirements include Diebold Agilis 3 IFX with Shared Branch Plug-in 1.0
- Microsoft Windows XP Professional operating system with Service Pack 3

What are the minimum hardware requirements to support CO-OP NextGen ATM?

CO-OP NextGen ATM solution can support Diebold Opteva ATM with the following minimum specifications:

- Processor: Pentium 4 1.8 GHz
- RAM: 2 GB
- Hard Drive: 80 GB
- Touch Screen: Highly recommended

Why did we build NextGen ATM using an IFX Terminal Handler?

- IFX is an open messaging specification that transmits financial data to allow ATMs and other devices, such as teller stations and POS terminals, to speak the same language.
- The introduction of IFX gives the industry a standard messaging protocol that will simplify and reduce software development and maintenance.
- IFX uses client/server conceptual framework which will facilitate a move away from the traditional states-and-screens environment.
- CO-OP and FIS partnered in the development of the IFX Terminal Handler.
- CO-OP will be the first in the United States to offer this leading technology.

What are the benefits of IFX?

- IFX will have the ability to use off-the-shelf development tools for ATM applications. This offers increased flexibility, faster time-to-market, multi-vendor and multi-channel capabilities, and the industry-wide reduction of proprietary message formats and their associated software development and maintenance.
- XML has been widely accepted as a standard intersystem language. It therefore provides a possible foundation for development towards interoperability and can be supported by engineers who are familiar with the XML internet based protocol.

Does a credit union have to participate in shared branching to operate a CO-OP NextGen ATM?

Yes. If credit unions want to serve members of other credit unions at the CO-OP NextGen ATM and generate the associated interchange revenue, they will need to become shared branch participants. However, shared branch technology (issuer module or data processing interface) is also available, and they may choose to use the technology for on-us transactions only.

When will CO-OP NextGen ATM become available to credit unions for deployment?

General market availability is Q1 2012.