



Case Study | m2e in Banking

THIRD PARTY PAYMENT ON ATM



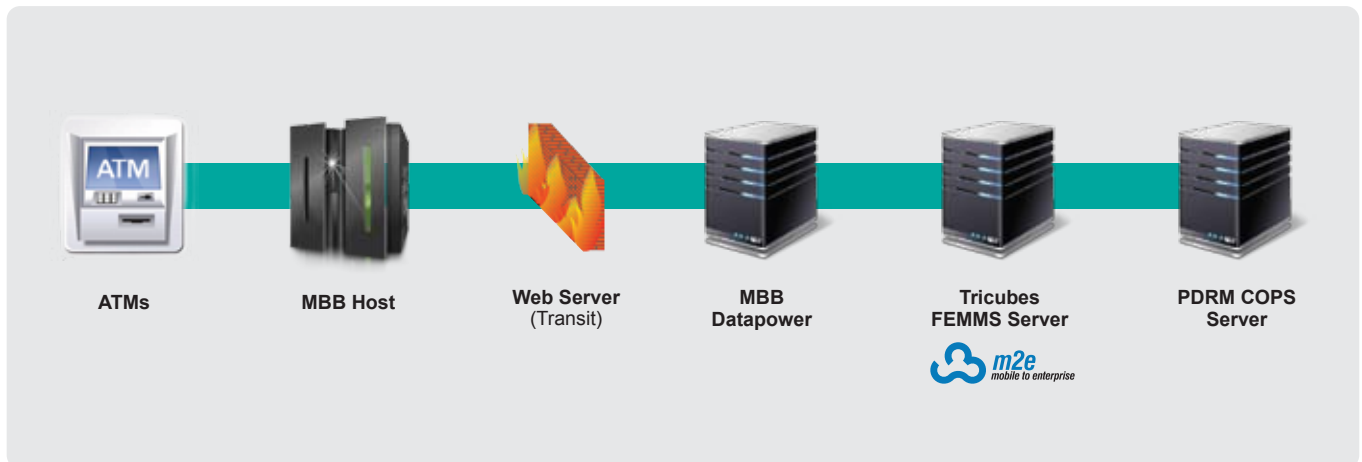
Client Overview

With the largest Automated Teller Machines(ATM) network in Malaysia, the client has continuously introduce a range of third party payments throughout its electronic payment channels. Added by the Malaysian Governments' policy towards encouraging electronic and cashless payments for its services, the Royal Malaysian Police were desirous to provide a new channel for payment of traffic summonses. Our client was chosen because of its large and growing number of ATMs. The ATM should be able to perform all related enquiries and payment transactions of these traffic summons.

Challenges

Presently the only available payment channels are via the Internet, over the Police counters and at the Post Offices. Payments via the Internet only contributes to 5% of the total summons paid. In order to provide convenience and reduce outstanding payments, the ATM was chosen as an alternative channel.

Solution



Summons Enquiry & Payment

Bank's ATM Screen will be configured for the user to perform Summon Inquiry using MyKad number. ATM Host will consume the secured service exposed by Tricubes m2e server to send the user request and get the real time response to make the payment. Upon successful payment ATM Host will send the payment update message to m2e service for secure payment transaction and a receipt will be printed for every successful payment

Integration to ATM Host & Enforcement System

Third party payment via ATM solution is required to communicate with client's enforcement system and bank's ATM host. Tricubes m2e is used as a middleware to establish a secure connection between enforcement system and the bank's ATM Host. M2e handles the transaction load as it is designed to be highly available and scalable. It also generates reconciliation report to perform end of day reconciliation between the bank and enforcement agency.

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