

Carreker Corporation

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Agenda

- Introduction
- Traditional ATM Management
- End to End ATM Management
- Other Considerations

Carreker Corporation Overview

Founded in 1978

\$119 MM revenues

520 employees in Dallas, Charlotte, Memphis, London, and Sydney



Sample Clients

IBM | Bank of America | RBS | Lloyds | EuroBank | Prosegur | SiBs
Securitas | Securicor | Genpass | FNB | Symcor | Intria | IPSL | CSA

“We ask our clients to measure us by one yardstick: ‘How much value do we bring you — your operation, your customers, your shareholders?’ ”

J. D. (Denny) Carreker
Founder, Chairman, and CEO
Carreker Corporation

Issues in ATM Channel Management

➤ The traditional approach:

- ✦ *Multiple data owners*
- ✦ *Redundant data entry*
- ✦ *Inconsistent data as a result of updates*
- ✦ *Duplicate trips to the ATM with redundant responsibilities*
- ✦ *Lack of hardware upgrade, de-installation, installation coordination*
- ✦ *Inconsistent report results*
- ✦ *Financial analysis across ATM footprint difficult to manage with silo'd influences*
- ✦ *Lack of authoritative source*

Integrated Channel Management



The Value of Integrated Channel Management

➤ Integrated Channel Management

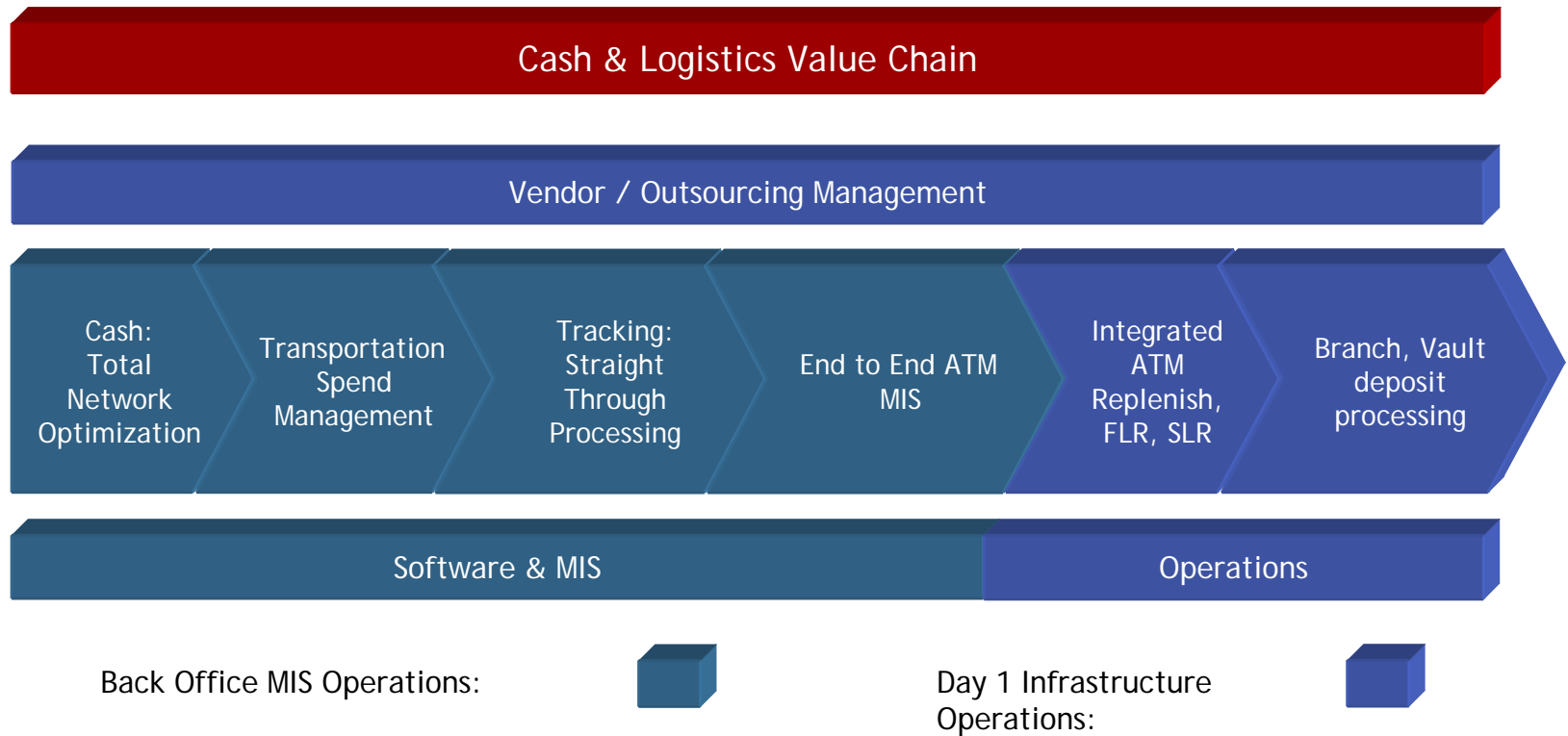
- ✦ *Single data source; single data owners*
 - ✦ *common data shared with all modules and users*
 - ✦ *ownership controlled by system security*
- ✦ *Single-source data entry - data entered only once*
- ✦ *Consistent data as a result of updates - only one update required*
- ✦ *Changes communicated dynamically across the system*
- ✦ *Consistent report results*
- ✦ *Significant improvement in productivity, control, auditability, accuracy, quality, business intelligence*
- ✦ *Reduce overall channel support costs*

How Do We Get There?

“High performance businesses thrive on the inherent tension between creativity and discipline. On the one hand, they represent a relentless drive to find, test and invest in new products and services, clients and new concepts. On the other hand, they distinguish themselves through disciplined EXECUTION.”

Strategy Means Very Little Without Execution

Cash & Logistics Value Chain



There is benefit to leveraging technology that integrates the various component across this value chain. This results in shared demographic data, shared MIS, straight through processing, analysis for optimization across channels and step change value propositions.

Value - How Do We Define It?

