

# Transaction Journal Management

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Perfo<sup>®</sup> Transaction Journal Management automates the process of Electronic Journal retrieval from your fleet of ATMs and enables EJ archival at your data center. In addition, the ATM camera footage retrieval helps financial institutions address customer inquiries and resolve transaction disputes within the shortest time possible. It also helps investigate ATM fraud and produce audit evidence. The solution is suitable for Banks, Independent ATM Deployers, ATM Managed Service Providers, and other Financial Institutions. Can be deployed in multi-currency, multi-tenant multi-country environments.



## BENEFITS

- Automates the cumbersome manual processes of EJ retrieval and archival.
- Ensures regulatory compliance on quicker turn-around time of customer transaction dispute resolution.
- Centralize your ATM operations and reconciliation. Securely archive sensitive transaction journal records in a central repository.
- Enables instant lookup of historical transactions.
- Android and iOS Mobile Applications enable on-the-go access to ATM transaction data by the central office, regional offices, and branch offices.
- Monitor EJ Availability, ensure 100% EJ pull ratios, and take actions to resolve interruptions in the retrieval of EJs.
- Enhance productivity through auto-correlation of camera footages with electronic journal records.
- Save time through one-click batch retrieval of EJ and camera footage on a list of dispute transactions at the start of the day.

## SECURITY

- PCI DSS Validated – Card holder data protection and masking.
- User Access Control – Role based access to head-office, regions and branches.
- Encrypted storage of sensitive transaction journal records. HTTPS/TLS communication to ensure data security and integrity.
- VAPT Tested - Vulnerability Assessment & Penetration Testing.

## FEATURES

- Multi-vendor Enterprise Solution – Works on all brands of ATMs, ITMs, Recyclers, Acceptors and Kiosks. Perfo® Agent is compatible with NCR, Diebold, Wincor, Hyosung, GRG, Perto ATMs.
- Highly scalable solution – Can easily manage tens of 1000s of ATMs in single server mode and can scale higher with clustering.
- Supports scheduled EJ retrieval and real-time streaming of EJs.
- Guaranteed T+1 delivery of EJs.
- Robust reliable EJ and Image retrieval for low bandwidth high latency networks.
- Supports on-demand retrieval of camera footage (customer facing camera, cash slot camera, surveillance camera).
- Supports real-time camera footage archival, limited only by bandwidth constraints.
- Integrated EJ Dashboard Analytics for Operations and Reconciliation Teams.
- EJ Viewer with easy search options on card number, transaction ID, auth number, amount and status.
- EJ Availability Reports, T+1, T+2 Compliance Reports. DC – DR replication of Electronic Journals for redundancy and

## INTEGRATION

- Integrates with all popular ATM reconciliation software.
- Integrated with any centralized DVSS (Digital Video Surveillance Systems).