# REN
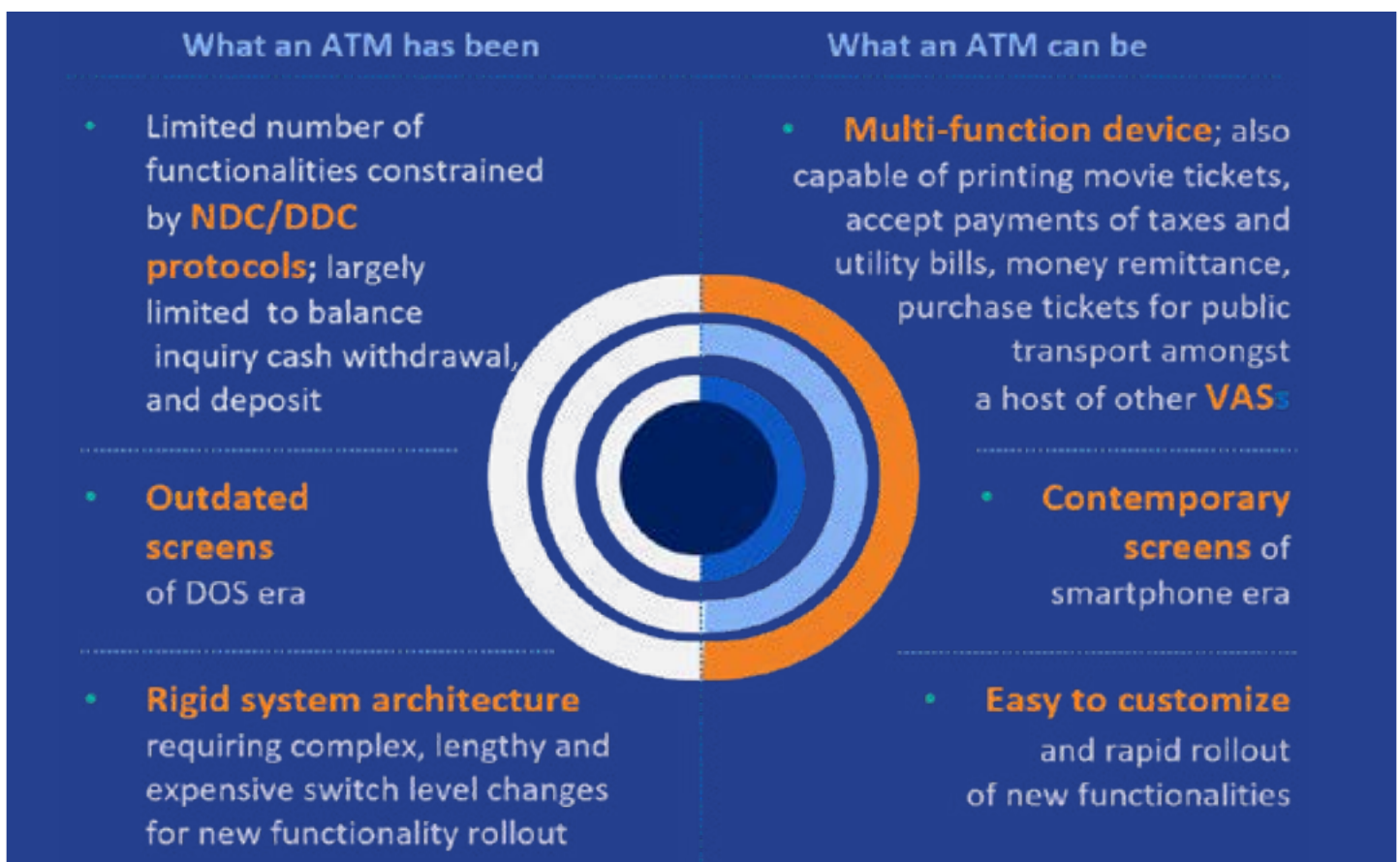## Self-Service

Self-service channels have been growing in popularity over the past several years.  What was already a growing consumer trend accelerated over the past year.  as the importance of self-service and low-contact surged amid the COVID-19 pandemic.

As the largest pan-European IAD, Euronet recognized the need for expanded services at the ATM long before the pandemic. We found that working with ATM vendor specific protocols limits our ability to introduce new services and features in a timely manner as consumer expecatations of self-service evolve.

REN Self-Service is a powerful, highly flexible ATM Fleet Management solution designed to give you the freedom to manage your ATM channel as it best suits your organization and customer base.

| What an ATM has been | What an ATM can be |
|---|---|
| • Limited number of functionalities constrained by **NDC/DDC protocols**; largely limited  to balance inquiry cash withdrawal, and deposit | • **Multi-function device**; also capable of printing movie tickets, accept payments of taxes and utility bills, money remittance, purchase tickets for public transport amongst a host of other **VAS**s |
| • **Outdated screens** of DOS era | • **Contemporary screens** of smartphone era |
| • **Rigid system architecture** requiring complex, lengthy and expensive switch level changes for new functionality rollout | • **Easy to customize** and rapid rollout of new functionalities |

To provide the greatest flexibility, REN Self-Service has been designed for ATMs utilizing the leading ATM protocols— CEN XFS, NCR/Diebold Direct Connects, and Visa II. Whether you're deploying ATMs utilizing xml screen flows, or host controlled ATMs with states and screens, or even retail ATMs with terminal controlled screen flows or a mix of all three, REN Self-Service allows you to improve operational efficiency and monitor your entire fleet in real-time with one browser-based user interface.

REN Self-Service facilitates transaction processing, routing, journaling and reporting. REN Self-Service is a high availability solution that is compatible with self-service terminals running on the Windows 7 or Windows 10 operating systems (Windows CE for Retail ATMs). REN Self-Service is PCI compliant and PA-DSS validated and supports Key Block encryption.

## REN Self-Service XFS

- Supports NCR, Diebold/Wincor, Hyosung and other ATMs using XFS protocol

- WYSIWYG screen design and design updates via included **REN Self-Service Designer** Module including video

- Targeted Campaigns and schedule management

- Uses Euronet EMV Kernel

- Remote commanding of ATMs, including RKL

- Supports file uploads/downloads to the ATM

- Cash Recycling

- Card-less transactions

- Real-time monitoring and management of ATMs via web-based UI (A**TMS Portal**)

## REN Self-Service NDC/DDC

- Supports ATMs emulating NCR, WIncor and Diebold protocols (either NDC or DDC)

- States / Screens functionality using ATMS for screen design

- EMV Transaction Processing

- Campaign Management via CMS tool. (requires a separate license)

- Real-time monitoring and management of ATMs via included web-based UI (A**TMS Portal**)

- Remote commanding of ATMs

## REN Self-Service Visa II

- Supports retail ATMs running Visa II protocol

- Real-time monitoring of ATMs via included web-based UI (**ATMS Portal**)

- Support EMV transaction processing (ATM Vendor kernel)

*REN Self-Service provides the comprehensive tools you need to take command of your fleet and offer a richer customer experience through next-generation features & design concepts*