



EVERLINK®

Remote Key Loading (RKL)

CHALLENGES

- Do you incur expensive third party costs and experience ATM downtime as you manually enter your ATM security Keys?
- Do you currently provide for costly and resource-intensive ATM security, Key custodians and ATM Key storage?
- Are you aware of compliance requirements to change the ATM security Keys every 2-5 years?
- Do you spend money and time developing ATM Key management processes or policies for your manual ATM Key loading?

FEATURES

- Increased efficiencies and savings as Remote Key Loading (RKL) automates the on-line delivery of ATM Master Keys, thereby eliminating manual entry at each ATM location.
- RKL provides automated, on-line injection (or loading) of ATM encryption Keys.
- RKL is included **at no-cost** in all first-time ATM installations.
- An RKL event is defined as a single remote loading of a set of ATM security Keys.

PREREQUISITES

1. ATM must be utilizing a TCP/IP communications protocol
2. ATM must be capable of supporting RKL
3. ATM must have been certified by Everlink for the RSM capability

WHY EVERLINK . . .

- 99.97% Network Reliability (2008)
- 3.8 Million National Customers
- 375 Credit Unions, 30 Schedule I, II and III Banks and FI's
- 796 Million Debit & Credit Card Transactions Annually - Totaling \$25 Billion in Transactional Value
- 86% of Canadian Credit Unions use Everlink Switching & ATM Driving / Monitoring
- EMV End-to-End Deployment, Banking
- EMV K-W Trial participation
- EMV Interac Certified (SCD, Oct '07)
- ISO-POS and WL ATM Specialist
- 5 National Group and Intercept Processors
- Majority owned by Metavante, a \$1.6 Billion USD public company (NYSE "MV") - with a \$2.4 Billion USD market capitalization (August 2008) and over 8,000 Financial Services clients globally

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BENEFITS

Increased Security

- ATM Security Keys not distributed via courier.
- Manual Key entry not required.
- ATM Encryption Pin Pad (EPP) and RKL establishes a secure delivery channel between the ATM and Everlink network.

Reduced Costs

- Eliminates costly site visits by ATM Key Custodians.
- ATM downtime is significantly reduced.
- ATM Key Management is centralized, negating Key management, security Key custodians, and security Key storage.

Regulatory Compliance

- RKL is compliant with Interac, VISA, MasterCard, and PCI.
- Provides improved security from DES to 3DES standards.

CUSTOMER ONE # of ATMs 5	CUSTOMER TWO # of ATMs 20	CUSTOMER THREE # of ATMs 45
Current Costs / event: \$900	Current Costs / event: \$3,150	Current Costs / event: \$6,900
RKL Costs / event: \$750	RKL Costs / event: \$2,500	RKL Costs / event: \$4,500
Projected Savings / event: \$150	Projected Savings / event: \$650	Projected Savings / event: \$2,400
17%	21%	35%
ATM PRODUCTIVITY INCREASE / event: 96%		

Above projections are for illustration purposes only. Actual savings may vary based on options, customer practices and operations.