

## Welcome to Level Four News



Welcome to the Spring issue of Level Four's 'new look' newsletter. We have had a very promising start to 2007 and are proud to share with you the launch of our rebranded product family, BRIDGE. In this newsletter's main article, we discuss how BRIDGE responds to the increasing demands of the open standards environment and what business benefits ATM deployers can expect from the various open software components in the BRIDGE product family.

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## NBD upgrades to BRIDGE:test



Level Four announced that the National Bank of Dubai (NBD), one of the largest banks in the United Arab Emirates, has upgraded to Level Four's BRIDGE:test to support the bank's multi-vendor ATM software application. With BRIDGE:test, NBD will be able to conduct independent, automated testing of its open standards ATM software, improving the reliability and stability of the network and maximising the ATM as a revenue-generating banking channel.

Subsequent to the advent of open standards in the Windows environment, NBD has embraced a multi-vendor strategy for its ATM network. The bank wanted to minimise ATM downtime and welcome the opportunities open standards present to introduce innovative Windows-based ATM content and advanced functionality. With the upgrade from Level Four's original flagship testing solution, ATM Developer, to the recently launched BRIDGE:test, NBD will achieve cost savings, productivity gains throughout its network and the ability to deploy a single software application across its NCR and Diebold ATMs. NBD is also Level Four's first upgrade customer to BRIDGE:test in the Middle East.



## Partnership for independent ATM monitoring

Level Four announced a strategic partnership with Salzburger Banken Software (SBS). Level Four will deploy SBS's KIXOperator control and monitoring solution as part of the BRIDGE product suite as BRIDGE:control, offering ATM deployers a truly independent solution to monitor and control their machines, improving the availability and profitability of their networks.

BRIDGE:control utilises the industry standard CEN/XFS open interface to provide a detailed picture of the status of every machine in the network. Each machine is monitored locally using a sophisticated software agent, and diagnostic information gathered centrally in a secured server. This approach offers considerable benefits by offering the user the ability to have detailed diagnostic information directly from the devices on each ATM, as well as the ability to interface with the Windows API to control software processes remotely.

For Level Four, ATM monitoring adds another important software component to their open ATM software product portfolio, offering a wider range of complimentary solutions to existing and prospective customers, particularly as the market moves away from a dependence on single vendor relationships.

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## Bridging the gap

*Ian Kerr, CEO, introduces Level Four's recently launched BRIDGE family of products. He discusses how BRIDGE responds to ATM deployers' needs and how it enables them to unlock the potential of their ATM channel.*

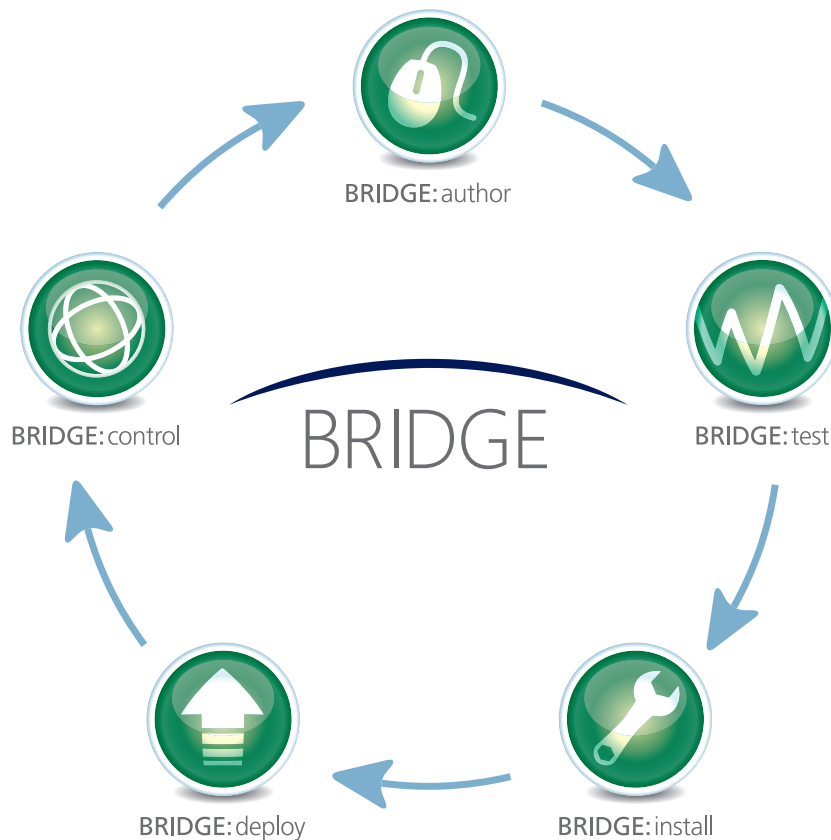
Customer interaction is a headline concern for today's retail bank. Without doubt, the ATM is one of the primary channels of interaction that a bank has and yet, as an environment, it has remained relatively static and certainly highly inflexible and unresponsive since its inception 25 years ago. The advent of open standards (XFS and IFX) combined with the need to migrate to Windows has provided both the means and the impetus to enable change that will transform the ATM into an effective and agile customer interaction channel and bring the ATM into line with the capabilities of today's technologies.

To enable this revolution, banks are required to challenge and rethink their outdated software architectures. As ATM hardware is effectively becoming commoditised, software is increasingly being seen as the key to delivering value from the channel. In order to derive the greatest benefit from their investment in modern, open standards based ATMs, banks and ATM deployers should equip their ATM network with an open software architecture that will allow the building and deployment of modern ATM solutions in a modern, holistic fashion. It is to meet this requirement that, on March 29th at the ATMIA show in London, Level Four launched its new BRIDGE family of products.

Level Four has now rebranded its open standards based ATM software products within the BRIDGE family. Together they

form an integrated suite of open ATM software products that have been developed to address the needs of ATM deployers seeking to maximise their investment in the ATM channel. BRIDGE is targeted at banks and ATM deployers who are running, or are seeking to run, a modern ATM network based on the industry-wide CEN/XFS open standard. ATM Developer is still a key offering of Level Four, but is marketed outside the BRIDGE family as it is not based on open standards technology.

The BRIDGE family consists of five interoperable product components, which can be used individually or combined together to meet various aspects of the business challenges facing ATM deployers. As a component suite, BRIDGE can be deployed either alongside manufacturer-provided solutions or as a holistic solution for all your ATM software needs.



The BRIDGE family



**BRIDGE: author**

Innovative design and creation of ATM applications

**BRIDGE: test**

Level Four's established market-leading product (formally ATM TrueTest) for the comprehensive and fully-automated testing of ATM software applications

**BRIDGE: install**

ATM application configuration builder and repository

**BRIDGE: deploy**

Run-time execution environment for distributed ATM applications

**BRIDGE: control**

Independent monitoring and control of Windows-based ATM networks

The BRIDGE runtime architecture enables ATM applications to be run from network servers rather than on individual machines. As such BRIDGE creates a platform upon which new, personalised and dynamic services can be integrated into the network quickly and cost-effectively without taking ATMs out of service. This is supported by integrated graphical tools that replace unstructured coding, simplifying and accelerating the implementation of new ATM services.

As a true holistic offering, BRIDGE also recognises the needs of deployers in the areas of installation, testing and monitoring as well as run-time ATM software. BRIDGE:test is a renamed and updated version of Level Four's award-winning ATM TrueTest platform which is used to automate regression testing of ATM applications. BRIDGE:control is Level Four's new product for independent, agent-based monitoring and control of ATM terminals, already proven in a network of over 23,000 terminals.

## The BRIDGE value proposition

Through BRIDGE, Level Four is enabling ATM network operators to unlock the potential of the ATM channel, increasing the opportunity to interact with other bank systems and third parties. BRIDGE enables banks and

other ATM network deployers to reduce their costs while at the same time increasing service levels, generating new revenue streams and increasing network uptime.

By providing independent automated testing with BRIDGE:test, Level Four is also supporting banks that wish to implement a multi-vendor hardware ATM strategy. This will allow banks to not only make the most efficient purchasing decisions to meet changing requirements but will also allow the bank to be far more responsive to any upcoming changes in the ATM channel, as the testing process is automated, resulting in a quicker time to market of new functionality.

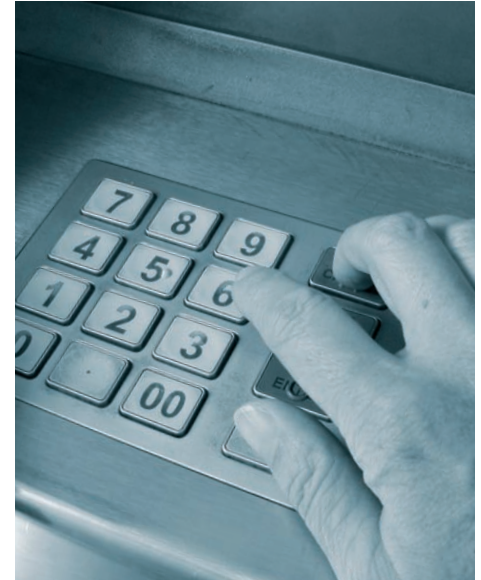
With BRIDGE:control banks can gain maximum control of their networks through its complete ATM monitoring package. This allows banks to minimise network downtime as BRIDGE:control facilitates the precise remote monitoring of individual ATM machines.

Additional benefits of BRIDGE include:

- Establish a clear brand image and product consistency across all channels
- Introduce individual customer-focused promotions
- Exploit targeted advertising possibilities
- Target services on particular groups of machines/customers
- Thoroughly test applications before deployment
- Create a responsive customer-focused service
- Introduce access to third party products and services
- Deliver new products with EMV card technology
- Enable ATM channel content to be business-led and controlled

The launch of BRIDGE is a major development by Level Four which not only demonstrates the company's commitment to the industry but also directly supports the drive towards open standards within the ATM channel. The introduction of the XFS and IFX standards were the catalyst for change that enable ATM deployers to achieve a true separation of software and hardware at the ATM. As this move gathers pace, software is becoming increasingly key to unlocking value from the ATM channel

and delivering the type of functionality that today's deployers aspire to.



By building on the open standards momentum, BRIDGE has the capability to transform the ATM channel. Through BRIDGE, services become quicker, cheaper, and more reliable and importantly banks are empowered to choose where new services are deployed and when. It also allows customised services to be created/ deleted dynamically, and introduced/ removed to ATMs seamlessly, appearing/ disappearing instantly on the menu being viewed by the customer as they insert their card. Level Four believes that ATMs have been stuck in a software vacuum for too long, and that the key software offerings on the market do not take account of the true capabilities of today's ATM networks. BRIDGE will help ATM deployers take control of the channel and empower them to offer the sorts of functionality they (and their customers) desire.

# GPE reaches new territories with ATM Developer

Global Payments Europe (GPE), the primary provider of processing services to the largest banking groups in Central and Eastern Europe, has increased its use of Level Four's ATM Developer. Already the leading provider of cashless payment services for corporate clients in the Czech Republic, GPE is now using ATM Developer to extend its ATM processing services to Slovakia and Poland.

GPE and Level Four recognise that the demand for improved solutions for electronic payments is growing in Eastern Europe. ATM Developer provides GPE with the capacity to offer consistently robust and thoroughly tested ATM configurations regionally and now internationally across their network of approximately 1,800 ATMs.

ATM Developer provides a graphical user interface to manage ATM configuration files, for both screen content and logical transaction flow. With the software, GPE is able to make changes quickly to respond to its business and customer needs.



## Version 2.9 now available

We are pleased to announce the General Availability (GA) of Version 2.9 of ATM Developer and BRIDGE:test (formerly ATM TrueTest). This is the most significant upgrade we have released and we have developed the functionality based on strong customer input, including a formalised beta process with customers from Europe and North America.



BRIDGE:test

The most significant updates are to the regression testing functionality, where a completely new Java-based user interface and engine has been incorporated into the Regression Test Manager (RTM) function. The user interface has been greatly simplified and

updated to provide a much more flexible front end to this powerful function within the software.

An enhanced results comparison engine has also been incorporated where users may choose exactly which events are matched to control whether tests pass or fail. A wider range of events is now logged enabling an even wider range of test conditions to be compared and automatically documented to highlight differences in a visual manner. Unattended testing has now been enhanced so that ATM deployers can further reduce the timescales of their testing phases of projects.

Paul Gardiner, Head of Product Development, comments "We are pleased to have received such strong input into this latest release of software from our valued customers who participated in the Beta programme. By listening to our customers we are able to build products with the functionality they require to solve the challenges

they are facing in today's challenging ATM environment."

### RELEASE HIGHLIGHTS AT A GLANCE:

- Simplified user interface
- Enhanced results comparison engine
- Extended logging for more detailed results analysis and reporting
- Screen comparison function
- New rules engine for analysing recorded tests
- More flexible pre and post condition support
- Automatically schedule tests for unattended testing

Release 2.9 is available to all customers with a current maintenance contract. Please contact your account representative if you have any queries

## Upcoming events

Cards & Payments Middle East  
Dubai, 13 – 15 May 2007



Self Service: ATMs and Kiosks  
London, 16 – 17 May 2007



ACI Customer Exchange (ACE) 2007  
9-12 September, Washington D.C.

