

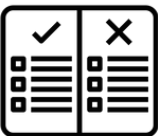
ATM Transaction Reconciliation

ATM acquiring transactions reconciliation involves verifying transactions made at ATMs owned by an acquiring bank against card network and settlement reports. It ensures accuracy in cash dispensed, fee settlements, and chargebacks. This process helps detect discrepancies, minimize fraud, and maintain financial integrity.



3-Way/4-Way Matching

Matching of On-us/Off-us transactions between EJs Vs SWITCH Vs NPCI/MC/VISA Vs MSP Vs ATM GL



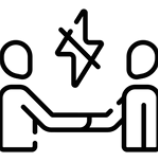
Configurable Recon Rules

Recon rules are configurable through UI. Standard recon rule template is pre-configured.



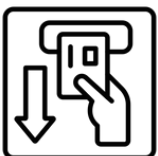
Terminal ID Reconciliation

Ensure each transaction is correctly mapped to the ATM terminal ID and the cash balance is matched.



Dispute Transaction Tracking

Verify disputed transactions (e.g., customer claims of non-receipt of cash) with the internal complaint logs..



Cash Dispensation Matching

Validate the cash dispensed as recorded in the EJs with transaction amounts in the SWITCH Vs ATM GL.



Reversal Transaction Handling

Identify and reconcile transactions flagged as reversals due to issues confirm entries in the GL.