



One more first from SMARTSOFT... Would you like an ATM in your house?



Nowadays, with contactless cards being used widespread, banks have started to reach wider range of customers by doing city card and transportation projects. After credit cards migrated to chip, banks have started chip bank card operations.

The most important feature of this new application is chip bank cards can also be used as electronic wallet and pass in transportation.

The target which is set for the near future is, chip bank cards will be able to be topped up with money directly through ATMs. At the same time, chip cardholder will be able to top up either from his/her bank account or credit card account. After top-up, you can do your transportation, helath, food payments through your money topped up chip card easily.

SmartSoft Business Solutions Director, Vice Executive Officer Ozgur Altuntas gave the the good news by saying *“It’s not feasible to keep ATMs everywhere. In the next phase, everybody will be able to use internet banking for topping up money on chip cards and for new applications to be activated.”*

“SmartSoft” is again the first company in the world letting chip card standards which MasterCard and Visa released for internet banking shopping and security be used as money top-up and pin change point. By means of **“ATM for every house”** concept, other than convenience of bank customers changing chip card PINs without going to ATM, POS or bank branch, a feature as topping up chip cards with money needed for sea transportation, metro and bus over internet also exists.

The other important thing is that, while chip cards are being used in the field, banks can block the cards by a block script. To unblock the relevant chip card, either a new card should be issued or special terminals are needed. Because of lacking of special terminals in the sector, cards which have been blocked by SmartNet which works in **“ATM for every house”** concept, will be easily unblocked over internet.

There aren’t any examples of this application throughout the world and it will be an industrial standard in the near future.

By the help of this system, electricity, water, natural gas, ticket, and money top-up on cards through low payment channels like transportation, supporter card, prepaid counters, parking lots, will be able to be performed. By the help of this system which is an incredible convenience for customers, banks will make customers’ lives easier. On the other hand, part of the crowd which can happen to be in bank branch or at ATM will be shifted to internet banking by encouraging customers to take advantage of technological conveniences and so, payment systems network will give service with full performance.

