

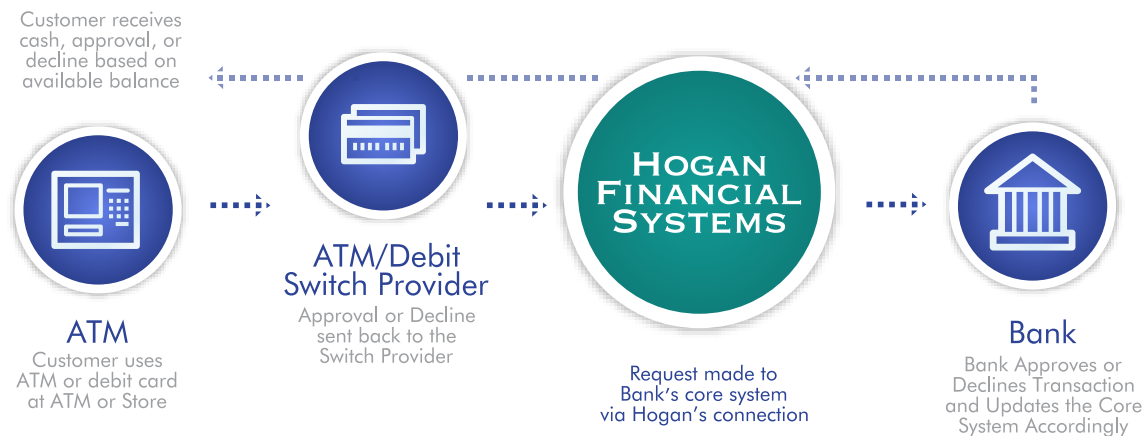
## *ATM/Debit Card Authorization*

Is your bank still using batch connections with major ATM/Debit card switch providers as a means of authorizing your clients' ATM/Debit transactions? Is the solution core provider offers only good for that core? Is your investment protected if you change core or switch providers? If so, these transactions are being authorized using a positive balance file that is only periodically updated – therefore, your bank could potentially be authorizing transactions on overdrawn accounts.

This may be a situation you have reviewed but when you discovered the cost of establishing a real-time connection between your core and switch provider, it was not a feasible solution.

### *Now it is!*

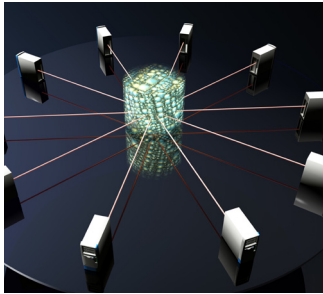
Hogan Financial Systems, Inc. provides a cost-effective, real-time connection between your core and switch provider. With this type of connection, a customer presenting his ATM/Debit card at the ATM or any establishment would have the transaction authorized based on the available balance in the account on the bank's core system at that very moment. Depending on the bank policy and available funds, the transaction is either authorized or rejected immediately via a message sent directly to the ATM/Debit switch provider. If the transaction is approved, the customer's available balance is updated on the core system immediately.



### *Benefits*

- Real-time ATM/Debit authorizations
- Auto updates on available balances on your core system
- Transaction-based, monthly billing
- No additional equipment required
- Reduce or eliminate line charges to switch
- Investment protected if your bank changes switch or core providers

## *About Hogan*



Hogan Financial Systems, Inc. is a provider of disaster recovery services and item processing solutions. Since 1998, we've stood ready for over 70 banks in the event of a disaster declaration.

When we say we are a "partnership you can count on", we mean that you can expect us to be at your side during a disaster. Unlike generic disaster recovery services, we don't just introduce you to a room full of generic computer equipment and say, "it's all yours!" Instead, it is our job to help you to recover your system and make it operational on our systems.

Since 2004, our client banks have enjoyed our hosted item processing service, which relieves them of the headaches and burden of managing a check image processing system – our clients utilize our system instead, yet still operate as an in-house bank. We'll take care of system capacity, storage, backup, software updates and vendor relations – your focus is processing your checks and statements. This hosting service can include your core system management as well – just ask us about how this can benefit your bank.



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