

## ATM Cardless is ready for primetime in the USA; Interview with Donna Embry, PAI Chief Payments Advisor

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**Donna Embry**  
PAI Chief Payments Advisor

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I recently interviewed Donna Embry about the launch of the Payment Alliance International (PAI) ATM cardless network. Donna has more than 40 years experience in the payments industry. Her prior executive positions include Executive Vice President, Product and Marketing for Vital Processing (TSYS Acquiring) and Senior Vice President, Electronic Banking for PNC Bank, as well as Chief Operations Officer for PNC's former division, CFC Financial Services. I asked Donna to describe the PAI ATM cardless strategy and she said, "We are looking at multiple use cases such as Fiserv's CardFree Cash for emergency cash when cards are lost or stolen, by utilizing single use tokens plus the cardholders PIN. Another Cardless Cash use case is to facilitate P2P transfer through the ATM in which case all that is required in a single use token. A third use case is when a mobile phone is used to pre-stage an ATM transaction utilizing tokens." Donna went on to say, "With the HalCash PIN4 solution the use cases we are looking at utilize our ATMs for redemption of rewards and domestic money transfers for the non-banked/underbanked."

I asked Donna how she envisions growing ATM cardless transactions in the USA and Donna said, "We are actively enrolling PAI machines in both programs but we envision other providers participating in our ATM cardless network." When I asked how the CardFree Cash pilot was going Donna said, "We tested the model and it works within the current Accel network infrastructure, requiring no hardware changes. " PAI is the off-premise acquiring arm for CardFree Cash to be released in April. The program uses existing ATM real estate and online banking infrastructures. Once installed, the program will be easy to maintain, according to Donna. "ATM deployers can enroll their terminals at no charge, just by installing software," she said. "As we add functionality, they make no changes."

Donna explained how the PAI 'Beacon Mobile App' can enhance retail customer interaction for ATM cardless transactions. Donna said, "We utilize beacon technology for proximity geolocation of the retail customer when they are near our ATMs, who can in turn receive a notification and which enables them to get a token." Donna envisions omni-channel commerce in the ATM ecosystem by transforming ATMs from passive terminals to connected, interactive devices that leverage geo-location and mobile payment technologies. In fact Omni-channel marketing combined with tokenization technology may turn out to be a significant driver for consumer acceptance of ATM cardless transactions. If the vision that Donna and PAI have for the future of ATM cardless payments is correct, then ATM cardless is finally ready for primetime in the USA. Cardless transactions have become very commonplace in many parts of the world and ATM acquirers are looking to grow their transaction base and take advantage of new income streams. PAI will be exhibiting the technology at the ATMIA conference in New Orleans on February 23rd through the 25th.

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