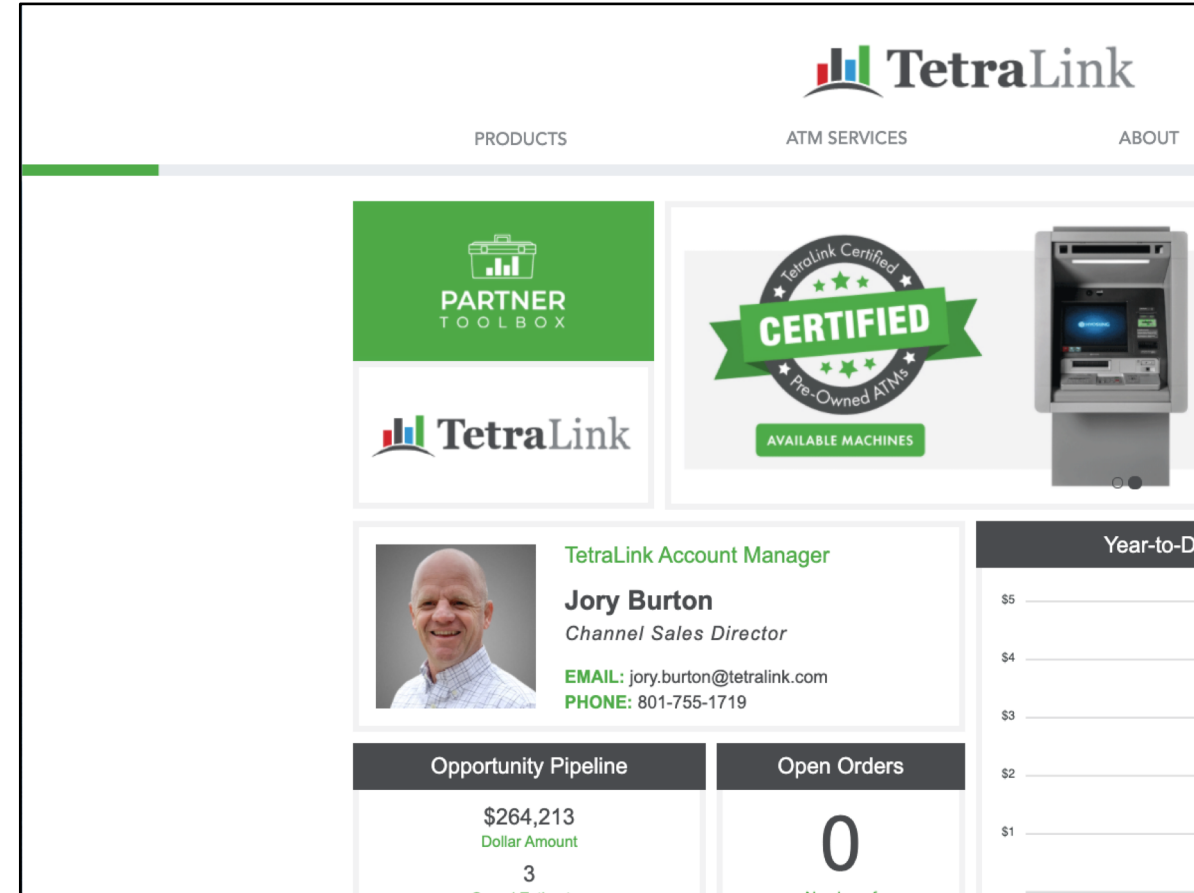




Software Updates and Technology Roadmap



- What a year it has been!
- Launched new Partner Toolbox
- New Parts Center
- 2020 total revenue on par with 2019
 - We'll take it as a win!
- ITM and Professional Services grew 100% in 2020
 - 15 ITM Projects



The screenshot shows the TetraLink website dashboard. At the top right is the TetraLink logo. Below it are navigation links for PRODUCTS, ATM SERVICES, and ABOUT. The main content area features a green 'PARTNER TOOLBOX' button, a 'CERTIFIED' badge for 'Pre-Owned ATMs' with 'AVAILABLE MACHINES' text, and a photo of Jory Burton, TetraLink Account Manager and Channel Sales Director. Contact information for Jory Burton is provided: EMAIL: jory.burton@tetralink.com and PHONE: 801-755-1719. Below this is a summary of 'Opportunity Pipeline' and 'Open Orders'. The Opportunity Pipeline shows a total of \$264,213 in Dollar Amount and 3 projects. The Open Orders section shows 0 orders. On the right side, there is a 'Year-to-D' chart with a vertical axis ranging from \$1 to \$5.

Winning Highlights of Hyosung Americas in 2020

2020 was a difficult year for all of us, but Hyosung America achieved remarkable performance thanks to amazing team members and our wonderful partners



Highest Ever Revenue!

- We achieved the highest ever revenue in the history of this company..!



Highest ATM M/S in the US

- Hyosung is the #1 ATM Manufacturer in the United States with 52% Market Share across the board.



25% M/S in Channel

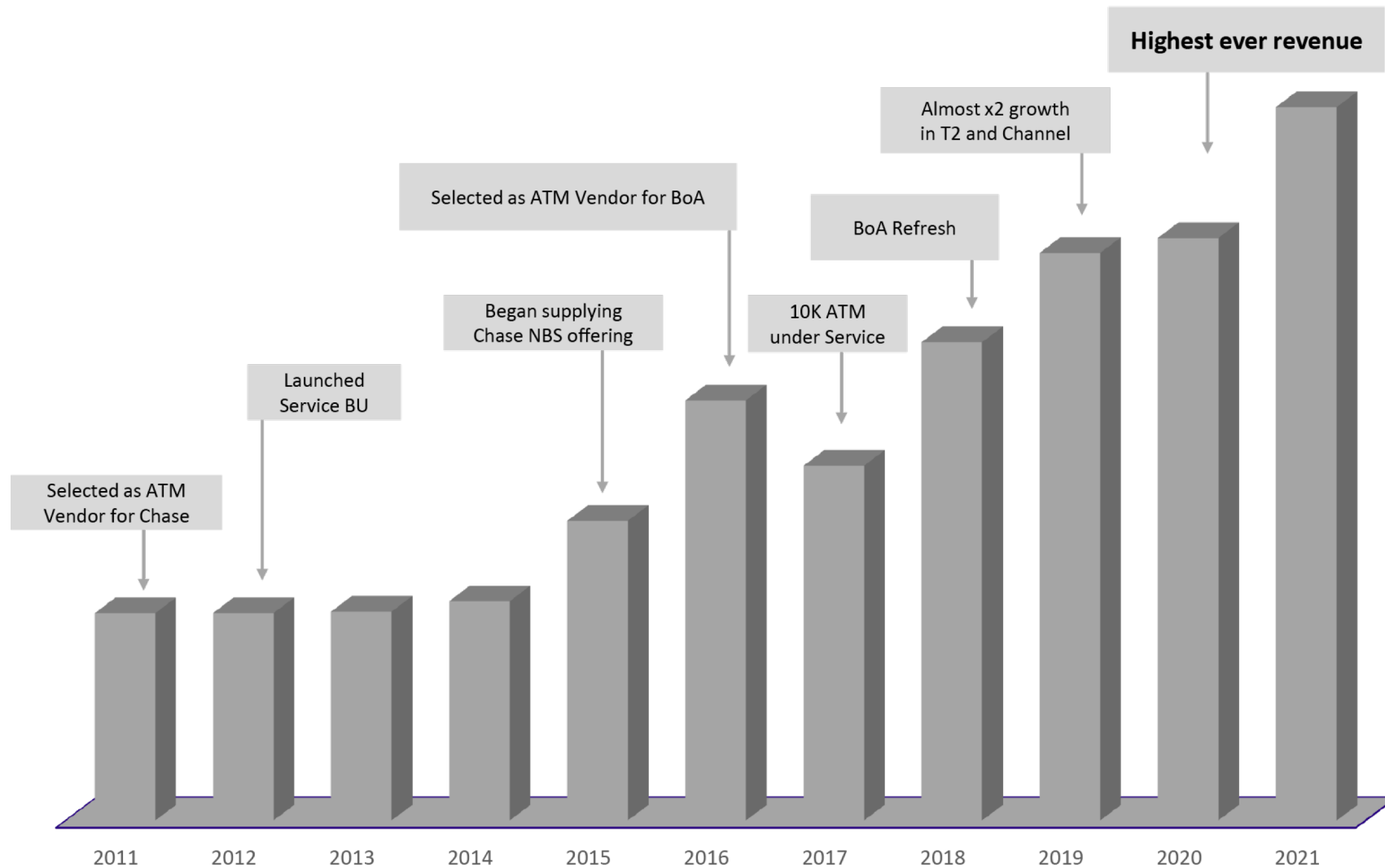
- While 2020 market condition was brutal, Our Channel business continued to see increase in Market Share.



Channel Operation Excellence

- Parts fill rate now at 89%
- Reduced Parts DOA below 5%
- Improved tech support first time resolve to 50%

Hyosung America Revenue Performance by Year



Software Update

**READY.
SET.
GO.**



Competitive Advantage

- Roadmap for 70% of Core Market
- Other Manufacturers "Talking" About Core Integration
- Hyosung's Experience
 - First core integration in 2015
 - Over 100 completed projects
 - Eleven certifications
 - Built into base product
 - New core development in six months



Core Integrations

Certified Cores

- Jack Henry
 1. Silverlake
 2. Core Director
 3. CIF 20/20
 4. Symitar
- Fiserv
 5. DNA
 6. Spectrum
 7. Portico (in beta now)
- FIS
 8. Miser
 9. IBS
 10. CMCFlex
 11. COCC

2021 Roadmap

- CSI
 - Beta set to begin soon
- Corelation (Q2)
- CUAnswers (Q3)
- Fiserv
 - XP2 (Q2) + Datasafe(Q4)
 - Both use same API as Portico.
 - Waiting for test environments.
 - Premier/Precision/Cleartouch
 - All will use same APIs.
 - Fiserv + Hyosung development required.

2021 Roadmap Items

MoniPlus 2 NBS Software:

- Contactless EMV
- Self-Service Check Cashing
- Support for 8 digit BINs (up from 6)
- Card before cash for all networks
- 70+ Suggestions from Customers*

Active Teller

- Improved Usability for Consumer and Teller
- Allow Teller to Forward Session
- Switch from Assist to Control Mode
- Ability to record video session
- Route by Language
- Account type selection for Check Cashing Coin Deposits
- Improved Customer Search
- 90+ Suggestions from Customers*

**Most requested items will be implemented*

Contactless Solutions

“Contactless”



- Three Variations

1. Magstripe Emulation ← Skimming Risk
2. Contactless EMV
3. ApplePay, SamsungPay, AndroidPay

- HW+SW support exists, but Network support is required

- First Data (Fiserv NE) –End of 2021
- Mastercard, Visa DPS, CSI, Interpro, & CDS have asked for specifications

Existing Mobile Functionality

- Consumer Authentication –Core Only
- Transaction Prestaging –Core Only
 - Access to all accounts
 - More transactions –Withdrawal, Deposit, Payment
- Digital Receipts
- Proxy Transactions
 - Limited Access –One Time Passcode
 - Small Business Cash Deposit or Pickup

ID Authentication



ATM Scans ID

Patent-Pending

Add-on feature to ActiveTeller

Underlying technology license cost

Target: Q3-2021

ATM Performs ID Validation

- Uses same technology as TSA
- Verifies ID is valid
- Extracts name and address



ATM Performs ID Validation

- Compares ID photo to live video
- Provides confidence factor of match

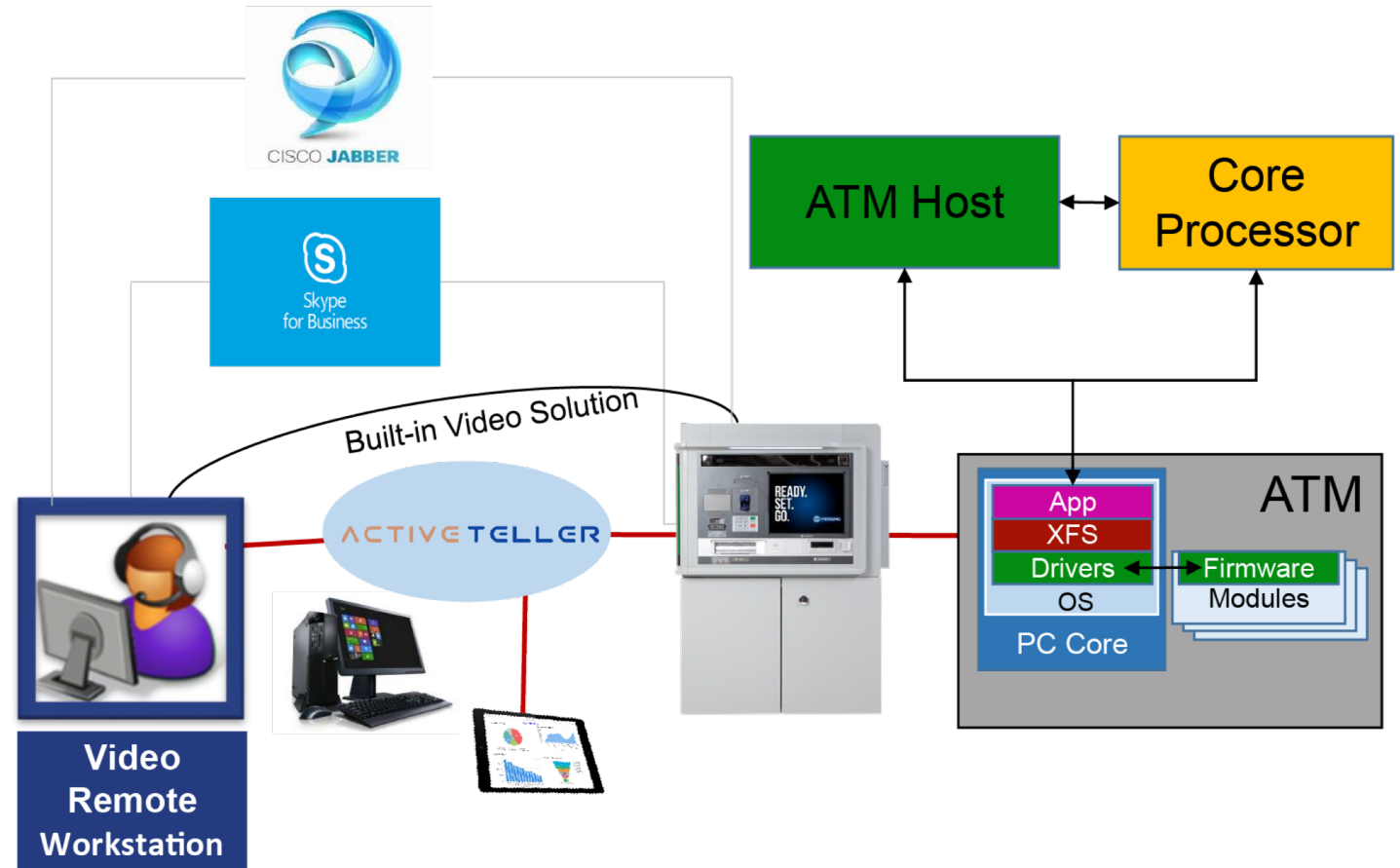
Advantage

- More accurate than a human
- Reduces Teller demand
- Faster transactions – eliminates video teller to authenticate ID

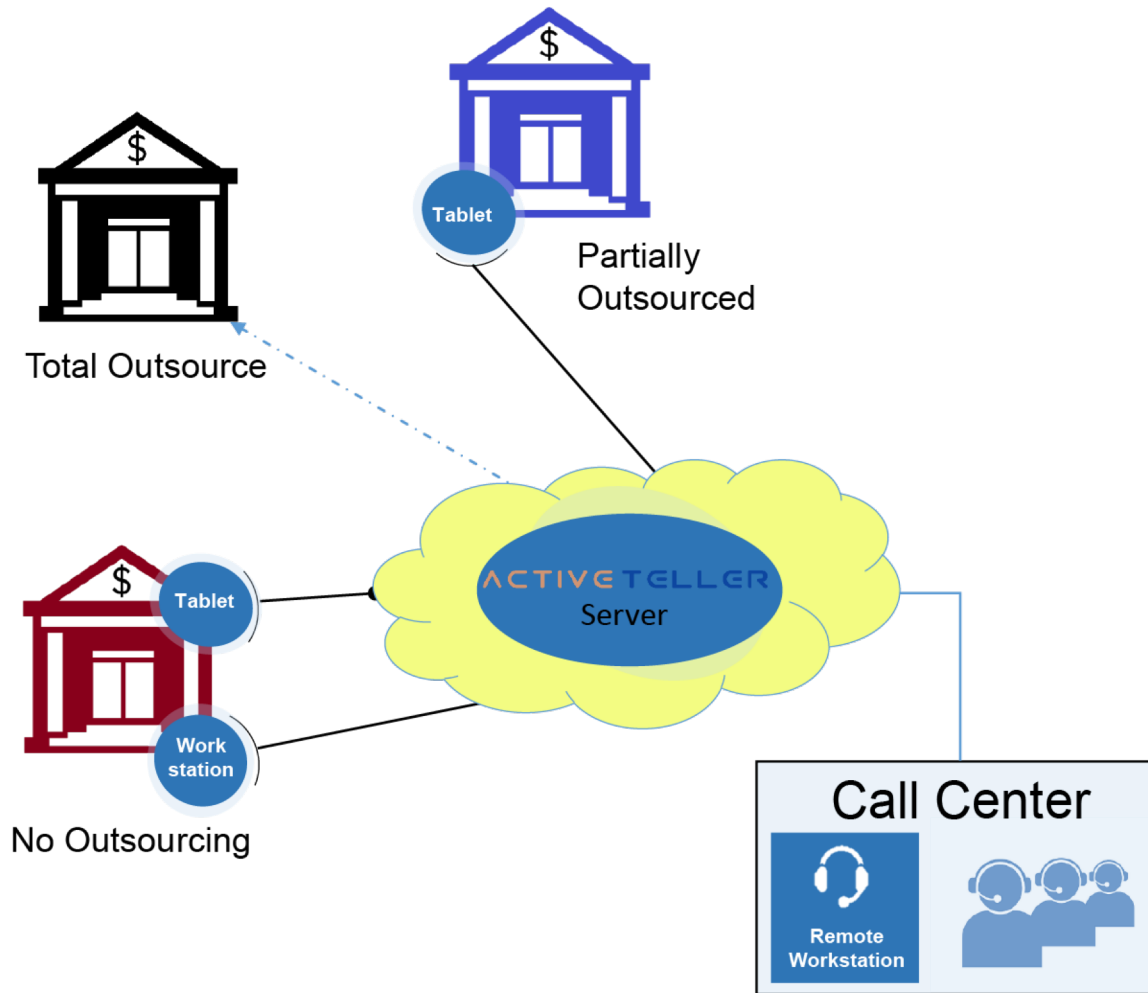


ActiveTeller w/Video (aka Peer-to-Peer)

- Eliminate need for Skype
- Skype & Cisco Jabber still supported
- Simplified Deployment
 - ActiveTeller server only
 - No video server
- Available now
- **Warning: no “upgrade” from Skype to Peer-to-Peer**



ActiveTeller SaaS (Cloud + Multi-tenant)



Cloud/SaaS

- Eliminate need for in-house Server
- Simplify deployment

Multi-tenant

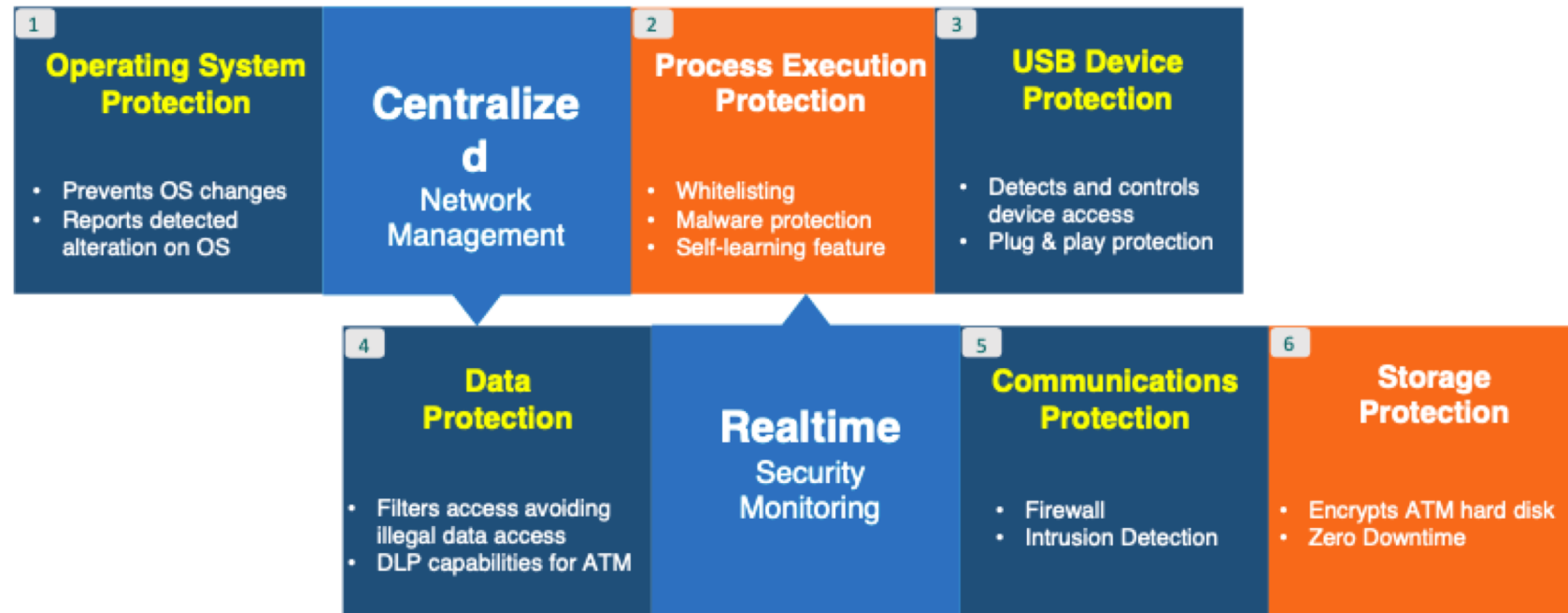
- Allow ActiveTeller Outsourcing to call centers
- One Server supporting multiple FIs
- Single Workstation in Call Center supporting FIs
- Multiple Call Centers interested

Target: Late 2021

MoniGuard on every ATM

- Today
 - Hard drive encryption + Whitelisting
 - PS engagement
 - Customer needs a server & networking
 - Expensive

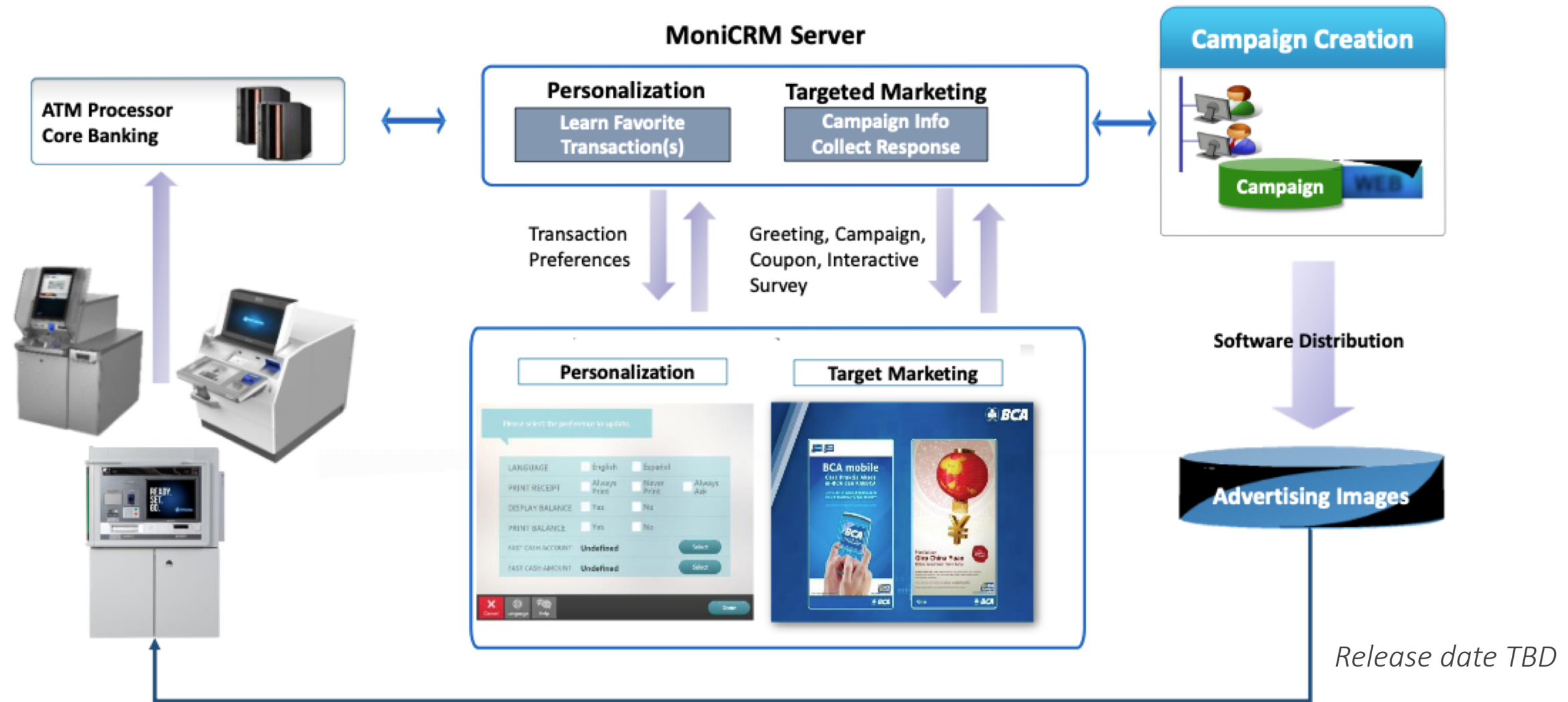
- MoniGuard (2+6) & MoniGuard Plus (1-6)
 - Hard drive encryption + Whitelisting
 - Easy button install
 - No PS engagement
 - Bundled with NBS software license subscription



*DLP: Data Loss Prevention

Released end of Q2

MoniCRM – Preferences & Targeted Marketing



Software Subscription Model

Why Software Subscription?

Customer Benefit & Impact

- Lower upfront cost
- Consistent cost structure & simplified invoicing
- Aligns with general software industry
- Higher cost over lifetime

Hyosung & Dealer Benefit

- Simplifies software license/maintenance
- Higher and more consistent revenue over time

NCR subscription-only model | Diebold is supporting both models

Subscription Pricing

Perpetual License + Maintenance

- Full upfront license fee
 - Entitles customer to use forever
 - Maintenance paid separately
- Software Maintenance Fee
 - Entitles customer to software support, bug fixes and minor releases of software
 - Technically not required and can be cancelled at any time

Annual License (aka Subscription)

- Combined License + Maintenance
 - Entitles customer license for one year
 - If not renewed, customer not entitled to continue running software.
- Canceling
 - Must inform in writing
 - Must uninstall the software

ActiveTeller w/Video (aka Peer-to-Peer)

Licensing

- Existing Skype Customers → Possible Conversion
- Existing Quotes
 1. Requote whole new deal with Subscription (ActiveTeller, Core, ATM licenses)
 2. Requote ActiveTeller as Subscription (ATMs, Workstations, Tablets)
 3. Continue with Skype quote (no Peer-to-Peer) –
 1. Legacy Active Teller licensing only available through June. New orders must be subscription starting July 1st
- New Quotes
 1. Quote whole new deal with Subscription (ActiveTeller, Core, ATM licenses)
 2. Quote ActiveTeller as Subscription (ATMs, Workstations, Tablets)
 - ~~3. Continue to quote Skype (no Peer to Peer) ← Stop quoting Skype~~

NBS (ITM) Proposals

Old Way:

- Hardware and PS proposal all done together
- Separate fee for Core Integration and ATM Network
- Separate PS items for configuration, branding, training, project management, installation, etc.
- All software licenses are perpetual
- Annual software maintenance

New Way:

- Hardware and PS proposals done separately
 - Choose the hardware, then choose the integration option
- Bundled PS fee includes all PS items
- PS services are one-time fee
- Software licenses are annual subscriptions (includes maint.)

Proposal Example

Core and ATM Integration with Active Teller 3 ITMs

- 2 Active Teller Video Licenses
- 2 Active Teller Tablet Licenses

Old Way Items:	Price
Core Network Int.	\$49,500
ATM Network Int.	\$31,830
Active Teller Server	\$27,000
Active Teller Workstation (2)	\$2,390
Active Teller Tablet (2)	\$1,450
PS Fees (PM, branding, training, installation, etc.)	\$39,050
Annual Maintenance	\$19,770
Total Project:	\$170,990
5 Year TCO	\$250,070
Recurring Annual Fees	\$19,770

Items:	Price
Core + ATM + Active Teller	\$117,000
Core Integration Subscription (per ATM)	\$10,800
Active Teller Terminal Subscription (per ATM)	\$4,200
Active Teller Workstation Subscription	\$2,310
Active Teller Tablet Subscription	\$870
Total Project:	\$135,180
5 Year TCO	\$207,900
Recurring Annual Fees	\$18,180

- Does not include hardware or NBS and Cash and Check Imaging Software.

Proposal Example

Core and ATM Integration with Active Teller 5 ITMs

- 2 Active Teller Video Licenses
- 2 Active Teller Tablet Licenses


Old Way Items:	Price
Core Network Int.	\$49,500
ATM Network Int.	\$31,830
Active Teller Server	\$27,000
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Annual Maintenance	\$19,770
Total Project:	\$170,990
5 Year TCO	\$250,070
Annual Recurring Fees	\$19,770

Items:	Price
Core + ATM + Active Teller	\$117,000
Core Integration Subscription (per ATM)	\$18,000
Active Teller Terminal Subscription (per ATM)	\$7,000
Active Teller Workstation Subscription	\$2,310
Active Teller Tablet Subscription	\$870
Total:	\$145,180
5 Year TCO	\$257,900
Annual Recurring Fees	\$28,180

- Does not include hardware or NBS and Cash and Check Imaging Software.

Branch Transformation PS + Software Subscription

Integration & Professional Services




Integration & PS

ATM Network + Active Teller

ATMs run on the ATM processor, but also incorporates Active Teller teller-assist functionality.

[CREATE ESTIMATE](#)




Integration & PS

Core Integration + ATM Network + Active Teller

ATMs are integrated with both the core and ATM network with Active Teller teller-assist functionality.

[CREATE ESTIMATE](#)



Integration & PS

Core Integration + ATM Network

ATMs are integrated with both the core and ATM network but no Active Teller teller-assist functions are available.

[CREATE ESTIMATE](#)

Important Notes

- Perpetual licensing still available until end of June
- Additional ActiveTeller licensing for past projects can still be purchased as perpetual licenses.
- Please consult us on new proposals.



Thank You!

