

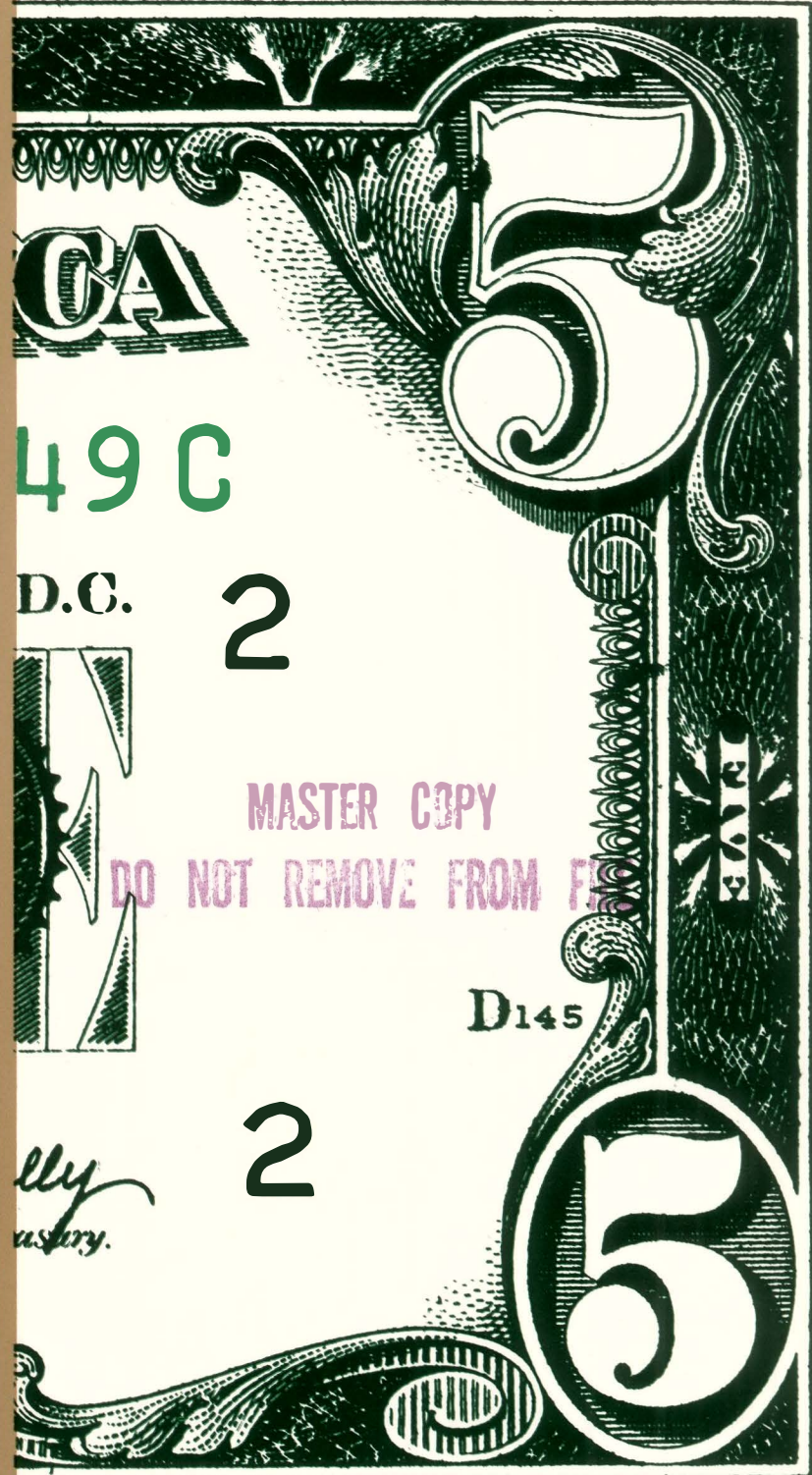
Fives

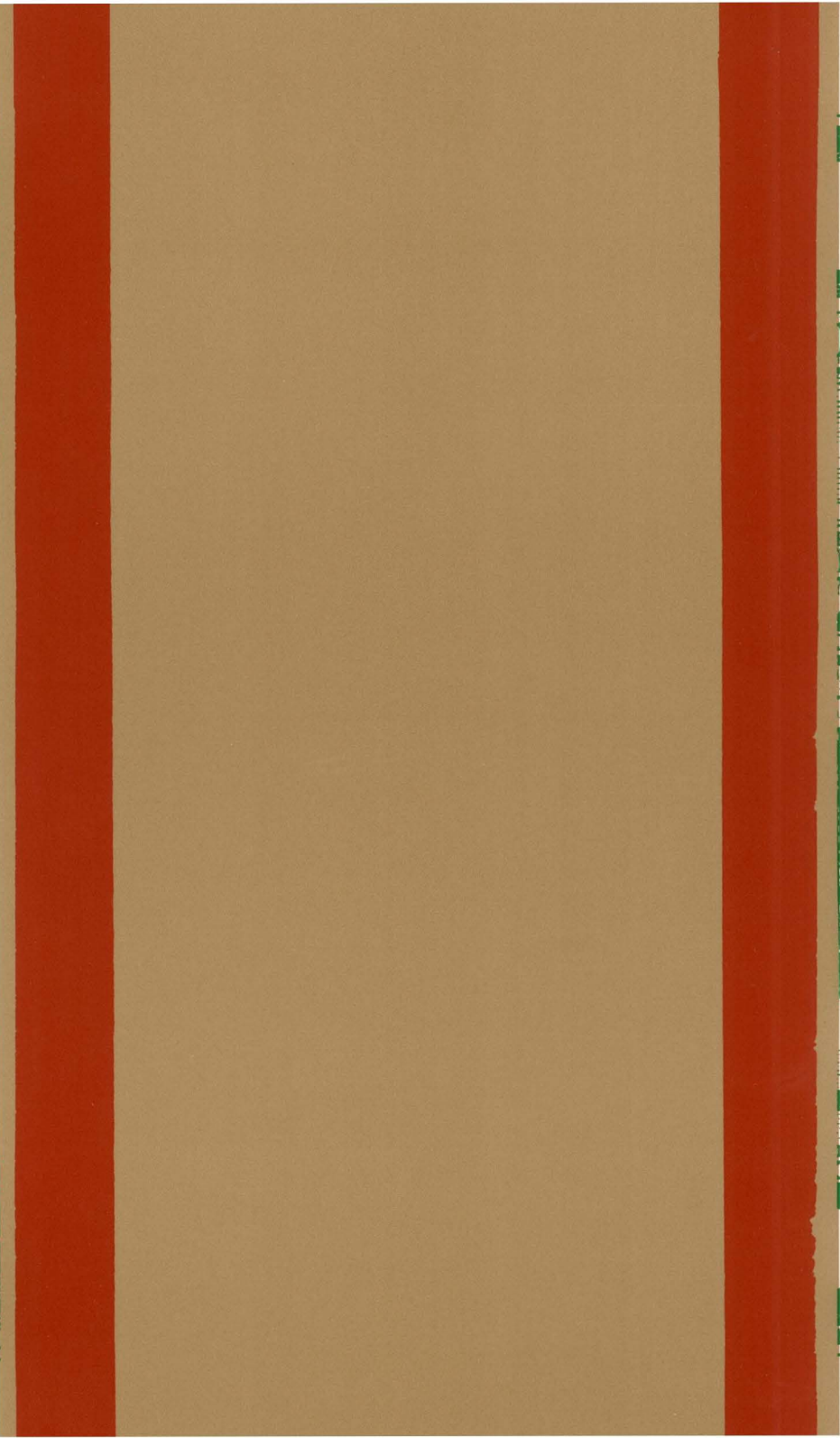
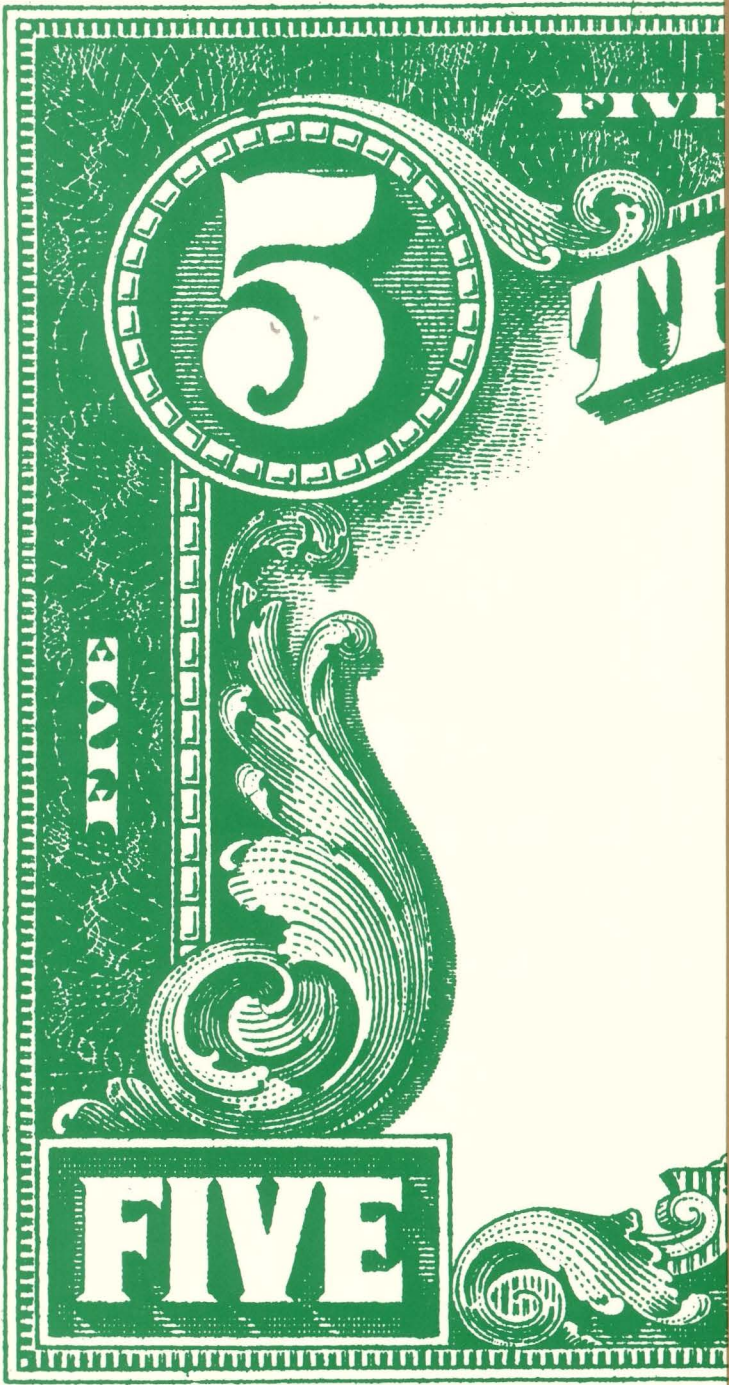
IBM 2984
Putting money
online

\$500

IF THE NUMBERS ON NOTES
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INDICATED BY A "STAR".

INQUIRIES SHOULD
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Cash in on service

The "24-hour online teller" concept is a great leap forward in customer service. It can mean the end of cashless Sundays. Lunchless Mondays. Waiting in long lines any day. At last the customer can get the cash he needs at *his* convenience.

For banks the potential is dramatic. Round-the-clock availability privileges should lure new accounts, increase the level of current account service, usher in new operating economies.

Yet, several important questions must be answered about the 24-hour operation before you are assured that this "great leap forward" doesn't leave you in an inefficient, financial lurch. Does the proposed device, for example, connect directly to a central computer for complete, split-second posting to customer accounts? Does it eliminate significant teller and/or clerk time and costs? Or does it merely transfer them from the counter to the backroom? Can the device be monitored constantly to assure proper operation? Flag unreasonable use? Detect unauthorized entry or fraudulent use?

You want a "yes" to these significant questions. That's what you'll get when you consider the IBM 2984 Cash Issuing Terminal.

Online efficiency and economy



The 2984 is a "24-hour teller" with a difference: a logical extension of the computer know-how that IBM has helped many financial institutions apply to their most complex, voluminous applications.

Compact and easy to use, the 2984 can be installed in a lobby for speedy withdrawal during peak periods. Or "through the wall" for 24-hour use.

Online operation is the key to the efficiency and economy of the 2984. The customer inserts a plastic identification card which opens a panel to reveal two keyboards. A guidance display instructs him to enter his personal ID number on one keyboard and the amount of cash he desires on the other. The information — along with account data encoded invisibly on the card's magnetic stripe — is instantly encrypted for security and transmitted to the central computer.

Validity is checked at electronic speed. If the computer check is favorable, up to \$200 can be dispensed, the user's account debited, and the card returned. If the request is invalid, a message lights up advising the user to repeat the transaction or check with an officer.

Transactions start with the consumer and end with the computer. No transporting, inscribing or batching of documents. No sorting or filing operations.



BANKING HOURS
8:30 A.M. - 3 P.M.
MON THRU THURS
8:30 A.M. - 6 P.M.
FRIDAY

Customer record kept current

IBM Computerized Credit Card

123 456 789 012

IBM CORPORATION
MCCS CENTER
SAMPLE CARD 00 00

Online computer control of round-the-clock service has a number of additional advantages. First, it enables you to remove artificial limits on uses per customer per day. The computer takes care of that by matching each request against the current available balance or credit line for each type of account. Naturally, stop orders can, if necessary, be placed against an account immediately.

When a customer opens an additional account (or closes one), there is no need to re-issue or cancel the customer's card. The computer simply records the change on the master file. This builds customer good will and avoids customer confusion.

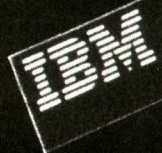
With the 2984, you can offer 24-hour service with confidence to your entire customer set. Not just to those with significant credit lines. You can do that because you don't have to wait until a statement is rendered, or even till the end of the day, to determine that a user is seriously overdrawn. You always know a customer's current position because the computer can tell you — in seconds.

Another breakthrough of online posting is that no check, or any other piece of paper, has to be created, handled and re-handled — a significant gain in terms of reduced cost.

With national communication switching systems, cash withdrawals anywhere in the country can be effectively controlled with an online device like the 2984. Even without a formal national system, the 2984 makes it possible to accept and evaluate requests based on national "hot lists" and floor limits.



INSERT CARD
WITH BLACK
STRIPE FACING
UP AND LEFT



2984
Cash Issuing Terminal



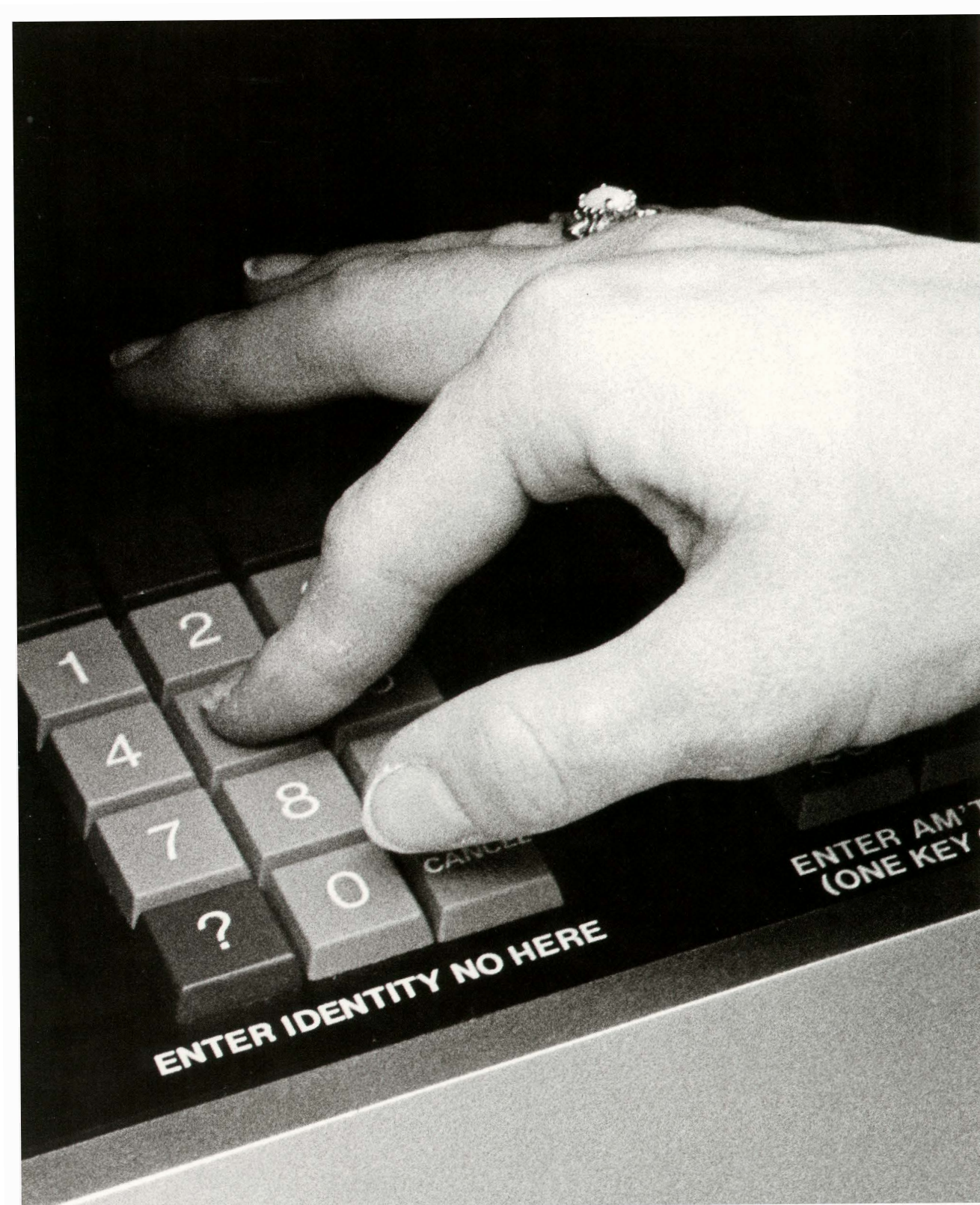
Added features for you and your customer

Direct contact with the central computer also means that the 2984 can be monitored constantly to insure that it is working properly and contains sufficient amounts of cash. Most important, it can be monitored to detect promptly any attempts at unauthorized entry.

Customers will also welcome additional service features of the 2984. Withdrawal advices, for example, can be sent out immediately or with monthly statements — a check against use of an unreported lost or stolen card. Another feature enables the 2984, under computer control, to retain those cards that have been reported stolen, lost or delinquent.

You will be pleased to discover the 2984's potential to pay for itself. In addition to reducing paper flow, personnel time and costs, you can actually increase revenues. You might levy a normal service charge, for example, during normal office hours. And, realistically, increase it for activity at all other times. It may also make sense to charge a nominal amount for annual use of the service.

The 2984 has the ability to operate with unpackaged currency. This can add up to a yearly savings in packet costs. It also permits more bills to be loaded into the machine at one time. Although greater quantities of new currency can be loaded into the 2984, the IBM terminal operates effectively with bills of "less-than-new" quality.



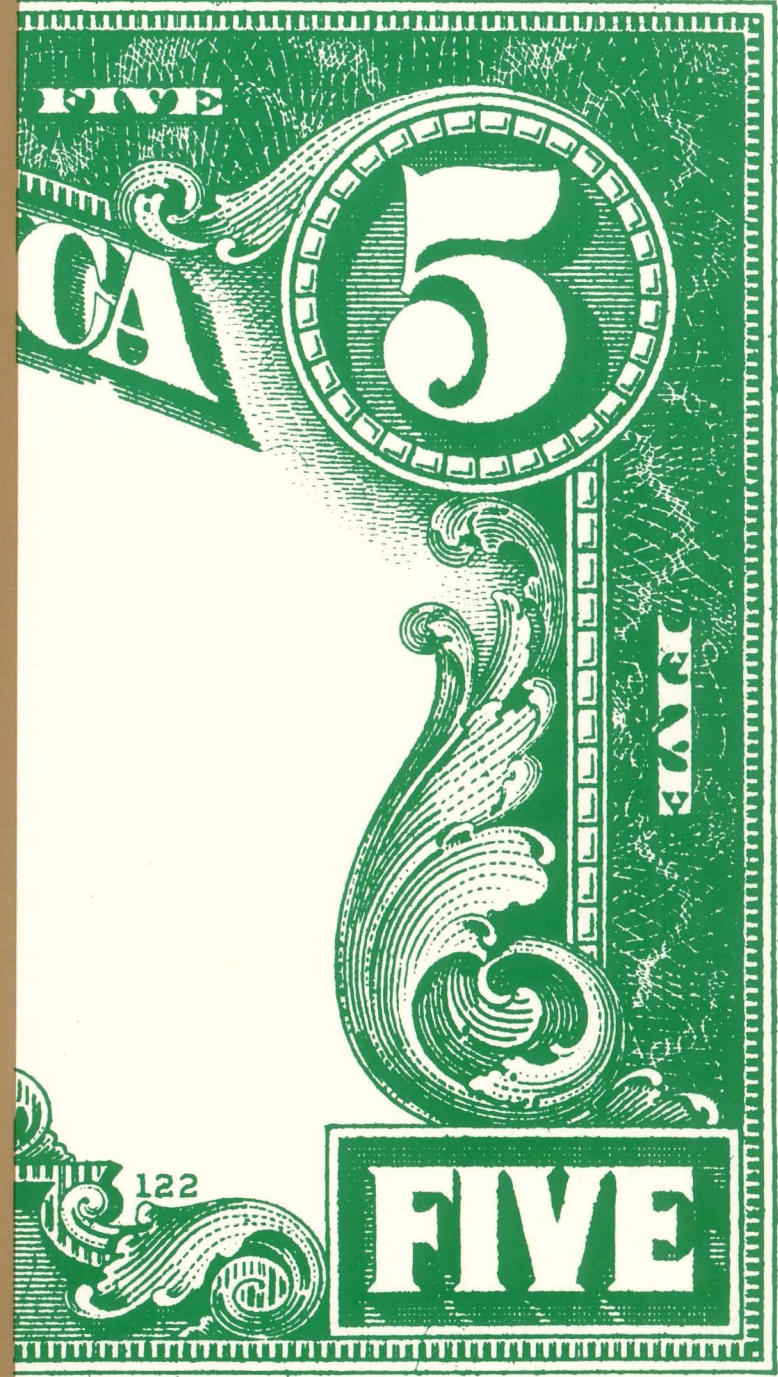


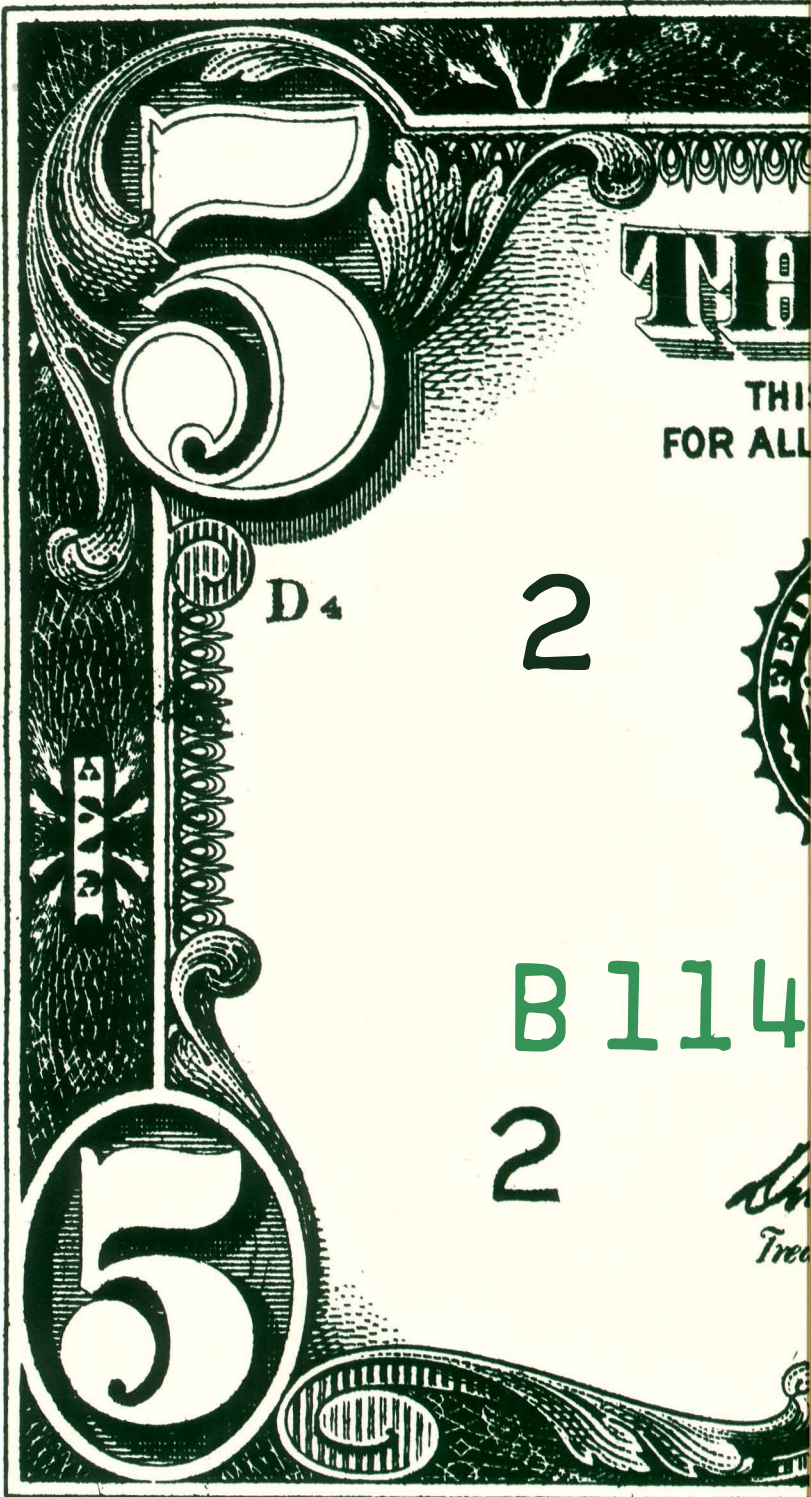
Maximum security and flexibility

Just as online operation is the key to 2984 effectiveness and economy, so is it the heart of the device's security features. 2984 security is implemented through an elaborate, built-in means of encrypting and decrypting, or unscrambling, the vital information transmitted from and to the device.

It has safeguards against physical assault, too. Any unauthorized attempt to penetrate the face plate of the terminal or open the covers on the rear of the machine can automatically trigger the alarm system at the branch bank affected and alert the central computer facility.

Take a great leap forward in customer service and automated banking. And be certain where you land. Let the IBM 2984 Cash Issuing Terminal provide the kind of service your customers deserve. Long after you've called it a day. Call your IBM representative for full details.





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