



serquo

Speed up ATM setup and configuration

Success story with

Euronet®



About Euronet

Euronet Worldwide is a global financial technology and payments company headquartered in Leawood, Kansas, USA. It operates in over 200 countries, offering services like electronic fund transfers, prepaid processing, and software solutions for payment processing, issuing, acquiring, and ATM fleet management.

One of Euronet's key business lines is its Independent ATM Deployment (IAD) network. Through its Euronet EFT segment, the company manages a large network of ATMs across Europe, Asia, and the Americas. These ATMs are often found in high-traffic areas such as tourist zones, airports, shopping malls, and city centers.

As of 2025, Euronet services 55,512 ATMs and 1.2 million EFT point-of-sale terminals across 200 countries.



Euronet owns and operates ATMs independently of banks, although it also partners with financial institutions to expand its reach.

It operates tens of thousands of ATMs, especially concentrated in Europe, including countries like Spain, Germany, and the UK.

The Challenge

Euronet's reliance on physical ATMs for testing and maintenance presents several operational and technical limitations:



Complex setup and maintenance

Configuring and maintaining various ATM models is time-consuming and manually intensive due to hardware and software differences.



Limited automation capabilities

Running automated or regression tests is difficult on physical devices, limiting test consistency and coverage.



No remote access

All diagnostics and updates require on-site access, delaying response times.



Difficulties in error reproduction

Simulating production issues—especially hardware or XFS errors—is challenging without a controlled environment.

These constraints collectively hinder development efficiency, slow down troubleshooting cycles, and increase operational costs. Addressing these challenges is critical to improving testing reliability and service agility.





The Solution

The adoption of Atmirage, the ATM simulator from Serquo, introduces significant efficiencies in ATM testing and maintenance workflows.

With this virtual solution, ATM configurations can be defined once and reused across multiple testing scenarios, significantly reducing setup time and manual effort. Automated scripts and macros can be stored and reused, making **regression testing more straightforward and consistent.**

The platform provides **100% remote access to a virtual lab** environment, enabling teams to perform testing and troubleshooting without relying on physical hardware. This not only speeds up workflows but also supports greater flexibility across distributed teams.

Additionally, Atmirage makes it possible to **reproduce hardware and CEN/XFS-level errors** through structured, repeatable procedures—improving diagnostic precision and accelerating resolution of production issues.

By combining automation, reusability, and remote access, Atmirage addresses many of the limitations of traditional, hardware-dependent ATM testing environments.



"With Atmirage, we have significantly reduced the time that we used to spent on setting up real ATMs and test scenarios, and waiting time for required hardware and support from ATM vendors.

Configuring automated regression testing scripts and run them in a virtual environment has become a game changer for us. Test coverage has improved, our regression cycles became faster, and the entire team now benefits from remote access to a stable testing lab —no more waiting on physical ATMs.

The ability to quickly reproduce production scenarios in a virtualized environment using ATMirage is also a big advantage. It helps us to significantly expedite troubleshooting.

Thanks to the close collaboration with Serquo's teams, we could quickly complete the onboarding phase and started realizing values of fast and reliable manual and regression testing. We continue to successfully collaborating with Serquo's team and quickly addressing issues and challenges, and adding new functionality."

Andrej Zabrodsky

Director of ATM Development at
Euronet. Worldwide

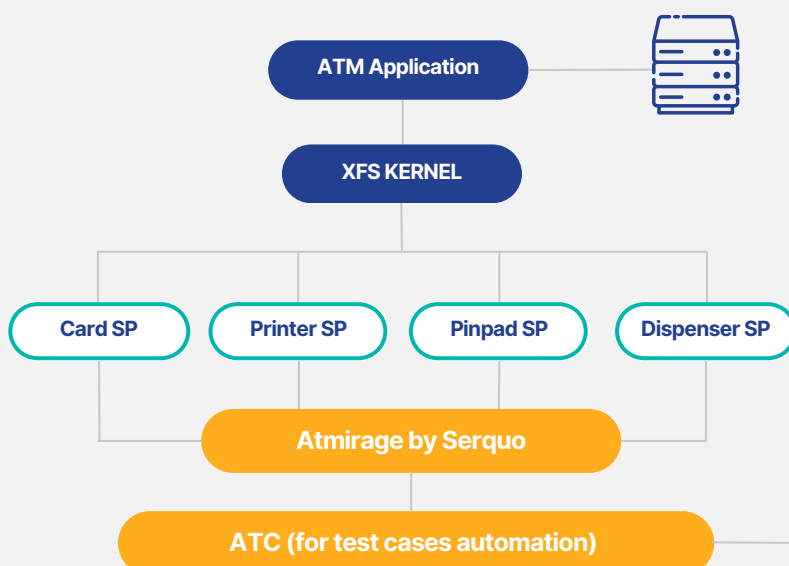


What's next?

"We're planning to expand our use of Atmirage across more projects and teams, including local installations for both testers and developers. Our goal is to **automate even more test cases** and continue working closely with Serquo to simulate advanced ATM behaviors and edge cases.

The platform has proven to be a strong foundation for scaling and evolving our testing strategy."

ATM testing platform with automated execution and validation of checkpoints and evidences



- Create tests with parameters and iterations (ie: several withdrawals with different cards, PINs and amounts)
- Programmable Java scripting for external validations
- Distribute the test cases among the different ATMs
- Dispatch the tests based on different models and application versions
- Save time executing several tests simultaneously



About Serquo

Serquo is a technology company with over 30 years of experience. It specializes in financial device connectivity, payment solutions, web development, and offering efficiency solutions for ATM teams within financial institutions. **Serquo provides innovative tools that help banks and service providers streamline operations, automate testing, and accelerate development cycles for self-service technologies.**

About Atmirage

Atmirage is Serquo's advanced ATM simulation tool designed to optimize and automate testing for self-service applications without the need for physical ATMs. It enables comprehensive testing of applications based on standards such as CEN/XFS and supports a wide range of devices, including card readers, cash dispensers, and receipt printers.

Key features include EMV Level 2 simulation, a visual ATM model designer, automated test execution, and detailed reporting capabilities. By eliminating the reliance on physical hardware, **Atmirage significantly reduces development time and costs while improving software quality and scalability.**



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