



# Electronic Journal (EJ) Pulling

Electronic Journal (EJ) Pulling is the process of retrieving transaction logs stored in electronic journals of systems like ATMs or POS devices. It is used for auditing, reconciliation, and investigating disputed or suspicious transactions.

## THE CHALLENGE

### Top 5 Industry Challenges (If EJ Pulling is NOT Implemented)

- **Lack of Centralized ATM Transaction Visibility** -Without automated EJ collection, banks and ATM operators struggle to monitor transaction logs across distributed ATM networks in real time. This creates operational blind spots, delayed investigations, and poor visibility into ATM health and customer disputes.
- **Delayed Fraud Detection & Investigation** - Manual retrieval of ATM logs significantly slows down fraud investigations related to cash withdrawals, card skimming, or unauthorized transactions. Delayed access to EJ records increases financial exposure, customer dissatisfaction, and compliance risks.
- **Reconciliation Errors & Settlement Disputes** - In the absence of centralized EJ pulling, transaction reconciliation between ATM switches, CBS, and ATM devices becomes time-consuming and error-prone. This can lead to unresolved cash mismatches, settlement delays, and increased operational overhead.
- **Increased Downtime & Slower Troubleshooting** - ATM software failures, transaction declines, and hardware events become difficult to diagnose without live or historical electronic journal access. Support teams spend more time collecting logs manually, resulting in higher ATM downtime and reduced service availability.
- **Compliance & Audit Risks** - Banks and financial institutions require detailed transaction logs for RBI, PCI-DSS, and internal audit requirements. Missing or incomplete EJ records can result in audit observations, regulatory penalties, and weak forensic traceability.

**70%**

Faster Fraud Investigation

**60%**

Improvement in Reconciliation Efficiency

**50%**

Reduction in ATM Troubleshooting Time

## KEY BENEFITS

- ✓ **Faster Fraud Investigation & Incident Resolution**  
Centralized EJ access enables security teams to retrieve ATM transaction logs instantly instead of manually visiting ATM locations. Organizations can reduce fraud investigation turnaround time by up to 60–70%.
- ✓ **Improved ATM Operational Efficiency**  
Automated EJ pulling ensures continuous monitoring of ATM activities, software events, and transaction statuses. This helps reduce ATM troubleshooting time by nearly 50% and improves uptime significantly.
- ✓ **Streamlined Reconciliation Processes**  
Real-time access to ATM transaction journals simplifies transaction matching and dispute resolution processes. Banks can reduce reconciliation effort by 40–60%, improving operational productivity.
- ✓ **Enhanced Compliance & Audit Readiness**  
Electronic journals provide a complete audit trail of ATM transactions, user activities, and system events. This strengthens regulatory compliance and reduces manual audit preparation efforts by nearly 50%.
- ✓ **Lower Network & Infrastructure Costs**  
The solution is optimized for low bandwidth utilization while supporting automated and scheduled EJ transfers. Organizations can manage large ATM networks efficiently without major bandwidth or infrastructure upgrades.



## KEY CAPABILITIES

# One Unified Agent

### 01 Automated Electronic Journal Pulling

- Scheduled automated EJ collection from ATMs.
- Centralized server-based EJ retrieval.
- Remote log extraction across ATM networks.
- Continuous transaction and event monitoring.

### 02 Manual EJ Retrieval Support

- On-demand manual EJ pulling capability.
- Useful for investigations and exception handling.
- Enables targeted troubleshooting for specific ATMs.

### 03 Transaction Monitoring & Logging

- Cash Withdrawals
- Cash Deposits
- Balance Inquiry
- Funds Transfer
- PIN Change
- ATM Maintenance Events
- Check Deposits

### 04 Audit & Compliance Management

- Maintains complete ATM audit trails.
- Supports forensic investigations.
- Enables regulatory reporting and compliance readiness.
- Assists in PCI-DSS and banking audit requirements.

### 05 Fraud Detection & Investigation Support

- Access to detailed transaction-level logs.
- Chronological tracking of ATM activities.
- Faster identification of suspicious patterns.
- Supports dispute management and customer complaint resolution.

### 06 Performance Monitoring & Troubleshooting

- Tracks ATM system events and failures.
- Supports root-cause analysis.
- Enables proactive maintenance.
- Improves ATM service availability.

### 07 Bandwidth-Optimized Architecture

- Designed for low-bandwidth environments.
- Efficient remote data transfer.
- Suitable for geographically distributed ATM deployments.

### 08 Time & Date-Based Data Downloads

- Scheduled screen downloads.
- Date-specific transaction extraction.
- Historical log retrieval for audits and investigations.



## 09 Centralized Dashboard & Unified Management

- Single dashboard for operational visibility.
- Centralized policy and monitoring controls.
- Easier ATM network administration.

### ADD-ON AVAILABLE

Need 24/7 coverage? Add Velox MDR.

- India-based SOC analysts, 24x7x365
- 15-minute SLA for critical incidents
- Seamless activation — no new agent required

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