

AURIGA PERSPECTIVE

Next-generation ATM acquiring

Traditional self-service automation architecture needs a technological infrastructure upgrade to remain relevant. The context for this is an increasingly wide range of new digital channels, technologies and advanced hardware devices, plus of course, rapidly changing customer needs and behaviours.

Until now, the evolution of self-service operations within the branch has been centred around the traditional ATM channel, but this siloed channel approach is showing its limits. The tidal wave of change and the demand for integration with other channels such as mobile and branch is offering deployers the chance to break down silos and offer cross-channel services. This can radically reduce costs, enhance the customer experience and provide a full set of integrated services that leverages all digital channels, including emerging self-service technologies.

As most current self-service automation deployments are based on decades-old legacy architecture, there is a strong separation between the ATM software and its terminal handler counterpart at server level. This has worked to a point, however, the model hampers technological evolution that can address behavioural change and respond to market needs. In fact, restrictions deriving from the use of legacy architecture combined with hardware vendor market domination are responsible for delaying time to market when delivering new functionalities and for limiting channel integration.

Adopting a channel integration model

Banks should adopt a channel integration model that allows both the connection and the isolation of the external channels' independent entities (e.g. transactional switch, core banking and services), so as to make them completely independent and usable seamlessly across all channels.

Benefits from this model include a much simpler, cost-effective, standardised and generally accepted interface (usually based on ISO-8583, ISO-20022 or Web Services) that focuses on the business services, forgetting all the complexity linked to ATM management and more broadly to self-service branch automation. Further operational advantages

include a modular approach and accelerated time to market by having a single point of control of the branch automation channel without the need to define, agree, coordinate and implement across different products.

This capability allows users to extend automation to cover all the functionalities currently managed within the branch. It enables banks to deploy new lean branch concepts that automate transactional banking services – offering customers 24/7 availability and banks the opportunity to leverage video banking technology and focus branch personnel on consulting and sales activities.

Having ATM software that enables seamless alignment with current and future needs is key to the success of this approach. Meeting customer demands for consistency across channels, including mobile and ATM, will lead to greater ATM usage and could reduce the cost per transaction of maintaining an ATM estate.

Auriga's end-to-end ATM solution

Auriga's WinWebServer (WWS) solution is a leading multivendor integrated solution (ATM application, terminal handler, monitoring, marketing, etc.). It has been designed to align advanced self-service systems such as deposit and recycling units, assisted self-service terminals, as well as cashless kiosks. It can accelerate time to market for new products and services, reduce TCO and improve quality and availability.

Today's market requires something that allows the ATM to behave like any another digital channel by providing customers access to their bank at a place and time that suits them. It is vital to be able to offer expanded services across self-service and other channels using a framework that was built for that purpose. In order to enable ATM owners to meet these needs, Auriga has joined with ACI Worldwide to launch a next-generation ATM and self-service banking platform aimed at improving the end-to-end channel banking experience for consumers globally. The joint solution will enable banks to define an integrated channel strategy, optimising and transforming their branch and ATM estates. ■



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