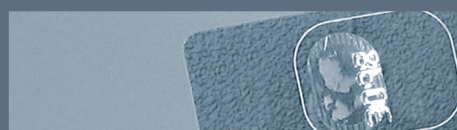


# Banking Automation **BULLETIN**

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## **COVID-19 lockdowns boost global e-commerce market**

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Sophisticated software transforms self-service space

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Pandemic brings financial inclusion to the fore

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Ukraine fights fraud on two fronts: mobile phone and card

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Cash prevalent but contactless payments on the rise in MEA

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**Country profile:  
South Korea**

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## Banking Automation

## BULLETIN



## Pressure growing to take advantage of advanced ATM software

When you use an ATM, how much attention do you give the software running on the machine? If you are like me and have a professional interest in such matters, the answer is probably quite a lot, but for most people, good ATM software goes unnoticed.

RBR's new research into advanced ATM software (see page 5) presents in-depth profiles of 36 banks around the world, revealing insights into their software strategies and perspectives on what functionality they would like to offer. It shows that each year more and more banks are going down the advanced ATM software route.

Multivendor software facilitates flexibility in hardware – whether that is a dual sourcing strategy to keep prices in check, or the ability to manage the accidental hardware mix that emerges over time through bank mergers and a variety of other reasons. The benefits of such software are far wider reaching however, offering the ability to add new features and roll out solutions much more quickly. This turns the ATM from being a basic terminal to a much more strategic element within a bank's overall omni-channel digital banking strategy.

RBR's research also examined ATM monitoring software and found that all but one of the banks it interviewed were using a dedicated ATM monitoring solution. Advanced monitoring provides banks with a plethora of valuable information to optimise their ATM fleets to ensure they are offering the right transactions and that cash and consumables don't run out. Use of predictive analytics helps keep machines operating around the clock, improves customer experience, increases revenues and reduces costs.

So why doesn't everybody use advanced ATM software? There are deployers who feel that bundling hardware and vendor-native software is the best way to keep costs down and that this approach gives clear accountability when things go wrong. Furthermore, the transition to more advanced ATM software can be complex, and once complete, banks need a strategy to take advantage of the benefits on offer. These arguments are valid up to a point and in specific cases, but the pressure will only grow to use more advanced ATM software. Customers expect a seamless, feature-rich experience which is consistent across a bank's ATM estate and more broadly across its range of banking channels.

Institutions that do not have the skills or the scale to move to more advanced ATM software may need to consider one of the other trends that RBR is increasingly observing, namely ATM outsourcing.

Watch this space.

Dominic Hirsch, Editor

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