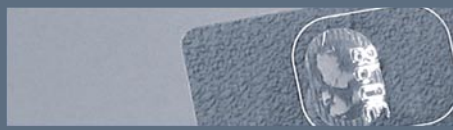


Banking Automation **BULLETIN**



Software drives modernisation in self-service banking

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Thin client, SaaS, NFC and contactless emerge in ATM software research

The process of separating purchasing of ATM hardware and software has taken a long time – and while now the standard, it is by no means universal. The simplicity, perceived cost savings (through bundled discounts) and accountability of buying both together still hold sway in some markets.

Unbundling nevertheless now predominates and has in many ways unshackled software and allowed it to demonstrate its full potential. The latest software is more sophisticated, feature-rich and secure, and offers specific benefits to both deployers (for example with advanced monitoring) and customers (personalisation and seamless experience across channels).

RBR's regular survey of the ATM software sector (see page 14) has observed continued growth of multivendor software, not just to accommodate mixed hardware, but to facilitate an omnichannel strategy and other benefits such as faster deployment.

The research also highlighted the sector's much greater emphasis on new aspects of ATM software. Experimentation with different forms of ATM interaction, such as contactless cards, NFC mobile, Bluetooth and QR codes, has been going on for some time, and it does now appear that NFC/contactless in particular is gaining momentum and is likely to become standard in the future.

Another area that is gaining attention is thin client architecture and the related topic of Software as a Service (SaaS). Thin client technology allows banks to host their data storage and processing remotely and reduce the complexity and cost of the ATMs themselves. While generally more attractive for larger deployers, SaaS offers a model for smaller institutions to outsource some or all of their operations to third parties in a predictable, cost effective way. RBR's research suggests that security concerns, in the traditionally cautious banking community, are the main thing holding back greater use of thin client.

In developed ATM markets, the number of ATMs is close to saturation, and attention has shifted to optimising existing fleets. Hardware continues to improve, but for many ATM departments, it is making the right software choices which is now the largest challenge, firstly developing the most appropriate software strategy for an individual institution, and then the perhaps even greater challenge of rolling it out.

Dominic Hirsch, Editor

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