

# Banking Automation **BULLETIN**

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## **Bright future for multivendor ATM software**

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Reserve Bank of Australia reviews payment systems reform

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Barclays' purchase of Goldfish highlights poor condition of UK credit card sector

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Shared branch networks offer solution to UK bank branch closures

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Société Générale and La Banque Postale to create e-payments joint venture

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## **Country profile: Ireland**

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## Banking Automation

## BULLETIN



## Multivendor ATM software comes of age

*Banking Automation Bulletin* celebrates a milestone this month with the publication of its 250th issue.

The *Bulletin* has focused more on ATM hardware than software during the past 28 years, but the role of the latter has become increasingly important in recent times. The rise of Microsoft Windows as the dominant ATM operating system created the environment for a new breed of software – multivendor software – that allows applications to be developed to run on multiple hardware platforms. Multivendor software also allows new ATM functionality to be rolled out more quickly and cost-effectively, providing benefits to both ATM deployers (mainly banks) and end-users (customers).

Brand new research from RBR (see page 2) shows that multivendor software – deployments where an application is being run on hardware other than the developer's own – is already present on 260,000 ATMs worldwide, representing 15% of the global ATM installed base. Almost half of these ATMs are in western Europe, where the penetration of multivendor software has already reached 35%.

RBR interviewed deployers that had already adopted multivendor software and those that had not, with contrasting results. Users acknowledge that migration to multivendor software is a major undertaking, but almost universally view the move as both successful and worthwhile, primarily because of the speed and ease of rolling out few facilities and the leverage the software provides when selecting hardware. Non-users meanwhile are more sceptical about the benefits and concerned about not only the costs of migration but of the software's reliability. In some cases non-users are right not to have moved, as multivendor software is less valuable to some organisations, but for most banks it is a question of when, not whether, the migration will happen.

With the move from the OS/2 to Windows operating systems on ATMs expected to be largely complete over the next two to three years, and as the enthusiasm of the organisations that have also migrated to multivendor software increasingly rubs off on those that have not, the number of multivendor software deployments will continue to grow strongly over the next few years.

Dominic Hirsch, Editor

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Annual subscription (12 issues):

£600 (€900/\$1,200) printed

£950 (€1,400/\$1,900) electronic and printed

ISSN 1748-5304



Retail Banking Research Ltd  
304 Sandycombe Road, Kew Gardens  
Surrey TW9 3NG, United Kingdom

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