

NCR PERSPECTIVE

When average isn't good enough

Customer satisfaction is about more than availability, it's about providing the right levels of customer service

By Paul Race, Director of Marketing Communication, NCR Financial Solutions

Whether you're managing a network of 10 or 2,000 ATMs, it helps to know what's happening, and indeed what's likely to happen, at each machine. If a solution can provide you with that knowledge, and also initiate the appropriate response, then it not only makes your job easier, it improves the service available to your customers. That's what we mean by an intelligent solution. It's not just about the collection of information, it provides analysis and can act on the data received.

No such thing as an 'average customer'

When you're working in an industry where claims of 98% average availability figures can seem the norm, you need something extra for a competitive edge, and as we know, statistics can be misleading and averages can mask individual problems. From a customer's perspective, 98% availability across a 2,000 ATM network counts for nothing when it's seemingly always their local ATM that's down. The overall average may be 98% but what if 'my' ATM operates at 70%? I don't really care about the others.

When the ATM is operational, does it always provide a full service? Every time a customer uses your ATM every part of the service should be available. I might get cash but if I'm the sort of person who always wants a receipt, the lack of this option might leave me disgruntled – true availability is about transactions consumers want where and when they want them. If I want a receipt and it isn't available then you haven't fully met my needs. If I want £50 and the machine has run out of £10 notes, you are again providing a sub-optimal service. Customer satisfaction is about more than what we might term availability, it's about providing the right levels of customer service – and it's what they expect!

No such thing as an average ATM

Do you know which ATMs in your network have the most problems? Ideally, you need a solution that identifies chronic problems of this kind before your customer finds an alternative ATM or an alternative bank. As far as they're concerned, even with 98% availability, you have a serious service issue, and that has repercussions because when a customer uses the ATM it's your brand they're touching. A management solution that interacts with previous messages means you can identify recurring issues and take action.

Of course, it would also be good to be able to identify problems before they happened, but that would be asking too much... or would it? In the two examples above, early notice that receipt paper was low, or that £10 notes were running short, would have enabled you to better satisfy customer needs.

With that information, interpretation and action, you could save costs, improve service and drive revenues through the ATM channel. Imagine a complete overview of your network on-screen and the power to manage any ATM, regardless of the vendor. If a machine is about to run out of cash or receipt paper, you know in advance, and the solution can supply an automated response based on experience, a knowledge base and customer-specific business rules. Prevention is better than cure, and less reliance on manual

Prevention is better than cure and less reliance on manual intervention should mean less error and delay



intervention should mean less error and delay. It would also mean lower costs due to unscheduled or urgent call-outs.

Of course all machines need some maintenance, but different locations might imply very different usage patterns, and it helps if you know when the ATM is generally least busy. In terms of availability the result is the same, but scheduling a downtime during a potentially busy period will have a greater impact on perceived customer service as well as revenue.

Smarter than the average solution

Managing an ATM network can seem a complicated business, and availability ratios can hide a range of problems. What you need is a management solution that monitors changes on the network and can diagnose and fix problems remotely, proactively and often before they occur, ensuring your ATMs provide a full service where and when it is required. It would also be an added benefit if you could avoid unnecessary dispatches and increase remote fixes.

NCR's automated multi-vendor network management solutions are currently used to manage over 255,000 ATMs worldwide. They integrate status monitoring via the web with service management capability, providing you with the knowledge to enhance customer service and save money. In the USA, a mixed vendor client with over 2,000 ATMs saw an 83% reduction in helpdesk calls. It also found that one helpdesk operator was able to oversee 1,000 ATMs. The previous ratio had been one operator to just 100-200 machines. Other cost saving benefits include more efficient management of cash, better prioritisation of resources, remote fixes and maintenance. Working with NCR, one large bank has been able to reduce unnecessary dispatches by 14% and has increased the number of service requests solved remotely without the need for on-site repair by 51%.

Brian Bailey, VP Financial Industry Marketing at NCR, said: *"Knowledge is everything and nobody knows ATMs like NCR or understands self-service like we do. Our solutions are about helping businesses and consumers realise the enormous productivity, convenience and cost benefits of self service. They give you the power to manage your network at your fingertips, enabling you to detect usage trends and*

patterns and helping you anticipate problems and be proactive in providing the best possible customer service."

With increased functionality comes greater responsibility

Management of the ATM network is a key element of customer service. The average customer visits an ATM five times a month and the service provided not only has a profound effect on how they view the bank but also upon how they choose to conduct future transactions.

As the ATM becomes more than just a means of accessing cash and is recognised as being a strategic tool for customer service, so the challenge for excellence becomes greater, as do the potential rewards. The ATM itself becomes absolutely critical, as does its availability.

Migrating transactions from the teller to the self-service channel is a key driver of branch profitability, reducing costs, eliminating queues and creating opportunities for positive interaction and sales.

Intelligent deposit solutions are based on the provision of a detailed, itemised receipt and the image of any cheque deposited. It is evidence of deposit that provides customers with the confidence to shun the teller queue for a more automated alternative. For them to choose this option on a regular basis they must have confidence in the availability of the receipt and the overall reliability of the deposit solution.

Avoiding the 'average' response

Let's return to our typical customer. Envelope deposit has never really appealed – who wants to drop their money in a box with no evidence to prove you've done so? I call into my branch and someone demonstrates how I can use an ATM and get proof of deposit. It sounds ideal, and I don't have to waste my lunch hour standing in line at the teller counter. So much more convenient to call over in the evening and deposit my cheque in the ATM – but when I get there the machine is out of paper. So much for new technology – and so much for my bank. Why advertise a service if you can't deliver? Why don't they know it's out of paper and why haven't they done something about it?

If only they hadn't settled for average! ■

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