

Banking Automation **BULLETIN**



The increasing importance of ATM monitoring

Delivering high customer satisfaction with managed transaction processing

Towards intelligent monitoring at the ATM

When average isn't good enough

Increasing standardisation and inter-operability of cards industry

Country profile: Poland



Banking Automation

BULLETIN



ATM monitoring comes of age

This issue of the *Bulletin* focuses on ATM monitoring – currently one of the hottest topics in the banking automation sector.

Our lead article, and three guest articles from experienced industry experts, all convey one consistent message – ATM deployers can cut costs and improve customer service by more sophisticated use of ATM monitoring.

Simple ATM monitoring has been around for many years, but basic systems (which are often proprietary) in many cases do little more than tell the owner how many ATMs are transacting on a network. It has taken a surprisingly long time for deployers to embrace more sophisticated use of ATM monitoring, but this is finally happening.

Underlying technology changes, most notably adoption of TCP/IP and Windows, have undoubtedly helped drive momentum by creating a competitive market of increasingly sophisticated solutions. Deployers themselves are under pressure to improve customer service, particularly uptime, and to maximise revenues and reduce costs. This convergence of supply and demand has led to a massive surge in interest in this type of solution.

As a deployer, there are still important choices to be made – most significantly whether to develop (or continue to develop) customised proprietary solutions or roll out off-the-shelf products. Proprietary solutions currently make up 44% of ATM monitoring in western Europe – this share is likely to decline in the coming years, as deployers find it hard to justify the level of investment required to compete with the 'packaged' solutions.

In the short term the industry is likely to remain fragmented, with specialist ATM monitoring companies, existing ATM software suppliers, and the large ATM manufacturers all jockeying for market share. In the longer term, as with hardware, it is likely that we will see consolidation around a smaller number of global players.

Dominic Hirsch, Editor

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