

# Banking Automation **BULLETIN**

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## **Banks are moving from basic to advanced ATM monitoring**

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Managing the customer experience

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ATM monitoring requires integrated approach

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UK payment cards market defies recession

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Challenges ahead for Canadian cards market

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**Country profile:  
Croatia**

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## BULLETIN



## ATM monitoring focus moves to revenues

This time last year, the *Bulletin* had a special focus on ATM monitoring, and how new technology

was enabling a much more sophisticated approach than in the past. This trend continues apace, with the added dimension of a growing focus not just on reducing costs, but also on increasing revenues.

For many deployers, the primary objective of ATM monitoring is still to reduce costs – through proactive service and maintenance, improved cash and consumables management and reduced fraud, for example. In addition to the cost benefits, addressing these issues usually also brings less quantifiable, but equally important benefits to the brand reputation of the banks deploying the ATMs. This initial focus on costs makes sense as this is where the quickest and easiest wins will be found.

ATM deployers that are ahead of the game are now turning to ATM monitoring for optimising ATM fleets and increasing revenues. The range of opportunities that exist is broad, limited only by the amount of data collected and how this data is analysed.

A better understanding of what types of transactions are conducted, at what time of day and in which locations, allows deployers to modify the transactions offered and if necessary to add, remove or relocate ATMs to their most efficient configuration. In more developed ATM markets this is particularly important because the number of ATMs is reaching a level that would until recently have been considered saturated. More efficient utilisation of ATM assets allows banks to extend the reach of their ATM fleets, increase transaction volumes and improve customer service.

On a related note, it is worth mentioning the use of monitoring not just for ATMs, but also for other types of terminal, such as self-service kiosks and teller assist units. With increasing channel convergence, banks will expect to use common monitoring platforms across multiple devices.

ATM monitoring has been around for many years, but the pressure on deployers to take full advantage has never been greater. The financial crisis may temporarily slow adoption, but over the medium and longer term the market for advance ATM monitoring will continue to grow strongly.

Dominic Hirsch, Editor

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