

# Banking Automation **BULLETIN**

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## **Growing demand for multivendor software**

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Future of ATM software lies in integrated solutions

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Multivendor – multiple choice

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New business opportunities for chip and PIN

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UK online fraud rate 50% higher than that of North America

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## **Country profile: Slovenia**

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## New markets and smaller estates key to MVS growth

If automated deposit is the key driver of ATM hardware sales, then multivendor software (MVS) is the equivalent for software. In both cases these products are successful because they bring genuine benefits to banks and their customers.

RBR has conducted new research on the global market for MVS (see page 2). The first conclusion that stands out is that the sector has evolved significantly in the two years since similar research was last conducted. Notably, the market has started to take off in central and eastern Europe and Latin America, while it has started to mature – particularly among larger institutions, in North America and western Europe.

Growth in more developed countries has slowed because the institutions that will benefit the most from MVS have already widely adopted it. Over the next few years, therefore, MVS will need to expand into new geographies to continue its momentum. The new research shows there is plenty of potential, with more than half of the 64 largest ATM markets having one MVS deployment at most.

The other area that has started to develop, and has further potential, is smaller ATM estates. These deployers are more likely to operate hardware from a single supplier and often find it harder to justify the investment in moving to MVS, but nevertheless are starting to adopt the software. Two years ago, the median size of MVS deployments was 875 machines – the median for new deployments since then has been only 225.

A final note from the new research is on the related subject of multichannel software, which provides a single solution for branch, ATM, internet banking and other channels. While there is an underlying need for and interest in such solutions, it appears to still be early days. Concerns over complexity and cost mean that most banks are not quite ready to make the leap from multivendor to single solution multichannel. Instead, they are increasingly adopting more advanced architecture for the ATM channel which integrates with existing systems for other channels, for extended functionality and marketing/CRM purposes.

Dominic Hirsch, Editor

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