

WINCOR NIXDORF PERSPECTIVE

Fast integration of new services into attractive self-service channels



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Today's bank customers are very demanding when it comes to the self-service offerings of financial institutions. Therefore, one of the top priorities for banks and their IT service providers should be to make the most frequently used transaction channel in retail banking as inviting as possible. While it is important to provide new and innovative functions via the self-service channel, banks should also strive to make it easy and attractive for customers when they access these services. The challenge financial institutions are facing is to offer these new and personalised services as quickly as possible, and through an intuitive interface. At the same time, this must be accomplished with a low total cost of ownership (TCO) and provide high levels of security.

The power of multivendor solutions

The potential of the self-service channel is obvious when we look at RBR's forecast of 3 million ATMs

worldwide by 2015. However, many retail banks manage their self-service offerings across a large number of systems from different vendors – and in order to realise their potential, these systems must all speak the same technical language thus ensuring seamless communications throughout the self-service environment. Most banks currently use a switch, which communicates with the application on the self-service system via a protocol such as NDC, to ensure standardised connectivity between all systems. In the past, however, using the NDC or DDC protocol was a disadvantage because both protocols placed stringent limitations on the design of graphical user interfaces (GUIs), the integration of new services and the development of customised processes. Wincor Nixdorf now offers banks a comprehensive portfolio of multivendor application software to meet these challenges – ranging from plug and play to customised self-service applications. With open architectures and a large number of expansion modules, solutions from Wincor Nixdorf offer the flexibility of customised GUIs and additional services for the self-service environment.

Creating attractive interfaces

The rapid advance of the internet and the technologies used to present content is forcing banks to think about ways of making their self-service offerings more attractive for customers. The iPhone is a prime example of how an IT product can set standards in stylishly designed user interfaces and popular applications. The days when content was simply based on text building blocks are over.

In fact, the self-service interface can be transformed using web extensions. For example, designers can create new interfaces with Wincor Nixdorf's WebExtensions 2.0 and image processing programmes such as Photoshop, and then import them into design tools such as Microsoft Expression

The challenge is how to position functions with a contemporary look and feel without delay within multivendor networks



Blend. With WebExtensions 2.0, specific interface elements, such as a GUI button for selecting withdrawal amounts, can be linked quickly and easily with the appropriate function. Designers do not need any special programming know-how to do this, and programmers do not require design skills. This simplifies the division of labour and makes processes more efficient. And on top interfaces can be modified from the central server, even while systems are online, and the changes immediately go live on all terminals. This guarantees that banks can respond quickly to constantly changing market conditions, and new designs can keep the bank's image up to date.

Customers expect new services...

According to ATMIA, key ATM innovations have occurred in the areas of charity donation, government payments, public transport, sports and entertainment, as well as person-to-person remittances. In the past, due to the limitations of the NDC protocol, it was extremely difficult to integrate such services into existing applications and to keep them efficient. But with the flexible enhancements offered by software products such as Wincor Nixdorf's ProFlex/NDC, banks can now define transaction processes and quickly integrate new functions themselves, even in NDC protocol environments. Existing functions can still be used without modification (e.g. to the switch), and additional customised functions, processes and GUIs – which the switch would not have supported under the NDC protocol – can be upgraded. This gives banks flexibility and enables easy and cost-effective integration of new functions into the existing infrastructure.

... across multiple channels

It is also becoming increasingly important for banks to find ways of merging their delivery channels and offer services across multiple channels. Having one software platform that handles all transactions across all channels, with constant access to consistent information, give a bank significant advantages. Wincor Nixdorf offers such a platform with its PC/E Suite, software that uses enterprise management and multichannel components to link central processes with those of the transaction channels.

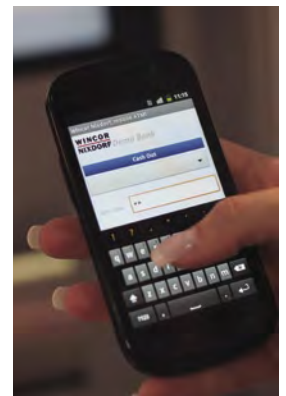
It is already clear that the use of mobile phones for banking is on the rise and will have a significant



impact on multichannel delivery strategies and processes in the financial sector. At the same time, self-service and mobile channels are continuing to merge. Imagine being able to control an ATM cash withdrawal by mobile phone, so that customers (or other authorised individuals) can collect cash from ATMs. According to TowerGroup analysts, the demand for this kind of service will grow as mobile phones are increasingly used to make payments. Statistics substantiate this forecast, as currently only 15% of the world's population have a bank account whereas around 50% already have a mobile phone. According to a new research report by Berg Insight, the number of mobile money subscribers in emerging markets is forecast to grow from 133 million users in 2010 to 709 million in 2015 – a compound annual growth rate (CAGR) of 40%.

To meet this demand, Wincor Nixdorf has developed PC/E Mobile Transaction Services and with its modular PC/E Suite, is currently the only provider to offer client flexibility (e.g. ProCash/NDC) as well as the required server component (e.g. PC/E Mobile Transaction Services). With this solution there is no longer any need for expensive extensions to the switch or the ATM application software.

The ultimate challenge is how to position new functions with a contemporary look and feel within multivendor self-service networks. With more than 100,000 multivendor software licenses sold worldwide, Wincor Nixdorf has extensive experience in this field and offers banks efficient solutions to meet their innovation needs. ■



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