

**WINCOR NIXDORF PERSPECTIVE**

# Integrating the ATM into the omni-channel experience

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Across industries and markets, consumer habits are changing. Increasingly comfortable with new technologies and devices, people interact with retailers in multiple ways. These enlightened and empowered consumers expect seamless, convenient and personalised service across all touchpoints – the omni-channel experience.

In a March 27, 2013 article entitled *Mixing bricks with clicks*, The Economist defined the omni-channel strategy as allowing customers to "... shop with smartphones, tablets, laptops and even in stores, as if waited upon by a single salesman with an unfailing memory and uncanny intuition about their preferences." For banks, the time has come to fulfill these demands. As digitisation continues to advance throughout society, delivering satisfying omni-channel banking could make the difference between success and failure. A new ATM software solution has the power to enable the transition.

The concept of omni-channel retail banking has been with us for some time. Yet so far it has been materialising in bits and pieces only – a seamless user experience still appears to be a long way off. After building up their mobile and online presence in recent years, many banks have been slow to make one of their traditional physical touchpoints – the ATM – part of an integrated customer experience. There are some understandable reasons for this.

For one, the client software powering ATM user interfaces is often intimately linked with its centralised host applications and switch protocols, making any changes, no matter how small, both time-consuming and expensive. Another reason is that tweaking services on a fleet of terminals supplied by different vendors is a complex undertaking. In addition, ATM switches are traditionally designed to deal with cash withdrawals and deposits, but not new transaction types.

## Consistent look and feel

But change is in the making. Retail banks worldwide are now seeking ways to better integrate their ATMs into the emerging omni-channel banking environment. First and foremost, they want to provide a consistent 'look & feel' and brand experience across all channels. They also want the flexibility to be able to offer next-generation services such as cross-channel transactions, personalised marketing campaigns and customisable user interfaces.

A further key objective is to offer tablet-based user interaction. In line with the growing use of tablet computers and smartphones, user interfaces that allow swiping across touchscreens to initiate functions instead of pushing hard-coded buttons on the sides of screens are rapidly becoming the standard.

And, of course, retail banks want to deliver these enhanced functionalities in the fastest, easiest and most cost-efficient way possible.

This can best be achieved with multivendor ATM software that decouples the user interface from the underlying business logic and switch protocols. It should enable a bank's ATM team, for instance, to design and implement a new user interface, transaction flow or transaction type without the traditional complex, expensive and time-consuming host changes.

## Web technology and rich client gateway

A rich client gateway function is especially important in enabling full omni-channel integration. On the one hand, an effective solution must operate as a rich client that connects to device-handling hosts, such as Base24, and multiple protocols including NDC, IFX and DDC. On the other hand, it has to serve as a gateway to server environments.

Web technologies and the ability to link and interact with different switches and servers in various ways are essential to the flexibility that banks are seeking. An ATM, for instance, must communicate

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with a bank's existing switch for cash withdrawals and other standard transactions while using web technology with an alternative server for new types of transactions, such as bill payments, personal preferences or targeted marketing campaigns.

### An open solution

With the new multivendor ATM software solution ProFlex4, Wincor Nixdorf is bringing the same technology and ease of building applications to the ATM channel that banks are already using on their online and mobile channels. The solution uses standard HTML5 and CSS3 (Cascading Style Sheets) web-browser technology. A bank's design department can make changes, for example, to screen color or button realignment on the HTML5 level while ProFlex4 manages the underlying business processes.

The software was developed specifically to enable application designers to build new ATM functions or change existing ones through a simple drag-and-drop approach without having to interact with the ATM configuration file. The process is simple and requires no programming.

Designers can use the same style sheets and interface components on the bank's ATMs as they do on the internet and mobile channels. This not only saves time and money, it also simplifies the rollout of new services and promotions. The process becomes quick, easy and inexpensive.

### A standalone product

ProFlex4 is designed as a standalone product. However, the solution contains specific bridging components that engage Wincor Nixdorf's PC/E server environment and all the functionalities it provides, such as sending deposit receipts electronically and using tablets for assisted services.

Equally important, ProFlex4 enables the same high degree of personalisation familiar to – and increasingly demanded by – users of online and mobile services. Users can configure their ATM profiles to their own preferences – for example, a quick-cash button that automatically offers €50 withdrawals. As transaction times decrease, the quality of the personal experience increases.

The MyATM feature is the key to enabling bank customers to personalise how they interact with ATMs. They can add and remove menu items, adapt them to their personal preferences and add functions such as mobile withdrawals. They can make buttons bigger or smaller, and swipe from left-to-right or right-to-left, among other options.

The ability to allow customers to perform their routine banking tasks whenever, wherever and on whatever device they prefer is undeniably a powerful tool. If current trends are any indication, the future belongs to those financial institutions that succeed in personalising and modernising the ATM and in seamlessly connecting the physical and virtual worlds of retail banking. ■

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