

**FISERV PERSPECTIVE**

# DIY banking highlights need for ATM device management

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Is there any aspect of banking that has not been affected by the proliferation of self-service options for consumers? The automated teller machine began the automation of routine banking transactions nearly 50 years ago. Now, more than 2 million ATMs and an untold number of specialised devices like kiosks and smart safes provide banking services without a branch – or personal contact with a banker. The use of these devices is set to grow, with several major US banks recently announcing plans to utilise smaller branches featuring more self-service capabilities, according to the Wall Street Journal.

In this do-it-yourself world, it is critical for financial institutions to have a self-service device management system flexible enough to handle multiple device types and smart enough to manage device availability efficiently. The expansion of self-service capabilities – deposit automation, branch automation and remote retail cash management – means that a hardware-driven management solution is no longer effective. Financial institutions need

a device management solution that monitors hardware, software and the solution's platform components.

Traditional ATM management solutions have relied on information coming from the ATM switch, but now it is necessary to monitor hardware and software components that may not be connected to a conventional ATM switching environment.

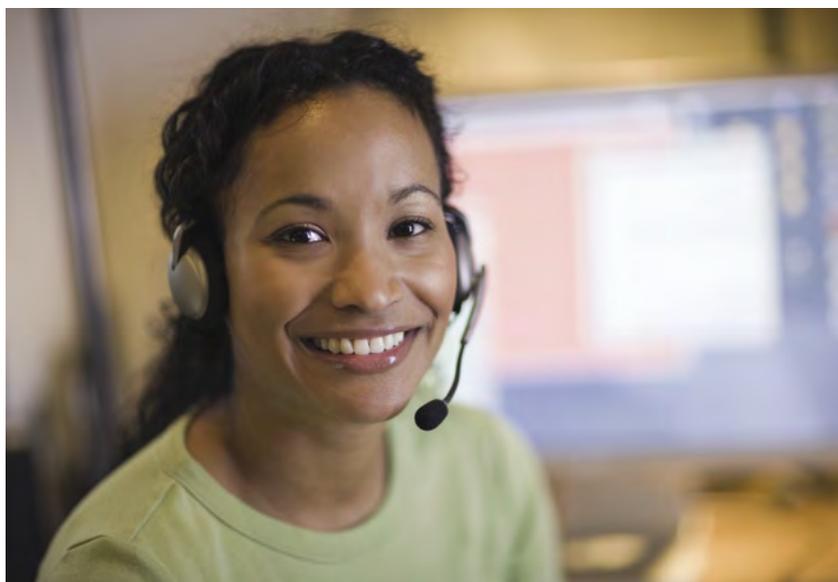
Leading financial institutions, ATM deployers and retailers are leveraging a new generation of solutions that run on the device itself, including Device Manager: Terminal Connect™ from Fiserv. The comprehensive Device Manager™ solution includes standards-based, multivendor management of software components, as well as the monitoring and management capabilities needed to efficiently keep an ATM system operational.

Terminal Connect enables direct connection of a terminal – ATMs, kiosks, passbook printers, cash recyclers and smart safes – to Device Manager, expanding its scope beyond traditional host-based monitoring capabilities. Its new web interface helps prioritise, manage and monitor activity for a financial institution's entire device network.

## Just the beginning

Being able to remotely monitor activity and gather information, including detailed status reports on the many hardware, platform and software components that make up self-service delivery channels, is just the beginning. A high-performing ATM management system should also enable financial institutions to resolve issues, update marketing content and provide debugging capabilities – all from a remote location. When staff members are able to quickly and easily reset a machine or retrieve a log file without sending someone to an ATM, everyone wins.

Traditional hardware-focused solutions have



focused on making repairs quickly but have ignored other critical elements, such as the availability and responsiveness of software elements, monitoring for security breaches, and regulatory compliance. As these components become more important in advanced self-service environments, tools need to evolve to help manage the complete system.

Terminal Connect provides flexible automation of management rules and a browser-based interface that increases efficiency and responsiveness, actively directing service desk staff members to devices and incidents that are most in need of personal attention. The solution enables creation of customised reports and interactive dashboards that are also available on mobile devices.

### **Cost-effective device management**

With self-service solutions expanding across multiple consumer channels, implementing a common management organisation and infrastructure across all devices can simplify staffing, systems and processes – cross-pollinating the best ideas from parts of the organisation that may have previously been separated – to drive improvements throughout an enterprise.

However, supporting a number of different devices requires that the software running the terminals supports many operating systems and application interfaces. Device management software should be able to run on most modern operating systems and interact with different platforms and reporting methods. Financial institutions that use Terminal Connect remove the link between hardware technology and monitoring capabilities and are able to create a single enterprise service desk to cover all physical self-service channels and issue remote resolution commands to resolve problems quickly. When the number of on-site visits is reduced, banks save time and money.

### **More than fault finding**

Once a financial institution is interacting directly with its devices, many opportunities for cost savings and operational improvement will be available. For example, Terminal Connect can be used to safely collect electronic journals and make them available to staff almost immediately.

Employees can easily load new advertising campaigns, images or other content into Terminal



Connect and then schedule when and how the content is available. Controlling which content goes to which device – without requiring third-party involvement – speeds up these updates and reduces costs and errors associated with the distribution process.

### **Finding success**

Best-in-class device management technology achieves two objectives: increased customer satisfaction and a reduction in operational costs. Consumers want a high-performance experience every time they transact – no matter what. Banks that can quickly resolve problems not only avoid customer disappointment but also improve their bottom lines. When implementing a comprehensive device management solution, many financial institutions report a 20% reduction in on-site visits and an increase in the number of issues being resolved without tools or spare parts.

Supporting consumer financial transactions when and where needed is a critical banking function. By leveraging Device Manager: Terminal Connect, banks and ATM operators can automate complex, multivendor networks and implement industry-leading automation and efficiency. Most importantly, banks can ensure that essential functions across all self-service channels are always available for their customers. ■

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