

Banking Automation **BULLETIN**



ATMs in Asia-Pacific – a continuing success story

Europe ahead of Asia-Pacific in ATM monitoring usage

Banking without branches

Monitoring software – the unsung hero of channel performance

Stonegate first US bank to embrace opportunity in Cuba

Country profile: Germany

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Exploiting the power of ATM monitoring software

In this column last month I commented how the number of ATMs in Europe is relatively flat – or to put it another way, how many banks in Europe are no longer investing in expanding their ATM estates. If this sounds negative, it shouldn't, because it has actually created an environment where banks are focusing much more on exactly what solutions they are deploying – in terms of both hardware and software. The latter in particular is significant, as many of the advances in ATM technology in recent times have been on the software side.

RBR's research has expanded to cover an increasing number of different types of ATM software – the most recent additions being status management and monitoring, remote software distribution, customer relationship management, cash forecasting, and security software. All of these areas are becoming increasingly important for banks, either as a way of increasing efficiency or improving customer service. RBR's research shows that despite recent growth, there remains huge potential for such software, which is underexploited in most markets.

ATM software is a much more fragmented sector than hardware, with ATM manufacturers and specialist software providers competing not just with each other, but also against proprietary in-house solutions and, in some cases, the option to do nothing. For example, RBR's research found 55 different status management and monitoring solutions in use in the 20 European countries surveyed.

Vincenzo Fiore, CEO of specialist ATM software company Auriga, makes an excellent case for the unexploited power of ATM monitoring software in his perspective later on in this issue of the *Bulletin*. Mr Fiore argues that the benefits of ATM monitoring are not just at the physical device level – although even here, with developments such as predictive maintenance, auto-recovery and remote repair, the opportunities are substantial – but also at the transaction level. Better understanding of how customers use self-service devices (and other channels) and interact and respond to different bank actions, offers huge potential to improve customer service and increase revenues.

This focus on growing revenues and not just cutting costs is critical, as there is a real danger in more mature markets that excessive focus on efficiency at the expense of revenues simply leaves the door open for new entrants to come in and cherry pick banks' most profitable activities.

Dominic Hirsch, Editor

- 2 ASIA-PACIFIC ATMS**
ATMs in Asia-Pacific – a continuing success story
- 3 EUROPEAN ATMS 2016 CONFERENCE**
Europe's leading ATM event reflects evolving bank sector
- 5 US BANKING IN CUBA**
Stonegate first US bank to embrace opportunity in Cuba
- 6 MOBILE PAYMENTS IN PERU**
Is competitive collaboration the key to success?
- 8 AURIGA PERSPECTIVE**
Monitoring software: the unsung hero of channel performance
- 10 ATM SECURITY IN JAPAN**
Massive fraud attack a wake-up call to Japanese deployers
- 11 BRANCH BANKING**
Banking without branches
- 12 ATM MONITORING**
Europe ahead of Asia-Pacific in ATM monitoring usage
- 13 PLUS FORUM 2016**
Russian banks face unprecedented changes
- 15 PAYEXPO EUROPE 2016**
European payments players focus on impact on consumer
- 16 NEWS BULLETIN**
Banking, ATM and payments news
- 17 COUNTRY PROFILE**
ATM and cards intelligence on Germany
- 21 CONFERENCE DIARY**
Upcoming industry events from around the world

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