

# Banking Automation **BULLETIN**

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## **Omnichannel underpins growth in multivendor ATM software**

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Discover is most widely accepted card scheme worldwide

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Is the UK moving towards a cashless society?

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French domestic card fraud losses continue to decline

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The eIDAS regulation: a new dawn of digital opportunity

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## **Country profile: Kenya**

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## Omnichannel underpins ongoing growth in multi-vendor ATM software

Multivendor ATM software is software capable of running on ATMs supplied by more than one hardware manufacturer. This is important as it facilitates the separation of hardware and software purchasing – allowing ATM deployers to choose hardware and software that best suit their needs, even if these are from different suppliers. And, of course, it shifts negotiating power from suppliers to customers.

RBR's new report, *ATM Software 2016* (see page 2), analyses the multivendor software market and shows that its popularity continues to grow. The research found that 1.2 million ATMs were part of multivendor software projects at the end of 2015 – representing 40% of bank grade ATMs worldwide. Penetration is highest in western Europe, where two thirds of ATMs operate in a multivendor environment.

While the separation of hardware and software purchasing is undoubtedly a major driver, the research shows that this is by no means the only factor at work. The ability to offer a seamless omnichannel experience to customers across ATMs, branches, telephone, internet and mobile banking, has become a major focus for many banks, especially in more mature ATM markets. This does not just mean having a consistent look and feel and live account information, but more advanced features such as the ability to start a transaction in one channel and complete it in another, integration of contactless technology and advanced customer relationship management functions. Multivendor software offers these capabilities and other benefits too, such as faster rollout of new solutions, reduced development costs and simplified certification.

On the face of it, the arguments for multivendor software seem overwhelming, which raises the question of why it is not present on all ATMs. The answer relates to priorities, capabilities and costs. Banks which only operate ATMs from a single hardware supplier do not realise all the benefits – such institutions tend to be smaller and often do not have the skills and resources to manage a daunting software migration project. Deployers in fast growing ATM markets may choose to tradeoff investment in software to purchase a larger number of ATMs. More generally there is an investment decision as there is an upfront product and implementation cost, which must be balanced against reduced, ongoing costs.

With ever-increasing attention being paid to software and omnichannel solutions, however, RBR's research forecasts multivendor ATM software deployment will continue its rapid expansion for some time.

Dominic Hirsch, Editor

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