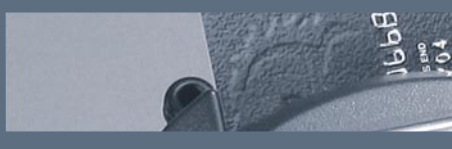
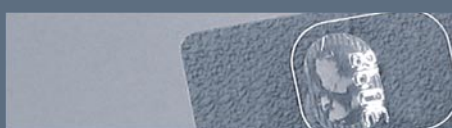


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What is the future for assisted self-service terminals?

Broadly speaking there are two main variables with assisted self-service: how the assistance is provided and the types of transaction that are covered.

In-person assistance allows a member of branch staff to simply offer guidance or play an integral role in transactions, for example by reviewing identity documents or providing manual authorisation. It also plays a critical role in the transition phase of customers who need encouragement in using self-service, particularly certain demographics that value the personal contact of a traditional teller.

Remote assistance is generally more cost-effective for the bank as it allocates human resources efficiently and, more significantly, it allows product experts to be located centrally. This may seem like just a cost-saving measure, but in practical terms it allows face-to-face expertise to be provided across a wide range of products in every branch – something that many banks have never offered or have not in a very long time.

One of the challenges RBR faced during its research into assisted self-service (see page 2) was defining exactly what is included – this helps to explain why banks are currently at varying stages of development and deployment. If choosing the right ATM from the plethora of suppliers and models seems complicated, deciding your strategy for assisted self-service is vastly more complex – not least because many solutions are bespoke or semi-bespoke, and the device is just one part of an overall solution.

RBR's research indicates that a significant number of banks across many countries are piloting assisted self-service devices. The number of large-scale rollouts is more limited, however. This is partly because of recent capital expenditure constraints and ongoing questions about the ideal branch network footprint, but more than anything it reflects uncertainty about what is required and what will be embraced by customers. Do all transaction types need to be covered? How critical is coin? Do current regulations restrict what can be done? Will customers actually be prepared to use video? If not today, what about in 12 or 24 months?

We have not yet reached the tipping point where assisted self-service terminals have become mainstream, but we may not be far away. More large-scale high-profile deployments would make a huge difference – showing confidence about the concept in general and giving guidance as to appropriate solutions. Suppliers play an important role here too, by providing clearly positioned, reasonably standardised solutions, which make it easier for banks to make the leap.

Dominic Hirsch, Editor

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