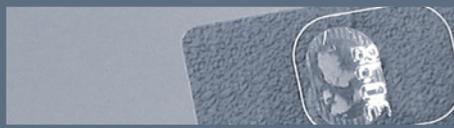


Banking Automation **BULLETIN**



Are shared branches the way of the future?



The efficiencies of the AI empowered bank



Will India's stalled ATM growth affect financial inclusion?



Mobile money continues to transform access to banking



The shifting patterns of cash replenishment outsourcing

**Country profile:
Croatia**

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Are shared branches the way of the future?

The launch of the UK's first 'Business Banking Hub' in Birmingham on 11th March could have huge implications for the future of bank branches. The new branch is the first of six to be rolled out in the

country over the next few months – the others are planned for Bristol, Crosby, Leicester, London and Manchester – and will allow pre-selected corporate, and especially small business customers, from Barclays, Lloyds and NatWest banks to deposit and exchange notes, coins and cheques in a shared branch facility.

The relatively low-key launch may partly reflect that this is officially just a pilot due to run until the end of the year, but also gets to the heart of a dilemma facing banks. On the one hand they recognise that their branch closure programmes hurt customers, especially business customers, but at the same time these banks are still competitors and would prefer customers to use their existing networks if possible.

Several features of the new hub branches are worthy of a particular mention. Firstly, they will be open from 8am until 8pm seven days a week – an explicit recognition that business customers have different needs from other consumers. Access will be via specially issued cards, which adds complexity but provides additional security in an environment where greater volumes of cash increase risks.

All transactions in the new branches will be self-service, meaning a broad range of cash and cheque handling terminals will be available to service the diversity of transactions required. Interestingly, the branches will be unmanned, but support will be provided by a third party to help customers use the machines.

That leads to a final observation, which is that these shared branches are essentially being outsourced, as they will be managed by specialist cash management companies, including G4S and Vaultex.

For years, banks have been reluctant to outsource core banking channels such as ATMs and branches – in these business banking hubs they are doing both. It is too early to say if the concept has a long-term future, but if banks are unable to find other ways of making their branch networks profitable, then sharing costs may be the answer.

Dominic Hirsch, Editor

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