PRESS RELEASE

London, 11th July 2022

Software is optimising the ATM as a key physical touchpoint with customers

With ATMs and bank branches under cost pressures, software solutions ensure that self-service terminals deliver the maximum for both deployers and customers

### CRM software helps to migrate services from the branch counter to the ATM

RBR's recent study, *Global ATM Market and Forecasts to 2027*, shows that the number of bank branches worldwide continued to fall in 2021, with increasing adoption of digital banking lowering traffic at physical outlets.

Banks regard their ATMs as a crucial physical touchpoint with their customers and are seeking to increase relationship-building opportunities at this channel. Pivotal to this endeavour is Customer Relationship Management (CRM) software, which RBR's study found to be present at almost half of ATMs worldwide.

CRM software is predominantly used by banks, as it facilitates cross-selling opportunities by linking the ATM to the institution's other channels. Accordingly, it is most common in western Europe, where the majority of ATMs are deployed by banks, and where bank branches are being closed more rapidly. CRM software has seen lower adoption where independent ATM deployers (IADs) have a stronger presence, such as in North America.

With customer needs varying considerably, deployers typically develop their own proprietary CRM software. The largest third-party providers are major ATM manufacturers.

Providers of different ATM software types (worldwide share of ATMs, end-2021)
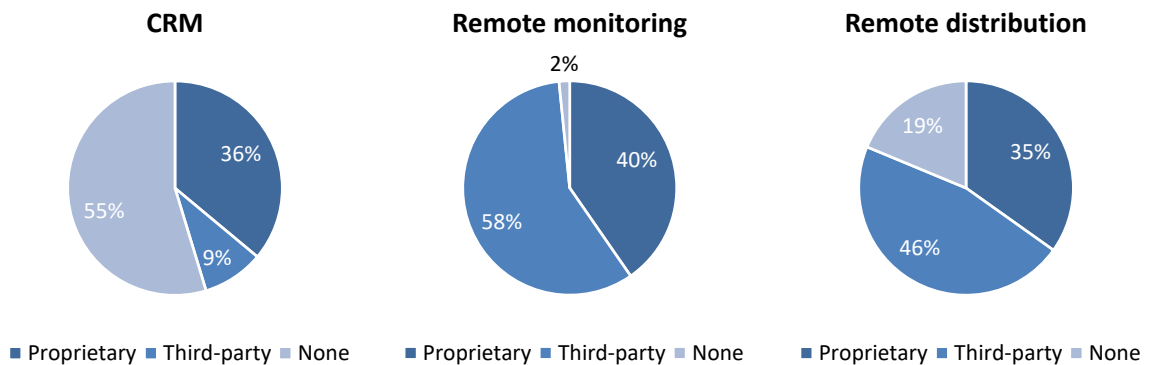
Source: Global ATM Market and Forecasts to 2027 (RBR)

Remote software solutions support deployers in maximising ATM performance

With ATM numbers in decline in many countries, deployers require their remaining machines to be as efficient and profitable as possible. Software that allows ATMs to be managed and updated remotely is therefore increasingly common, minimising time-consuming and costly callouts.

Remote monitoring software provides real-time insights on the status of ATMs, allowing deployers to identify and resolve issues as they arise. The RBR study found that monitoring software is now used for virtually all ATMs worldwide. Proprietary solutions are most common, while third-party providers tend to be ATM manufacturers.

Most ATMs can also receive updates remotely via remote software distribution, helping to ensure smooth running and maintain cybersecurity. Deployers generally develop these solutions in-house, with third-party providers mostly a mixture of ATM manufacturers and IT firms.

Rowan Berridge, who led RBR's *Global ATM Market and Forecasts to 2027*, commented: "*ATMs continue to play an important role as a physical channel, even as their numbers slowly decline. Software is absolutely key to ensuring that both customers and deployers get as much as possible out of the machines that remain in operation*".

Notes to editors

These figures and insights are based on RBR's study, *Global ATM Market and Forecasts to 2027.* For more information about this report or to discuss the findings in more detail please email Rowan Berridge (rowan.berridge@rbrlondon.com) or call +44 20 8831 7311.

RBR is a strategic research and consulting firm with three decades of experience in banking and retail automation, cards and payments. It assists its clients by providing independent advice and intelligence through published reports, consulting, newsletters and events.

The information and data within this press release are the copyright of RBR, and may only be quoted with appropriate attribution to RBR. The information is provided free of charge and may not be resold.