



## *For Next Gen API App ATMs*



### Ten Next Gen ATM Talking Points

1. The Consortium for Next Generation ATMs, project-managed by ATMIA, is made up of over 180 companies worldwide across all sectors of the industry.
2. The Consortium has signed off a new API App model for ATMs, representing an unprecedented level of consensus amongst industry stakeholders, including vendors, ATM operators, suppliers and solution-providers.
3. This is the largest future-proofing exercise undertaken by the global ATM industry in recent times, aimed at maintaining the relevance of ATM technology in the mobile-digital age. There is wide consensus in the industry that ATMs need to be reinvented to stay relevant for today's and tomorrow's consumers.
4. One aim of the new ATM architecture is to enable consumers to transact at ATMs using their mobile phones. There are over 3.2 million ATMs in the world as well as over 5 billion mobile phones. The potential synergy between these technologies is virtually limitless.
5. The mobile phone is the number one consumer technology and if ATMs do not link up to the mobile phone they will slowly but surely lose some of their appeal to millions of consumers. The API App blueprint prevents this loss of appeal from happening.
6. Another major aim of the next gen ATM architecture is to create an interoperable vendor-agnostic operational environment to give ATM owners more flexibility and choice when migrating to new operating systems, while, at the same time, reducing the risk of costly hardware upgrades associated with OS migrations in the past.
7. The Consortium has provided an online portal for information and research reports (<https://www.atmia.com/connections/committees/consortium-for-next-gen-atms/>).
8. The Consortium has developed a next gen ATM business case toolkit for participants, including a set of Business Value Propositions (BVPs), a guidebook for plugging in ATM Value-Added Services, a Best Practice Guide to the Next Gen ATM User Interface and a Business Case Matrix for calculating the cost-saving and revenue growth elements of next gen ATM architecture for each sector of the industry. The Business Case Matrix comes with downloadable spreadsheets prepopulated with data and formulae which enable companies to plug in their own data to quantify the estimated Return on Investment which will be made possible for them through investing in next gen architecture.
9. Since it is important to take consumers on this technological journey with the industry in order to ensure consumer adoption, a set of security best practices for Next Gen ATM architecture has been produced, namely Security Education Best Practices for Customer Owned Devices as well as Ecosystem Security Best Practices for Next Gen ATMs. At the same time, the software structure of the new ATMs will enable operators to use Artificial Intelligence and Big Data Analytics to improve fraud prevention and security against cyber attacks.
10. The architectural blueprint for the API App model for ATMs balances greater interoperability through new industry standards and competitive differentiation through unique app-based customer experiences made possible by the new architecture.

