



## News & Views

# Empowering NextGen

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May 2021-1



The Solution Focus methodology notes that ‘Possibilities are the fuel of growth’. There is certainly a growing suite of new possibilities for the ATM channel and several leading organisations are well advanced in reinventing their ATM service. Some of these change-enablers result from feature-rich, Open Source software. Some are being sparked by a shift in vendor thinking. Other possibilities are being driven by new entrants who provide full-service outsourcing options without any loss in consumer service flexibility.

In this article I have mapped out my view on some of the key ingredients for enhanced business agility. What are some of your views?

## STRATEGIC VISION

Despite the claims of modern payments technologies, you cannot buy a commercially agile future out of the box. You just can't.

An organisation's true competitive advantage comes from the strength of the relationships it builds with its customers, and its ability to adapt faster than its competitors. This is a journey of continual and accelerating change. Adopting a ‘Do It Later’ policy is a fools errand. Everything is about learning, starting later may simply be too late!

The enduring tragedy of clinging to legacy infrastructure is the insidious creepage of business constraints into the organisational processes. Ultimately, these constraining inflexibilities pollute the Corporate Thinking, be it in strategic vision, in resource investments, or in operational targets and budgets.

## KNOW YOUR CONSUMERS

Each service touchpoint is a relationship building opportunity, whether the consumer is your own customer or ‘just’ a guest. Modern consumers are becoming increasingly sophisticated and demanding in how their needs are met. If you can't do it, they will find others who will. True loyalty is founded on earned respect - not tradition. Personalising the consumer's experiences is a crucial ingredient for empowering consumer trust and organisational growth.

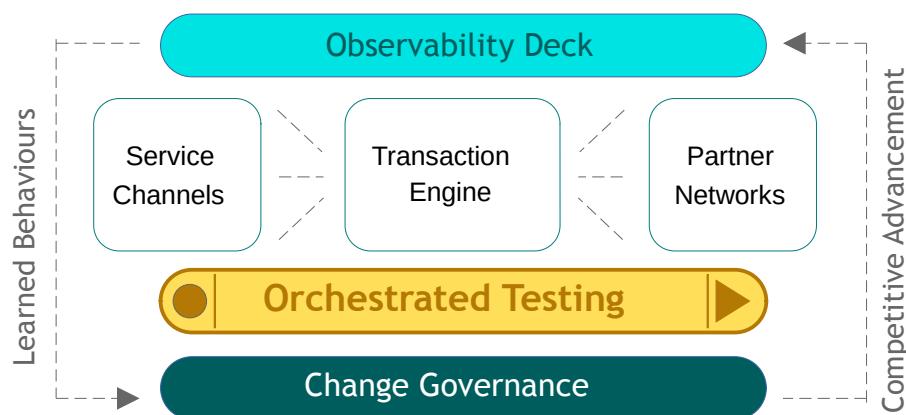


# LEARNING IS EVERYTHING

If you are not changing your behaviour, you are not learning anything.

Making change an organisational habit is a team sport that has very clear implications for Governance and Compliance policies. Nurturing adaptive change also has profound implications for how you architect your new solution.

Most significantly, testing moves to the centre stage. A strong and precisely managed testing function is a critical facilitator of change. Without advanced testing capabilities you will struggle to manage the collective risks and emotions that are an inescapable facet of change.



*"Experiment. Fail three out of five times. If that's not your ratio, you're not experimenting, but waiting for enough information to act. You can't escape the mediocre that way"*

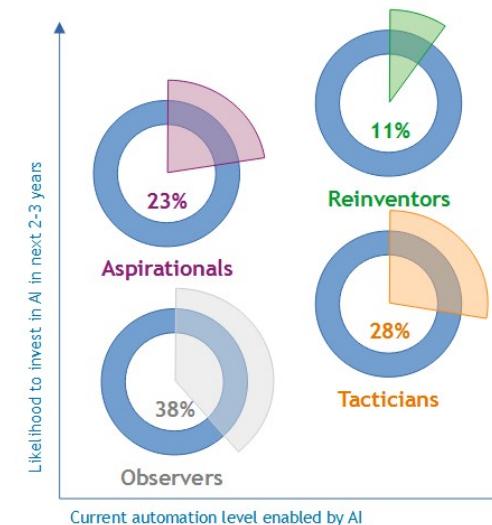
- Temel Guzeloglu, Chief Executive Officer  
QNB Finansbank, Turkey

## GET SMARTER - STARTING NOW

**Prediction:** In the next 2 years artificial intelligence and machine learning will be all pervasive across all payments channels. Don't be fooled by all the hype or negative press about AI - this technology genie is well out of the bottle and becoming increasingly accessible to everyone. Regardless of your responsibilities in the stakeholder chain you need to understand the impacts and implications of AI because your competitors will be using it to outplay you on the 'consumers-field' and out perform you in operational efficiencies.

**Suggestion:** Have a look at the article on Alpha Go Zero from Deep Mind by Silva et al (2017). Think about what this team achieved and compare it with how your organisation learns meaningful things. Today's AI can be used to improve your release testing, deepen your understanding of your consumers' needs, and maximise operational performance streamlining the complex interplays between infrastructure, applications, and operational processes.

It is hardly surprising then that the innovative organisations are already well down this path.



# SLAB FROM THE LAB

The ATMIA NextGen Blueprint identifies the strategic importance of cloud processing and embraces two choices for the ATM client application. Deployers can now choose a high-level API approach, or evolve to the OS agnostic XFS4IoT and their own ATM application tools.

Given the rate of innovations I decided to get my hands dirty again with some exploratory R&D. Of particular interest to me is a first hand appreciation of the emerging solution components and vendors.

My first step was to upgrade my Win 7 all-in-one PC to Ubuntu Linux and the selection of KAL's RTM device. Of particular interest to me is KAL's decision to make their XFS4IoT SP development kit freely available. This is an incredibly reassuring move for the industry and brings new freedoms to ATM service providers.



*My KAL RTM meets Ubuntu-Powered 'Tiby'*

Acknowledgement: My thanks to the KAL team for their support and suggestions.

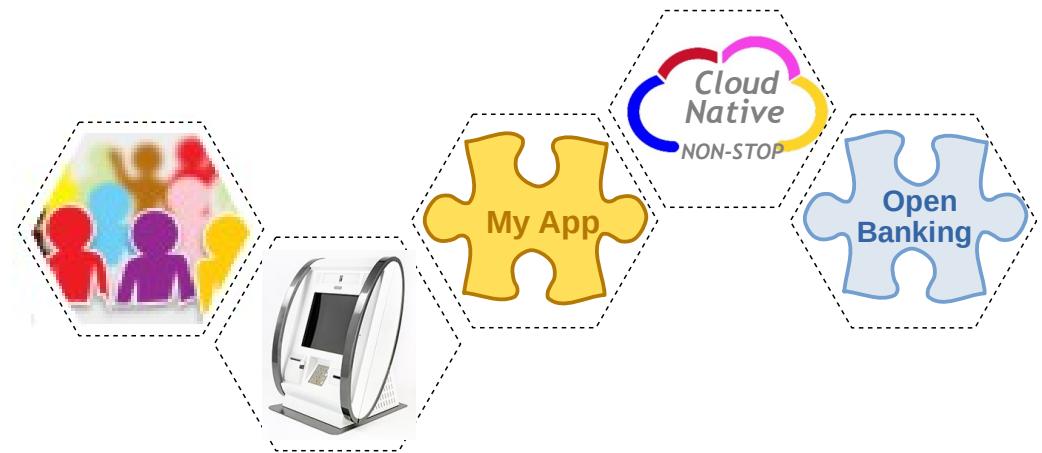


Having selected the consumer touchpoint I then considered the transaction flows. Obviously a full-spectrum ATM channel still needs to cater for EMV card-based transactions but I wanted to start with something newer - an Open Banking centric approach.

My research quickly showed a clear winner for my needs - Nuapay. Not only does Nuapay have a pedigree of Industry Awards but they are a highly dynamic and helpful organisation. A delight to work with.

Having signed up for their developer sandbox I received a fully set of Postman collections which really accelerated my integration learning.

It is still early days but I am off to a great start. There are many other pieces to examine and decisions to cogitate. So stay tuned for more 'Slab from the Lab' updates.



Acknowledgement: My thanks to the Nuapay team for their support.



# POINTS TO PONDER

Choosing the right teammates to match your own vision and ethos, and agreeing how you will work together, are possibly the most important decisions you can make. Too often, organisations start their partner selection with a feature by feature checklist of off-the-shelf solutions. This strategy only perpetuates the status quo and fosters an inability to react to new growth opportunities.

*Rule #1. Rethink your partners to ensure you are among partners that deliver what is needed, and readily embrace the principles of co-evolving solution journeys.*

*Sustained success requires a journey of continuous problem solving, where WHO you work with, and HOW you work together, has a higher impact on your successes than the fine detail of WHAT you start with.*

A “Pick What’s There” mindset fails because your needs will change faster than you think - because the game changes faster than you can anticipate.

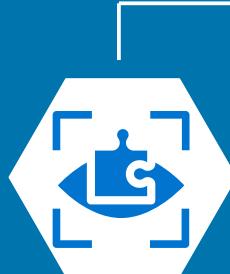
The Barbarians is a wonderful rugby tradition, or the “BaaBaas” as they are affectionately known. As an invitation team, the BaaBaas represent a best-in-class mix of players. Importantly for the fans, the true spirit of a Barbarians match is a showcase of talent and sportsmanship. As you develop your partnerships for your NextGen ATM channel think ‘BaaBaas’ and keep the spark of team-power alive.

Over the coming weeks I will be announcing my choice for a ‘Barbarians team’ for a NowGen ATM channel.



Dave is a results-focused Solutions Delivery expert and payments systems professional, whose progressive career encompasses over 25 years of specialist technical knowledge and commercial experience.

Dave has deep expertise and passion for Business Strategy and Marketing with a special interest in the digital delivery of personalised consumer experiences across all payments channels and for all the world's peoples.



Strategic Vision



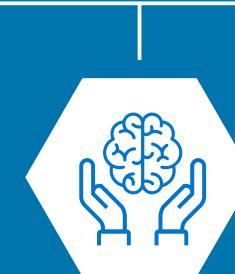
Change Governance



Actionable Knowledge



Systems Thinking



Integrated Learning



Orchestrated Testing



Stepwise Evolution