KAL INSIGHT

Make ATMs the heart of your digital banking strategy with KAL

In its first 50 years, the ATM slowly evolved within a framework of modest consumer expectations. But the days of dismissing the ATM as just a 'cash machine' are gone. Industry innovation, coupled with the embracing of new digital channels, has ignited demand for the next generation of ATMs to provide convenient access to all types of banking transactions and services.

Customers now expect the same great user experience from their ATMs as they get from their mobile and home banking systems. They want all banking channels to complement each other and they want to be able to conduct their transactions when and how they want – whether that's in-branch, online, at an ATM or using their mobile phone.

Convenience and choice is what it's all about. So how do banks make their ATMs an integral part of the overall digital banking experience?

Connecting customers: think differently

Employing the ATM as the bridge between physical branch and digital banking channels enables banks to think differently about what is now possible. They can be creative and come up with innovative ways to:

- Deliver new, secure methods to identify bank customers,

- Deploy every transaction on all bank delivery channels all of the time,

- Provide first-rate customer service directly to their customers' fingertips.

Of course, connecting customers to banking services requires new technology designed and supported by a company with unrivalled expertize in self-service systems. This is where KAL comes in.

KAL's world-renowned multivendor software enables ATM hardware, software and services to work together perfectly, providing banks with complete control of their ATM networks for maximum availability, reduced costs, increased functionality and, ultimately, great customer service.

KTH is the key to innovation

And, now, KAL has a new software offering, specifically designed to enable banks to connect all of their banking services and deliver a seamless user experience across all channels.

It's called KTH and provides innovative ATM transactions not just for today, but for the future too.

With KTH, KAL has created a new generation of terminal handler that makes it easier, quicker and more cost effective than ever for banks to support legacy transactions and add new, innovative functionality to ATM and self-service networks of all types.

To remain competitive, banks need to keep up with the fast-paced and endless cycle of changes taking place in the digital world. KTH provides banks with the flexibility to make ATM innovation as dynamic as the changes happening in mobile and home banking channels. And, importantly, all of the great new services being developed can be made available to all delivery channels – creating a truly multi-channel user experience for customers.
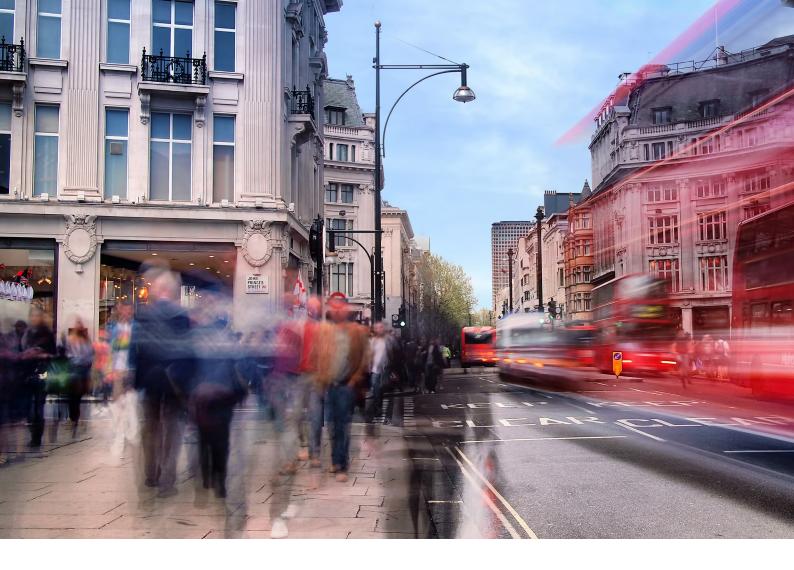
Management without the effort

Managing all this new functionality has to be effortless for the banks. KAL's KTC management software enables banks to remotely update their ATM software whenever they want, from the smallest change all the way to a complete reimaging of the entire ATM software stack. New functionality to improve the customer's ATM experience can be distributed and activated as needed.

KTC also gives banks a single, consolidated view of their ATM network, regardless of the number of different types of machines running on the network. KTC provides immediate, real-time access to detailed information needed to manage and monitor the ATMs remotely.

Real-time monitoring means problems are detected and issues identified and solved immediately, without incurring unnecessary and expensive site visits by technicians, ensuring maximum availability of the ATM network while saving the bank money.

Winning the war for customers

In these exciting times of new challenges and opportunities, it's of paramount importance that banks bridge the gap between physical and digital channels. Those banks that deliver choice and convenience for the customer will win the war when it comes to customer retention, acquisition and satisfaction – while benefiting from significant cost savings.

Placing the ATM with KAL software at the heart of the digital banking strategy will help banks deliver innovation, choice and convenience to their customers.