

The Client
Public sector banks in India

Service
ATM deployment



> CLIENT REQUIREMENT

FSS was entrusted with the procurement, installation and management of ATMs for 22 public sector banks in Madhya Pradesh (the second largest state in India) within a stringent time frame.

> FSS SOLUTION

The solution included the following:

- Leveraging local support to set up offices in MP
- Selecting sites after thorough analysis to maximize footfalls
- Ensuring adequate infrastructure in all areas for maximum uptime

> RESULTS

- Deployment of ATMs across 650+ locations (cities, towns and villages) thereby making banking services available at unbanked/underbanked locations
- Efficiently managing 4,900 plus ATMs across Madhya Pradesh

FSS successfully manages large scale, complex ATM deployment for 22 public sector banks

Managing 4,900 plus ATMs and ensuring consistently high uptime

The Client

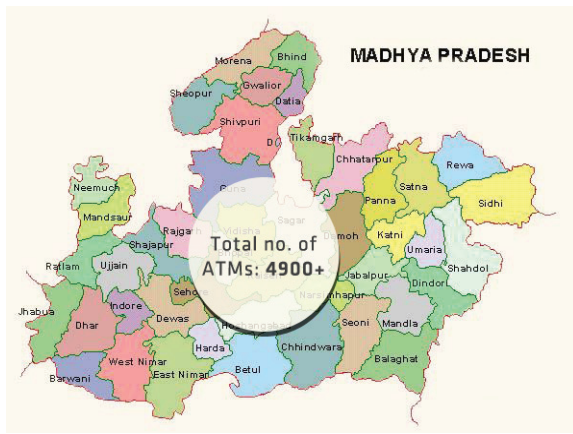
Government of India initiated a project to install brown label ATMs across the country with an eye on increasing the penetration of ATM services as a step towards financial inclusion. As a part of the initiative, 22 public sector banks had to deploy ATMs across different states in India.

Business Challenge

FSS was chosen as the partner for the state of Madhya Pradesh (MP), the second largest state in India, comprising an area of 3,00,000 square kilometers. The task was to deploy ATMs across Madhya Pradesh including remote rural areas to ensure adherence to the government guidelines for financial inclusion and distribution of various welfare schemes (MNREGA/DBT, etc).

Given the widely dispersed nature of locations to be covered over a large area, some of the challenges faced included:

- Challenging geographical terrain – 70 percent of the area to be covered was rural in nature with 19 predominantly tribal districts
- Poor infrastructure – Erratic electricity supply, non-availability of adequate service support network, inadequate road and communication infrastructure
- Site Infrastructure – Non-availability of concrete rooms further complicated the task of sourcing large number of sites within stringent time lines
- Operational challenges in managing ATMs – These included vandalism at ATMs and non-availability of requisite denomination and quality of currency notes for the ATMs



“ FSS successfully deployed ATMs in the difficult terrain of the state of Madhya Pradesh thereby assisting the banks to achieve their objective of inclusive growth. ”

- Mr. V Balasubramanian – President ATM Services and Transaction Processing, FSS

About FSS

FSS is a payments technology leader. The company powers the payments initiatives of leading banks, financial institutions, processors, merchants, governments, corporates and regulatory bodies across the globe covering both retail and wholesale business segments. The company's end-to-end payments footprints spans across retail delivery channels such as ATM, PoS, cards, mobile and internet as well as wholesale channels like mandate management and payments hub.

Headquartered in Chennai, India, FSS delivers business value to its clients via a diversified portfolio of software products, hosted payment services and software services.

FSS today has a worldwide presence with over 1700 employees in India, APAC, Middle East, Africa, UK/Europe, Americas.

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The scope of the project over a span of seven years included the following activities:

- Cash dispenser (CD) procurement, installation and maintenance
- Site implementation services
- ATM connectivity
- Monitoring of ATMs and incident management services
- Centralized electronic journal pulling and content distribution
- Site maintenance and cleaning services
- First and second level maintenance
- Cash replenishment and related services
- MIS report generation

FSS was expected to maintain high uptime as per geographical cluster and availability of infrastructure.

The Solution

FSS was awarded the project due to its extensive experience in undertaking similar projects and the cost advantage it brought to the table. FSS formulated a robust ATM deployment strategy to take proactive steps and overcome the field level challenges:

- Leveraging local support: In order to effectively manage the widely dispersed geography, FSS set up offices in four major centers of Madhya Pradesh and quickly scaled up field level and supervisory resources to manage the project
- Partnering with vendors:
 - Large numbers of local Total Implementation Solution (TIS) vendors were sourced and identified
 - Strategic realignment of tie-ups with various ATM, UPS and VSAT manufacturers to synchronize delivery and installation
- Conducting thorough analysis for site selection: Besides physical look and feel, various parameters were analyzed using in-house tools to arrive at footfall potential. All sites were insourced by FSS personnel
- Ensuring adequate infrastructure:
 - Coordinating with the electricity department to ensure availability of three phase power meters
 - Installing cages for VSAT dishes in remote areas likely to face disruption
- Setting up a review mechanism: Periodic review with all stakeholders and initiation of course correction as necessary

Benefits

FSS has played a major part in assisting the 22 banks in achieving their objective of ensuring inclusive growth and financial inclusion.

- ATMs were deployed across 650+ locations (cities, towns and villages) thereby making banking services available at unbanked/underbanked locations
- Managing 4,900 plus ATMs in Madhya Pradesh and ensuring consistently high uptime
- Completed deployment of 3,300 ATMs across the state within 21 months