

IBM

Connecting India – IBM support services enabled BTI payments to roll out White Label ATMs

BTI Payments are deploying white label ATM's to enable deeper banking and ATM penetration to rural India. India's ATM penetration stands at 180 ATMs per million¹ of the population compared to an average of 400 to 500 ATM's per million of the population among the peer nations of South Asia². To date, there are more than 200,000 ATMs across the country, with large majority concentrated in urban and semi-urban areas.³

BTI Payments (BTI), a white label ATM operator in India continues to drive the penetration of WLA's across India to reach out to the rural, un-banked population. This requires continuous scaling up of infrastructure with minimal investment on maintenance, work force management and technology.

In 2012, RBI granted licenses to non-bank entities - like BTI payments - to set up White-Label ATMs expanding the reach of banking services in rural and semi urban regions. With government initiatives like Digital India, demonetization and Pradhan Mantri Jan Dhan Yojana, WLA's are expecting an increase in banking growth and ATM usage across the country. Today, 41 percent of the WLAs operate in rural areas and must scale-up to reach the larger Indian banking population.

BTI is strategically leveraging IBM's Managed Services Solutions to deploy, manage, monitor and govern their ATM infrastructure. IBM is a leading managed services provider, servicing the entire infrastructure of banks - including ATMs - under one umbrella. This partnership will provide BTI deep visibility into the business processes and enhance productivity, business agility and scalability. IBM also provides highly skilled human capital, which otherwise would have been a challenge for a young startup like BTI. Overnight, **IBM® Managed Support Services - ATM and branch services** offered BTI the desired availability, accountability, scalability and transparency. IBM's Watson provides powerful predictive data analytics that can enable preemptive actions, improving customer engagement.

IBM AS THE SINGLE AGNOSTIC SUPPORT VENDOR

IBM has enabled BTI to scale up and manage end-to-end ATM services at ease, while still maintaining high standards of service and complete transparency. In a very short span of time, this partnership assisted BTI payments to install 4,000 ATMs across India, 90% of which are in the rural areas. BTI Payments rolled out 3,000 'India1' ATMs in rural India in 2016, three months ahead of RBI stipulated roll out schedule.

The collaboration with IBM will enable BTI to:

- Scale technology deployment and roll out enhanced functionality in shorter timeframes
- Develop a complete pipeline with vendors and partners to deploy, monitor, maintain and govern ATM infrastructure.
- Deliver cutting edge analytics to provide predictive maintenance on infrastructure and ensure round-the-clock availability for customers.
- Built on cognitive analytics that leverages IBM Watson capabilities to drive customer care and revenue generation.

IBM is one of the pioneers in managing end-to-end ATM solutions and branch technologies, currently managing more than 120,000 ATMs, across the world. With a legacy of being the original

¹ [Business Standard](#)

² [The Hindu](#)

³ [RBI](#)

ATM manufacturer, IBM brings a wealth of experience, cognitive analytics and a time-tested global delivery infrastructure for providing technical support in multi-vendor environments.