

# ABMs have revolutionized banking

By TONY ENGEL

Automated Banking Machines (ABM's) have revolutionized the way we do our banking, and we have only just begun to feel its impact on our lives.

During the next few years more and more people will use ABM's to perform most of their day-to-day banking transactions. Not only will customers have around the clock access to more machines at more locations, reducing line-ups in branches and at ABM's, but teller/counter service will improve as staff time is freed up from routine tasks.

Customers will also be able to take advantage of "shared" networks such as the Interac Network, allowing them to make cash withdrawals and obtain cash advances from an ABM, regardless of where they bank.

Today, there are over 3,000 ABM's operating in Canada, which has the potential for more than twice that number. TD Bank, for example, has about 500 ABM's called Green Machines at key locations throughout Canada. Each machine is connected with the bank's main computer so you can do all your personal banking at any one of them regardless of whether your home branch has its own ABM.

In most cases, customer service officers also work on the same site and can help you open an account, demonstrate the machine, and give you information on other bank services. Many of TD's Green Machines have been installed at wheelchair height and are equipped with braille plates for customers with impaired vision.

At least 90 per cent of our daily banking needs consist of transactions that can be done at ABM's — deposits, withdrawals, determining available funds, paying bills and making transfers between accounts.

Use of ABM's has grown at an unbelievable pace, as increasing numbers of consumers discover their banking needs can be handled by ABM's.

For example, in December 1985, over

three million transactions were made on Green Machines alone.

While there have been many advances and improvements in ABM's over the last few years, what's coming in the next few months will be a great boon to consumers. Canada's five largest chartered banks — Royal Bank, Bank of Montreal, Canadian Imperial Bank of Commerce, Toronto Dominion, Bank of Nova Scotia — as well as the Caisses Populaires Desjardins in Quebec, Canada Trust, National Bank and Confederation of Credit Unions have agreed to share their ABM's through a National ABM network called Interac Association.

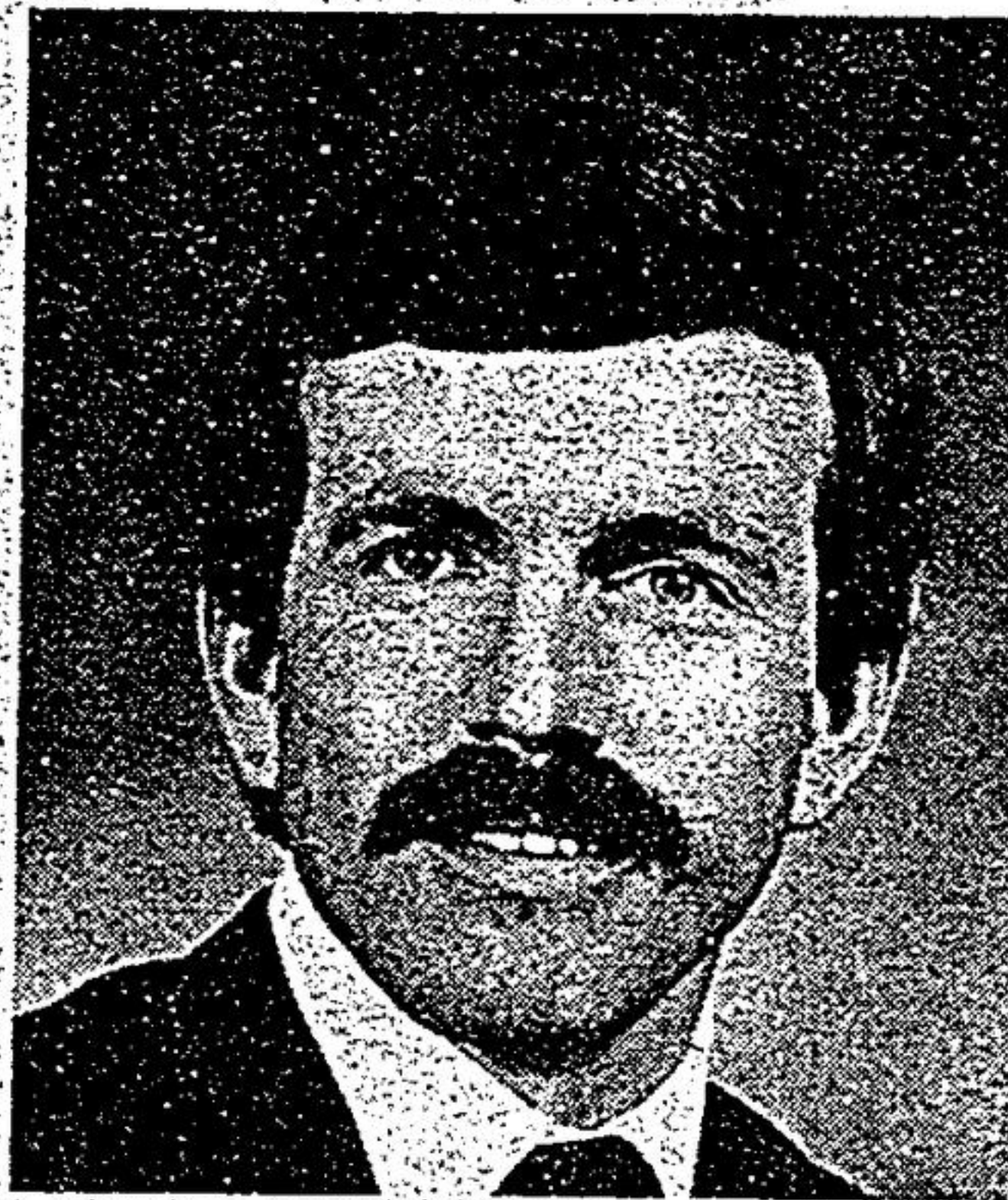
For example, you will be able to use your TD Green Card with Green Machine access to withdraw cash at a designated Bank of Nova Scotia Cash Stop machine. Locations throughout Canada that are part of the Interac system will be easily identified with decals showing they belong to the Interac Network.

Eventually, the shared ABM Network will go worldwide, allowing customers to withdraw cash from their accounts anywhere in the world. As an example, if you are on a vacation in Florida or on a business trip to Rome, you would be able to withdraw cash from an ABM while your account in Canada is automatically debited.

For some time now the financial services industry has been meeting the challenge of providing more and better services to our customers. These are just some of the exciting new developments in ABM's that will continue to have an impact on the way we do our banking.

EDITOR'S NOTE: TONY ENGEL is manager of Toronto Dominion bank in the Markham Shopping Centre on Hwy. 7.

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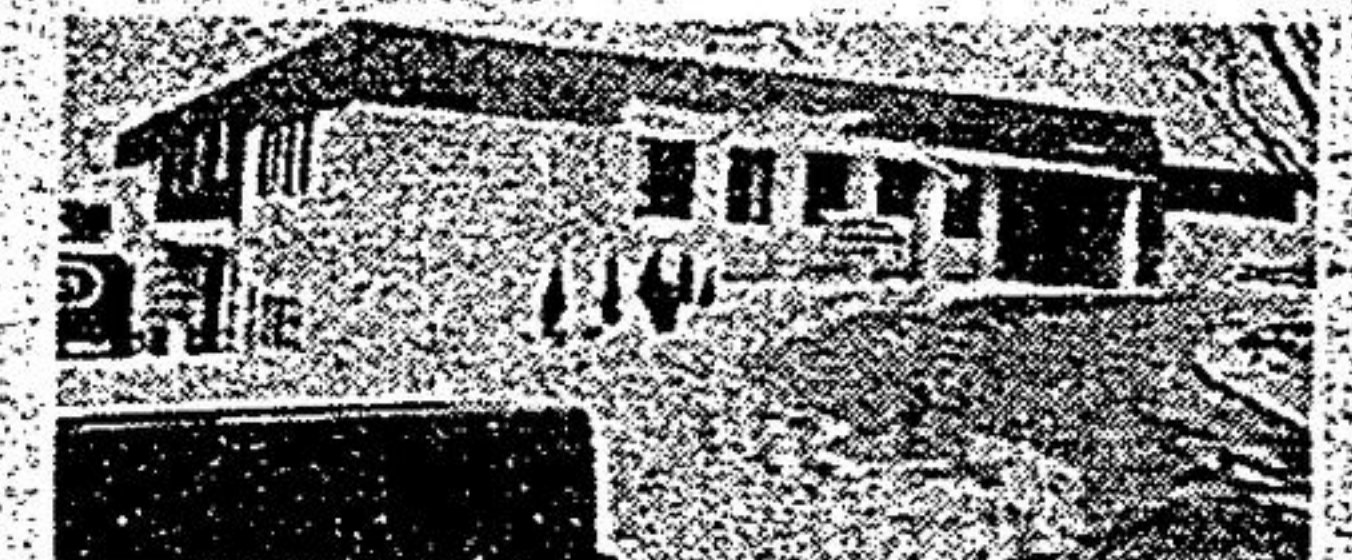
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