

# ANOTHER LEVEL



*Having already established its credibility within the global banking industry with its ATM software testing tools, a Dunfermline-based SME, Level Four, has launched an ambitious new product that hopes to transform the 'hole-in-the-wall' near you soon... by Michael Feeley*



2006, with Level Four BRIDGE.

Jim Tomaney heads up Level Four's product development and product management teams, and is tasked with ensuring that Level Four delivers market-leading open standard ATM testing and development tools, helping customers worldwide to safely deploy new open standards-based ATM applications. Speaking exclusively to Hi-Tech Scotland, he said: "We've taken a step back to look at the entire ATM system. If you asked

anyone in the industry to draw a diagram of an ATM system and then compared it to one from 20 years ago, the diagrams would basically be the same. Over the past 5 or 6 years, the component technologies within those systems have been refreshed, with each of the 'boxes' updated individually, without consideration ever being given to the functionality of ATM systems as a whole. As a result, despite the massive investment made in new technology, most people end up with the same basic solution they had before the refresh."

Level Four BRIDGE transforms the ATM channel into a CRM and business development opportunity, eliminating the dependency on IT resource availability. Its distributed software architecture takes advantage of the XFS and

IFX standards and has been developed in a holistic manner to offer a flexible network server approach. Banks can therefore run and control their ATM applications from network servers rather than on individual ATMs, so new content can be integrated into the network quickly and inexpensively.

"If you go to any ATM in Scotland right now, you are able to access exactly the same limited number of services as everyone else," said Jim Tomaney. "But what if the services on offer were more relevant to you as an individual, based on factors such as your customer profile, your current location, the time of day and so on? By putting the services onto a server platform, Level Four's solution allows each ATM to invoke a variety of different services depending on these factors to provide a highly differentiated service to each individual customer."

The holistic design of Level Four's solution increases the opportunity to interact with other bank systems and third parties, offering banks the opportunity to create new revenue streams by delivering up-to-date, personalised ATM services to their customers.

Specifically, Level Four BRIDGE allows for new advertising opportunities, individual customer-focused promotions and targeted services, leading to an increase in cross-selling and new product sales opportunities. Additionally, the bank is able to deliver clear brand image and product consistency across all channels. The unique architecture of Level Four

BRIDGE also offers banks the possibility to reduce costs by outsourcing the entire end-to-end management of their ATM network, while retaining control of the service presented to its customers.

Despite the fact that Level Four has already established its credibility within the global banking industry with its ATM software testing tools, many would argue that a new product launch on this scale is an ambitious move for a 40 strong company, headquartered in Dunfermline. Tomaney disagrees, arguing that smaller firms are far more likely to bring new innovations to the marketplace than their larger counterparts: "We are blessed with the double-

"Smaller organisations can take the risk to innovate; larger businesses are constrained by their fear of getting it wrong and cannibalising their core revenue streams. History shows that practically every major technological innovation since the 1950s has been made by a small company and, typically, has been dismissed at the time by the incumbent solution provider as irrelevant. SMEs are always the true innovators."

Tomaney continued: "As for our location, I think the 'Fife triangle' is increasingly recognised as a global centre for expertise in the transaction processing industry. I'm married to a Scot and I think Level Four's success has had a lot to do with the classic Scottish

*"Smaller organisations can take the risk to innovate; History shows that practically every major technological innovation since the 1950s has been made by a small company."*

edged sword that we don't have an existing customer base for this new product.

So we're not carrying any of the baggage that comes with an old product and an old way of thinking and a lot of customers to migrate. We are a classic example of a small, innovative company that's able to take advantage of radical change and implement radical ideas simply because we're not carrying the baggage of migration.

attitude of getting up and taking on the world. Since joining the company last year, I've noticed that the team here aren't intimidated by anything. The fact that we are a company of 40 people doesn't bother them when they are flying across the globe, working with the world's top tier banks. We think big; we work on big projects; we're winning big business."

[www.levelfour.com](http://www.levelfour.com)

Since 1995, Level Four has established itself as the leading global provider of test and development tools for the ATM channel with its flagship ATM Channel Development Suite.

The company has an impressive customer base of banks and payments processors across the globe including Royal Bank of Scotland, Lloyds TSB, National Bank of Dubai, Rabobank, LINK and Standard Bank of South Africa. Headquartered in Dunfermline, Level Four also has offices in Maidenhead, Dubai and Miami and employs close to 40 people, having doubled its headcount over the past twelve months.

Now, following the move to open standard technology and based on the company's mission to drive improvements in the ATM channel, Level Four entered the on-board ATM software market in