All generation friendly ATM

A friendly ATM for 50+ people

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Who is your idea designed for and how does it support the dreams and obligations of those 50 and older?

The idea is designed for 50+ people who are not too comfortable using technologies, because of fear of making mistakes and feeling like there's no immediate response to solve that problem, thing that they can do in a physical branch office in front of a person.
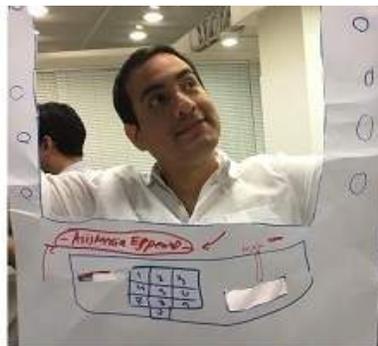

1). This ATM would be just like a regular one, allowing the user to execute operations in the way we all know.

2). By giving an option button, 50+ people or anyone can require for an assisted session at the ATM.
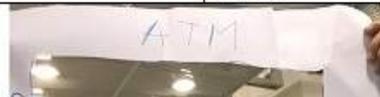
3). During the assisted session, the ATM user can receive help about the usage and even reverse operations in case amounts have been inputted incorrectly.

This idea was developed during a Lima, Peru Chapter (https://beta.openideo.com/alliances/44?) MeetUp.

The team found out 50+ people often takes risk into consideration a lot more than younger generations do, in the particular case of ATM's this goes from the risk of inputting the wrong amount of money to having a faulty transaction and not knowing the outcome, since there's no person to give an inmediate answer.

In order to cover these fears, the team came out with the idea of merging the fast experience received in an ATM with the personal attention received in a branch office. The ATM can be used in a regular way and as an optional feature, it can display an assisted session with a real person on the other end, this person would give solutions and answers to mistakes or question the user might have. Even reversing a faulty transaction would be possible.

This would be a good way to give confidence to 50+ people or not so confident users to get familiarized with these technologies and understanding their usage.

What early, lightweight experiment might you try out in your own community to find out if the idea will meet your expectations?

Credit unions meet basic requirements for a lightweight experiment, some of them are not too big and most of their members tend to be older 50. At the end of the experiment period, we could measure 2 things:

- Rate of 50+ people who have used the assisted session and then engaged into the common ATM transaction type.

- Rate of 50+ people who stopped attending to the physical branch office, instead they're using the ATM's, at least in basic operations.

What skills, input or guidance from the OpenIDEO community would be most helpful in building out or refining your idea?

Technical guidance in implementing the infrastructure necessary to deliver assisted video conference sessions through ATM's.

Tell us about your work experience:

- Margarita: Social entrepreneur with love for innovation.
- Madeleine: IT professional, event planner, digital marketing lover and entrepreneur.
- Joel: Coach interested in entrepreneurship, leadership & innovation.
- Freddy: IT professional interested in innovation & Fintech projects.

Please check all that apply:

- ▪ I'm currently a member of a credit union
- ▪ I'm a credit union employee

This idea emerged from

- A group brainstorm
- An OpenIDEO Outpost or Chapter

How would you describe this idea while in an elevator with someone?

Seniors spend too much time on financial institutions queues performing transactions they could do on ATM's faster and easier, this time wasted is valuable. We'll help them recover it by removing their fears on the usage of ATM's with the "All generation friendly ATM" project. A live remote assisted session to help senior users on achieving confidence and independence on the ATM usage.

How might your idea be transferable to a large number of people?

This can be incrementally be implemented in credit unions, since most credit unions have a large amount of senior members. Credit unions would be interested if a given process is also part of the solution, so the implementation can be easily handled.

How do you plan to measure the impact of your idea?

- Physical branches attendance against ATM usage by senior users (at least for basic operations).
- Net promoter score from the current ATM usage against the "All generation friendly ATM".
- Number of debit cards required.
- Monthly active users.

What are your immediate next steps after the challenge?

Since the "All generation friendly ATM" is not compatible entirely with current ATM technologies, the activities would be to research how to implement this solution in the best way for both users and credit unions.