

E-Service and the Nigerian Banking Sector: A Review of ATM Architecture and Operations

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Abstract : With the introduction of cash-less society policy by the Central Bank of Nigeria, the concept of e-banking services has experienced a significant improvement over the years. Today quite a number of people are embracing e-banking activities especially ATM, thereby moving away from the conventional banking system. This paper presents a review of the underlying Architectural Layout of Intra-Bank and Inter-Bank ATM connectivity in Nigeria. The paper further investigates and discusses factors affecting the Intra-Bank and Inter-Bank ATM connectivity in Nigeria. And as well possible solutions to these factors affecting ATM Connectivity and Operations are proposed.

Keywords : architectural layout, automated teller machine, e-services, postilion

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