

RBR Factsheet

RBR is recognised as a leading strategic research and consulting firm with nearly three decades of experience in retail banking, banking automation and payment systems, in Europe and around the world.

Our Research is independent and specialised, leveraging an extensive network of experts around the world. We publish detailed, industry-leading, strategic market research reports. Recent publications include:

- *Global ATM Market and Forecasts* – Current statistics and five-year forecasts for more than 180 countries
- *ATMs and Cash Dispensers Europe* – Leading reference for 25 years. Separate studies on WE and CEE
- *Deposit Automation* – Analysis of the future of advanced cash and cheque deposits around the world
- *Teller Assist Units* – Detailed analysis of the growing market for teller technology
- *Payment Cards in Europe* – Leading payment cards reference for 15 years. Separate studies on WE and CEE.
- *Merchant Acquiring Europe* – The industry's most in-depth analysis of Europe's card acquiring markets
- *Interchange Fees* – First authoritative study on the development and current status of interchange fees around the world
- *Banking Automation Bulletin* – Subscription newsletter published 12 times per year. More than 2,500 subscribers in over 90 countries

Our Consulting is facts-based and analytically rigorous – we believe this differentiates us from our competitors. We work closely with clients to help them tackle difficult questions and convert insights into actionable strategies. Examples of client engagements include:

- *Conducting Strategic Reviews*
 - Reviewed and developed self-service strategy for international equipment manufacturer
 - Assessed impact of Japanese government reform on leading IT vendor
- *Assessing International Market Opportunities and Entry Strategies*
 - Developed market entry strategy for independent ATM deployer
 - Established European potential of ATM outsourcing for international manufacturer
- *Evaluating Business Cases for New Products and Services*
 - Researched specification and business case for new ATM module for European equipment supplier
 - Analysed the business case and potential market for third party ATM advertising
- *Forecasting Demand for Products and Services*
 - Evaluated potential for independent self-service deployment in multiple countries for new entrant
 - Analysed current and likely future demand for teller assist equipment for international equipment supplier
- *Undertaking Case Study Research and Regulatory Analysis*
 - Reviewed Internet and postal banking services across Europe for Japanese consulting firm
 - Analysed the impact of regulation on the payment card sector for a European retailer organization

Our Clients include financial institutions, cards companies, retailers, management consultancies, payment organisations and suppliers to the financial services industry, as well as governments and international organisations. One of our regular clients, the European Commission, describes RBR as having “*outstanding professional experience in the area of banking and payment systems*”.

Our Team is diverse and international, combining in-depth industry understanding with analytical rigour and strategic thinking. Our researchers and consultants possess extensive industry knowledge and rigorous analytical skills gained from leading financial institutions and management consulting firms. Working together as a team, we support our clients with information, analysis and advice that allows them to make better, more informed decisions.

SELECTED CLIENTS

Abbey | ABN-AMRO | ACI Worldwide | Akbank | Alaric | Alliance & Leicester | Allied Irish Bank | Alpha Bank | American Express | An Post | Apax Partners | APSS | ATcom | ATM Parts Company | ATOS | Automatia | Bain & Co | Banco Bradesco | Banco Itaú | Bank Card Company | Bank Mandiri | Bank of Ireland | Banksys | Banqit | Barclays Bank | BAWAG | BBVA | Bell Atlantic | Boston Consulting Group | British Airways | BT | Cable & Wireless | Caixa Geral de Depósitos | Cap Gemini Ernst & Young | Capital One | Cardpoint | Cartes Bancaires | CIBC | Carreker | Cedecam | Cetelem | Citibank | Commidea | Commonwealth Bank | The Co-Operative Bank | CRIF Decision Solutions | Croatian Chamber of Economy | DiamondCluster | Dassault | De La Rue | Deutsche Bank | Diebold | Diners Club | Discover Financial Services | DNB Norway | Dorsey & Whitney | DSGV | DTS Latin America | EDT | EFG Eurobank Ergasias | eFunds International | Eufiserv | Eurocommerce | Euronet | European Commission | Experian | Exxon Mobil | FDR | Fagny Consult | Fidelity Investments | First Data | France Telecom | Fujitsu | FöreningsSparbanken | Garanti Bankasi | GE Capital | Gemplus | Getronics | Giesecke & Devrient | Goldberg Lindsay | Goldman Sachs | Gunnebo | GZS | Hanco | HBOS | Hewlett Packard | Hitachi | HSBC | IBM | ICL | Impower | ING Bank | Ingenico | Inland Revenue | Innova Capital | Integri | Interac | Interpay | ISI | Itautec | Keba | Kenya Commercial Bank | Kontanten | Kurt Salmon Associates | Landis & Gyr | Level 4 | LINK | Lipman | Lloyds TSB Bank | Magyar Hitel Bank | Marconi | Marks & Spencer | MasterCard | Mat Securitas | BNA America | MEI | Merrill Lynch | Microsoft | Mondex | Moneybox | Morgan Stanley | Mosaic Software | Muza | Natexis | National Bank of Hungary | Nationwide Building Society | Nautilus Hyosung | NCR | NEC | Netpartnering | Nomura Research Institute | NTT Data | OKJ | Omega Bank | Omron | Orbiscom | PricewaterhouseCoopers | Prosegur | QPQ | RedBanc | Reisebank | The Royal Bank of Scotland/NatWest | Sagem | Satmark | SchlumbergerSema | SEB | Securicor | Securitas | ServiRed | Servizi Interbancari | SIBS | Sicpa | Siemens Business Services | 3SI Security Systems | SSB | Swisscard | Swisscom | Thales | Time Machine Trading | TowerGroup | Transbank | Triton | Triage Services | TRM | Unicre | Union Bank of Nigeria | Verifone | Visa | Volkswagen Bank | Western Union Financial Services | Westpac | Wincor Nixdorf | Yorkshire Bank