

Banking Automation **BULLETIN**



Smart card shipments smash expectations

ATMIA launches in Asia with Hong Kong conference

Self-service and the branch – strategies not pilots!

Mounting pressure on banks over SEPA

Japan Postal Savings Bank privatisation is underway

Country profile: Finland



Banking Automation

BULLETIN



EDITORIAL

Invitation to share your views

Welcome to Banking Automation Bulletin issue 219, the fifth in our new format launched in January. Thank you to all those that provided feedback on the new design and expanded content – we strive

to ensure that the Bulletin continues to provide you with interesting and valuable insights into the world of banking automation, cards and payments.

Regular readers will have noticed that we are including features from guest writers, such as the article on branch self-service on page 8, and case studies such as that on EMV at Landesbank Berlin in the last issue – we would welcome anybody that has a viewpoint or case-study they would like to share with colleagues in the industry to email bulletin@rbrlondon.com.

The Asia-Pacific region already has an installed base of over 400,000 ATMs. Highlights from the first ATMIA Asia conference are included on page 2, and provide interesting insights into some of the diverse markets driving ATM growth in the region.

On the payments side, EMV and SEPA continue to be major themes. Page 6 profiles EMV migration in France and the UK, two of Europe's most advanced countries in this area. The article highlights the complexity of the migration process, but also emphasises how the liability shifts introduced at the start of the year are driving conversion.

The European Commission and the ECB continue to step up the pressure on banks to progress more quickly towards the Single Euro Payments Area (SEPA) as discussed on page 10 – it will be interesting to monitor how the banking community responds and whether the EC's clear frustration at the lack of progress leads to definitive legislation.

The Bulletin's focus on international news beyond Europe is underlined on page 12 with a feature on privatisation of the Japan Postal Savings Bank. Japan Post is generally regarded as the world's largest financial institution and privatisation will be a monumental task – the Japanese government hopes that reform will create a more commercially driven and operationally efficient organisation. Following similar reforms (on a much smaller scale) in countries such as Denmark, Germany and the Netherlands, countries with state-owned postal banking institutions will be watching with interest.

Dominic Hirsch

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