

Banking Automation **BULLETIN**



Emerging markets drive global ATM growth

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US EFT networks compete for POS debit card transactions

European ATMs: Customer demand drives deployment

Differentiation and diversity in payment cards

Country profile:
Sweden



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Global ATM market insights

The publication of RBR's biennial global ATM study (see lead story) never fails to throw up important insights into the state of the worldwide ATM market. Here are some of the editor's highlights:

- There are currently 1.5 million ATMs in the world. A further 1.5 million will be shipped over the next six years. Two-thirds of these will be replacement units, so the worldwide total will reach two million by 2011.
- The installed base of ATMs in central and eastern Europe increased last year by more than western Europe and North America combined (in absolute, not just percentage terms).
- Not long ago 1,000 ATMs per million people was felt to represent a milestone in ATM density. South Korea has now reached 1,722 and Canada 1,544, and in total eight countries have surpassed the original landmark.
- China and India are the two most frequently discussed ATM markets. China has 95,000 ATMs and is growing by 12,500 units per year. It is about to join the USA, Japan and Brazil as the only markets with more than 100,000 ATMs. India is growing even faster in percentage terms and will more than double its installed base from 21,000 terminals to 48,000 between 2005 and 2011. Amazingly, India will still have the lowest ATM density worldwide at the end of the period.
- 45% of ATMs are now located off-site. In 1997, when RBR conducted its first global ATM survey, this figure was only 8%.
- Japan Post with 26,519 ATMs and Banco do Brasil with 26,307 could rank as the 13th and 14th largest ATM markets in the world in their own right.

This new study serves as a timely reminder that the global ATM market is still thriving. Despite the threat to cash from payment cards and other payment methods, developed markets are showing a strong desire to replace existing units, often with higher functionality terminals, and less developed countries are still discovering how self-service technology provides a powerful competitive tool and a valuable channel for serving rapidly increasing customer bases.

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