

Banking Automation **BULLETIN**



Global ATM market to pass 2.5 million by 2013

South Africa faces increasing banking sector competition

Australia to implement direct charging at ATMs

UK payments trends accelerate

M-banking revenue expectations optimistic

Country profile: Norway



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Global ATM market dynamism

Two years ago this editorial presented a selection of editor's highlights from RBR's biennial global ATM study. As the latest edition of this research has just been published (see

lead article), we thought it would be appropriate to provide a new set of editor's picks:

- The global ATM market has grown by 236,000 units, to 1.78 million ATMs, over the past two years.
- CEE and ME&A are the regions to watch – RBR is forecasting that the installed base in both regions will more than double over the next five years. CEE will actually race past Latin America to become the fourth largest region.
- If these are the regions to watch, then China is the country to watch – once again the installed base will double over the next five years.
- An average of 320,000 ATMs per year will be installed worldwide over the next five years – it was not until 1990 that the entire global installed base reached this figure.
- Cardtronics is the world's largest ATM deployer, with 29,000 ATMs in the USA and 32,000 worldwide. There are now 18 deployers with 10,000 or more ATMs in their fleets.
- One in five ATMs worldwide now has automated deposit functionality. This seems high, until you realise that 80% of these units are in Japan, South Korea and China.

The overall message in the new research is that the global ATM market is going through a particularly dynamic phase. Countries such as Russia and Kazakhstan in CEE, Iran and Nigeria in ME&A, and China and India in Asia-Pacific are all booming. At the same time, more mature markets such as the USA and much of western Europe are making major changes to their ATM hardware and software, and how they run their ATM operations.

Is there a danger that this optimism will be dampened by the 'credit crunch'? The early signs suggest not. The underlying drivers in less developed markets will remain strong, and in more mature markets, the need for modernisation of ATM fleets will be stronger than ever.

Dominic Hirsch, Editor

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