

# Banking Automation **BULLETIN**

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## **Deposit automation – the new killer application**

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Eurosystem defines challenging SEPA milestones

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Africa launches cardless ATM withdrawals

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Will Turkish IADs be held back by global economic woes?

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The significant and unique role of savings banks in Spain

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## **Country profile: Italy**

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## Deposit automation leaps forward

Two years ago, I addressed the issue of deposit automation in this column. At that time, there were plenty of pilots and some deployment, but despite enthusiasm for the technology the number

of units installed was still relatively low.

New research from RBR (see lead story) shows that the situation has leapt forward – countries around the world are rolling out automated deposit terminals in ever increasing numbers, primarily for accepting traditional deposits, but also for new functions such as foreign currency exchange, bill payment and mobile phone top-ups.

As the installed base of terminals increases, a clearer picture of how the units are being deployed is emerging. It was previously uncertain whether deployers would have a preference for stand-alone terminals or for integrating deposit functionality into ATMs – the latter now appears the strong favourite, making up around 80% of units today (excl. Japan and South Korea).

The new research forecasts that the ratio of automated deposit terminals to ATMs worldwide will reach between 21% (pessimistic) and 34% (optimistic) by 2018 – still substantially lower than Japan and South Korea, where the technology is well established. This suggests that automated deposit technology will play an important role in the ATM industry for many years to come.

The share of automated deposit terminals which recycle notes is also increasing, and forecast to reach as much as 30%, according to the study.

While there are practical reasons why recycling will not become universal, if the price differential between cash-in and recycling modules falls, then this penetration could be higher.

A major question for 2009 will be how banks respond to the current economic climate with deployment of automated deposit terminals. Will capital constraints slow deployment? Or does the argument for automation and the associated cost savings become greater than ever? We should begin to see the answer in the next few months.

Dominic Hirsch, Editor

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Annual subscription (12 issues):

£600 (€690/\$950) printed

£950 (€1,100/\$1,500) electronic and printed

ISSN 1748-5304



Retail Banking Research Ltd  
304 Sandycroft Road, Kew Gardens  
Surrey TW9 3NG, United Kingdom

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