

Banking Automation **BULLETIN**



Open-plan branches revive teller assist market

Cash management:
It's about time

Is ATM surcharging imminent
in Germany

Integrating automated teller safes
and bank applications

MasterCard suffers from litigation
fall-out

Country profile: Denmark



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TAUs go global

Back in April 2007 we reported on the revival of what had seemed like a dying market for teller assist units (TAUs) – staff operated terminals for dispensing and recycling bank notes at branch

counters, designed to increase efficiency, accuracy and security.

Over the past two years this market has continued to expand, and new research from RBR (see lead story) shows, for the first time, that it is not just mature markets that are deploying these terminals, but that less developed countries are already, and will increasingly be joining the revolution.

In more established TAU markets, basic dispensing units are being replaced by more flexible and value adding recycling units, a major trend that is generating healthy shipments. The installed base of TAUs is also growing in most of these countries, although the new research highlights notable exceptions such as Germany, where the increase in annual shipments is accompanied by a slight fall in the total installations – a result of Germany's high existing penetration of TAUs and the desire of banks to balance teller and self-service offerings. Furthermore, developed countries such as Australia and the UK, which have traditionally shunned TAUs, are now embracing the technology as part of their branch revival initiatives.

Up to now there has been little research conducted into TAUs in developing countries – partly because it was assumed that lower labour costs were reducing the need for TAUs. It appears, however, that there is increasing demand from countries such as India, Mexico, South Korea, Thailand and the Ukraine. Rapidly growing customer bases are creating a need for efficient ways of servicing them. This need for greater capacity, combined with rising labour costs, is leading to increased deployment of TAUs, in much the same way as has happened with ATMs.

TAUs have been given a second life, and it appears the industry is making the most of the opportunity – customers, deployers and suppliers all benefit, not just in developed markets but progressively around the world.

Dominic Hirsch, Editor

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