

Banking Automation **BULLETIN**



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Enhancing the customer experience through efficiency, accuracy and speed

Ambitious plans for chip cards in China

Intelligent deposit and recycling ATMs

Dubai hosts biennial ATM conference

Country profile: Kazakhstan



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Deposit automation keeps mature ATM markets moving

The number of ATMs with automated deposit is rapidly catching the number with envelope deposit, according to recent research from RBR (see page 2). The rise in deployment of automated deposit is not a surprise, given its popularity with customers (particularly in comparison to envelope deposit), the potential efficiency savings and lower prices which have improved its business case. The challenge for deployers has always been justifying the expenditure – this has been exacerbated in the current environment.

Figures for automated deposit units at end-2009 are not yet available, but based on the recent earnings updates from the large global ATM manufacturers, deposit automation has been one of the bright spots during a difficult period for suppliers. In North America in particular, large banks have continued with plans to roll out automated deposit terminals – clearly determined to realise the benefits of the technology as soon as possible. In western Europe, banks have been more cautious, but automated deposit units continue to be deployed.

Another notable finding from the new research relates to recycling. While the number of recycling ATMs continues to increase, its share of automated deposit shipments has actually fallen. This partly reflects the fact that early European adopters, notably in Switzerland and Germany, were keen on the full deposit and recycling propositions, while more recent deployers are taking a step-by-step approach, having separate cash-in and cash-out functionalities at first, and later moving to recycling. It also demonstrates uncertainty on the part of banks about how to get maximum value from recycling, and while such uncertainty exists, many banks are choosing less expensive cash-in units and waiting for the price of the more sophisticated recycling modules to fall.

Overall, the outlook remains positive. Many deployers have not yet embarked on deposit automation projects, and most that have, still have further to go. The number of higher value recycling units will also continue to increase steadily. The big question is not whether, but how quickly banks will move forward with these initiatives.

Dominic Hirsch, Editor

2 DEPOSIT AUTOMATION

10% of European ATMs accept automated deposits

5 WINCOR WORLD 2010

New vision and technology for optimising the cash cycle

6 DIEBOLD PERSPECTIVE

Deposit automation: enhancing customer experience through efficiency, accuracy and speed

8 PAYMENT CARDS IN CHINA

Ambitious plans for chip cards in China

10 NCR PERSPECTIVE

Intelligent deposit and recycling ATMs: an opportunity to reduce costs and improve customer service

12 MIDDLE EAST ATMS 2010

Dubai hosts biennial ATM conference

15 ROB'S REFLECTIONS

Hungarian law shows emerging trend?

15 NEWS BULLETIN

Banking, ATM and payments news

17 COUNTRY PROFILE

ATM and cards intelligence on Kazakhstan

21 CONFERENCE DIARY

Upcoming industry events from around the world

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