

Banking Automation **BULLETIN**



Banks and SMEs – a developing partnership

Electronic banking in Iran reaches turning point

Turkey rolls out finger-vein authenticated ATMs

Debit card overtakes cheque as leading non-cash payment in the USA

ATM surcharging comes to Germany, but are fees high?

Country profile: Germany



Banking Automation

BULLETIN



Predictions for the year ahead

Hot topic of the year: Cash cycle management

The number of cash payments may not be growing as quickly as other forms of payment, but

this arguably makes it all the more important that banks and retailers get their cash cycle management under control. Suppliers of equipment and services are keen to facilitate this process, so we can expect plenty of discussion of cash cycle management at conferences, in newsletters and on websites during 2011.

Statistic of the year: 150 billion card payments worldwide

There will be whopping 150 billion card payments made using 8.5 billion payment cards in 2011. This landmark will soon seem like a distant memory, however, when card usage grows in less developed markets – Asia-Pacific, for example, represents more than half of cards but less than 20% of transactions.

Comeback of the year: ATM deposit in mature markets

Automated deposit and recycling terminals continue to be installed in China and other less developed markets, but with a few exceptions, such as the large US banks, deployment of automated deposit in North America and western Europe has been held back during and following the financial crisis. This cannot go on forever, and competitive pressures combined with a desire to reduce costs will reinvigorate the sector.

Breakthrough of the year: Contactless/NFC in Europe

This is the riskiest of the predictions here. There has been plenty of talk, but relatively little action, when it comes to contactless cards and NFC in Europe. Contactless payments will come – it is just a question of when – and with increasing numbers of issuers and retailers coming on board, and perhaps even more significantly, a number of new public and private transport pilots and rollouts, 2011 could be the tipping point.

Disappointment of the year: Prepaid will still struggle in Europe

Despite all the hype, and with occasional notable exceptions such as Italy, prepaid cards have struggled to make inroads in most countries in Europe. Will this change in 2011? Probably not. For most consumers, debit cards attached to basic bank accounts offer the same functionality at lower cost. Other than specific niche segments such as travel, prepaid cards in Europe will continue to struggle.

Dominic Hirsch, Editor

2 SME BANKING

Banks and SMEs – a developing partnership

4 IRANIAN PAYMENTS

Electronic banking in Iran reaches turning point

6 BIOMETRICS

Turkey rolls out finger-vein authenticated ATMs

7 US PAYMENTS

Debit card overtakes cheque as leading non-cash instrument

9 BANKING IN PERU

'Agentes' extend banks' reach in Peru

10 CARTES 2010

Mobile payments and NFC expansion expected

11 AUSTRALIAN CARD FRAUD

Chip and PIN causes fraud shift from skimming to CNP

12 ATMS IN GERMANY

ATM surcharging comes to Germany, but are fees high?

13 NEWS BULLETIN

Banking, ATM and payments news

15 CHINA ATMS 2011

Launch of new China ATMs conference

16 COUNTRY PROFILE

ATM and cards intelligence on Germany

20 CONFERENCE DIARY

Upcoming industry events from around the world

Editor Dominic Hirsch

Managing Editor Morten Jorgensen

Assistant Editors Tomomi Kimura, Rob Walker

Contributors Rowan Berridge, David Cavell, Richard Cummings, Mark Glover, Sarah Jones, Felix Kronabetter, Gareth Thomas

Subscriptions Manager Abigail Milne

Advertising Manager Felix Kronabetter

For all editorial and advertising enquiries:

Telephone: +44 20 8940 1398 Fax: +44 20 8940 1527

Email: bulletin@rbriplondon.com

Advertisers in this issue:

Auriga www.aurigaspas.com

Detack www.detack.com

Giesecke & Devrient www.gi-de.com

NCR www.ncr.com

Spinnaker www.spinnaker.co.uk

Annual subscription (12 issues):

£650 (€780/\$1,040) printed

£975 (€1,170/\$1,560) printed and electronic (1-5 users)

£1,950 (€2,340/\$3,120) printed and electronic (6+ users)

ISSN 1748-5304



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

RECEIVE THIS ISSUE OF BANKING AUTOMATION BULLETIN FOR FREE

We hope you enjoyed reading this editorial.

You can receive this, or another back-issue of the Bulletin for free when you take out a subscription.

To receive your free issue, please complete the order form on the next page, and fax it to +44 20 8940 1527. Please specify on the form, or by email to bulletin@rbrlondon.com, which issue you would like to receive.

Banking Automation **BULLETIN**

Regular topics include:

- ATM hardware and software
- Branch banking
- Biometrics
- Cash usage and handling
- Contactless payments
- Internet banking
- EMV and smart cards
- EFTPOS
- e-purse
- Interchange fees
- ISO/IAD activity
- Merchant acquiring
- Mobile payments/banking
- Outsourcing
- P2P payments
- Payment and loyalty cards
- Payment systems
- Prepaid cards
- Regulatory changes
- Security and fraud
- Self-service equipment
- Teller automation



A unique source of news and analysis of key issues in banking technology, cards and payments

- Independent and authoritative insights from industry experts
- Detailed country profiles including proprietary ATM and cards market data in every issue
- Exclusive extracts from RBR's industry-leading market research reports
- Comprehensive industry conference diary
- Read by senior executives in over 90 countries worldwide

Published since 1979

The Bulletin keeps you on top of your industry agenda – can you afford not to subscribe?

For more information about subscribing or advertising please visit www.rbrlondon.com/bulletin

PRIORITY ORDER FORM Banking Automation Bulletin

Subscription period	Printed	Electronic and printed* Standard (1-5 users)	Multi-user (6+ users)
One year (12 issues)	<input type="checkbox"/> £650 (€750/\$1040)	<input type="checkbox"/> £975 (€1120/\$1550)	<input type="checkbox"/> £1950 (€2240/\$3120)
Two years (24 issues)	<input type="checkbox"/> £1100 (€1265/\$1760)	<input type="checkbox"/> £1650 (€1900/\$2640)	<input type="checkbox"/> £3300 (€3800/\$5300)
Three years (36 issues)	<input type="checkbox"/> £1500 (€1725/\$2400)	<input type="checkbox"/> £2250 (€2590/\$3600)	<input type="checkbox"/> £4500 (€5200/\$7200)

* Including one print subscription

PAYMENT METHOD

Please invoice me or **By payment card** Visa MasterCard Amex JCB

Card no Expires / Total payable

YOUR DETAILS

Title (Mr, Ms, Dr) _____ First name _____ Surname _____

Position/Department _____ Company _____

Address _____

Tel _____ Email _____

VAT (TVA) no _____ Signature _____ Date _____

The information contained in Banking Automation Bulletin may not be reproduced or copied in any form, or be placed on a company intranet, without prior written permission from Retail Banking Research Ltd.

Please return to **RETAIL BANKING RESEARCH** 304 Sandycombe Road, Kew Gardens, Richmond, Surrey TW9 3NG, UK
Tel: +44 (20) 8940 1398 Fax: +44 (20) 8940 1527 Email: bulletin@rbrlondon.com Web: www.rbrlondon.com/bulletin