

Banking Automation **BULLETIN**



Deposit automation exceeds expectations

European card acquiring
- Strategies for the future

Meeting customer needs globally

The new era in banking

Wide diversity in ATM and cards
markets in Asia-Pacific

Country profile: Malaysia



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Deposit automation bounces back

Deposit automation is back. Some would argue that it never really went away, but the results of new research from RBR (see page 2) show that a slowdown in deployment caused by the

economic crisis has been followed by renewed desire by banks around the world to use advanced ATMs to cut costs and improve both branch processes and customer service.

A notable landmark has been passed, with automated deposit ATMs now outnumbering envelope deposit ATMs worldwide. It should be noted however that this milestone has still to be reached in a number of the world's largest markets, including Brazil, India, Spain and the USA.

Deposit automation has been a key industry issue for several years, and yet it remains high on the agenda of both banks and suppliers of equipment and services. One reason for this is the relatively long ATM lifecycle.

Another, less recognised reason is uncertainty over whether and/or when to deploy recycling ATMs. Not everybody agrees on the business case for recycling and there is a temptation for banks to wait for the prices of recycling units to fall, and to delay the up-front costs of migration. With over two thirds of automated deposit units containing recycling modules, it does appear that banks are increasingly convinced of the benefits of the technology however.

When you consider that in Japan, virtually every ATM not only accepts automated deposits but also contains a recycling module, it is clear that the rest of the world still has plenty of catching up to do. It is perhaps therefore not surprising that RBR forecasts that the number of automated deposit ATMs will grow more than twice as fast as non-deposit ATMs over the next decade. It is safe to say that the industry will remain focused on deposit automation for the foreseeable future.

Dominic Hirsch, Editor

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