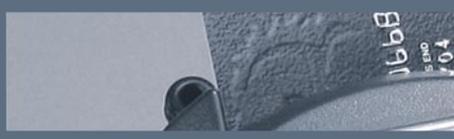
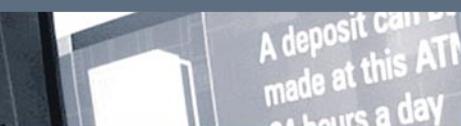


Banking Automation **BULLETIN**



Mobile money continues to foster financial inclusion

Global ATM shipments fall for second year in a row

Collaboration for banks and fintechs vital for PSD2

Cyber attacks targeting banks on the rise

Balancing multiple objectives of payments regulation

Country profile: Canada

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ATM shipments becoming increasingly volatile

There was a time when ATM shipments were predictable. Banks would set IT budgets, including ATM spending, well in advance and stick to their plans. RBR's latest global analysis of ATM shipments (see page 2) highlights a new era, characterised by dramatic swings and high volatility.

A mix of economic factors, effects of M&A activity, uncertainty over future branch strategy, technology advances, growth in cashless payments, scaling back following periods of growth, expansion following periods of austerity and numerous other macro and micro-factors paint a confusing picture.

From a global perspective, the number of ATM shipments fell for the second year in a row, albeit by only 1%. A decline of 3% to China was the single biggest factor, but at a country level much larger changes were seen elsewhere; strong growth in places such as the Netherlands and Portugal (both more than doubled), Russia (up 63%) and Spain (up 24%) was offset by movement in the other direction in mature countries such as Canada (down 50%) and the UK (down 22%) and somewhat surprisingly, emerging markets such as Bangladesh (down 54%) and South Africa (down 29%).

Of course a fall in shipments is not the same as a declining market – China is still growing its base of ATMs by over 50,000 units per year! In addition, a discussion which only focuses on units misses the impressive developments in hardware functionality and software capability which are being developed and increasingly rolled out. Automated deposit and recycling is well established, but far from universal – 38% of ATM shipments were recyclers last year. Furthermore, in branch environments, there is a clear push to increase the range of transactions conducted at self-service devices, which in turn demands more sophisticated solutions. Some of these technologies, such as video tellers, are still nascent.

With countries at different levels of maturity, and the exact future of branches still uncertain, volatility of ATM shipments at a country level is set to continue. At a global level, RBR is forecasting modest increases in annual shipments with a healthy replacement sector and strong growth in selected markets, especially in Asia-Pacific.

Dominic Hirsch, Editor

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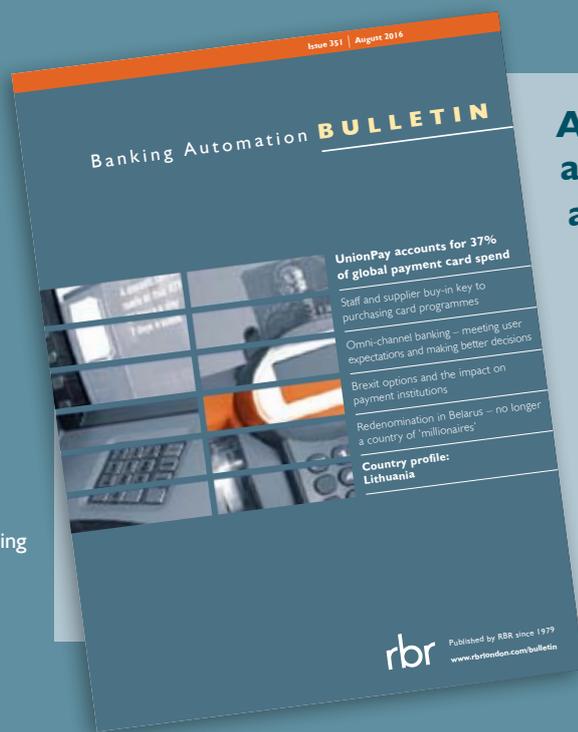
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