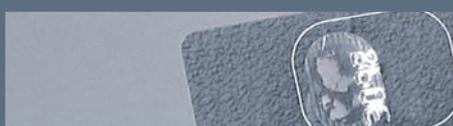
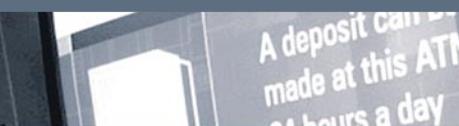


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Could ATM pooling become more common?

The three largest Dutch banks, ING Bank, Rabobank and ABN AMRO, have announced they are

considering a joint ATM network that would see ownership of their ATMs transferred to Geldservice Nederland (GSN) – the joint venture they set up in 2011 to provide cash logistics services.

Although the announcement highlights that the number of consumer cashless transactions outnumbered cash for the first time in 2015, ironically it is actually the resilience of cash which has driven this announcement. In recent years the Dutch banks have been extremely vocal about their desire to reduce, or even eliminate, use of cash, but there is now a recognition that a certain level of cash usage will continue for the foreseeable future, and the focus has shifted to how to manage cash and ATMs more efficiently.

Reference is made to the initiatives in Finland and Sweden, which are the two best known examples of ATM pooling. It should be noted, however, that those countries' ATM markets are significantly smaller than that of the Netherlands. If the Dutch banks are considering pooling, that raises the question as to whether other similar size markets could go down the same route; in western Europe alone, Denmark, Greece, Ireland, Norway and Switzerland are all smaller, and Austria and Belgium not much larger.

The benefits of pooling are relatively well known – especially economies of scale and removal of duplication in locations. Both points are explicitly referenced in the announcement, which argues that customers would actually be better served, especially in areas that struggle to support ATMs. There are also several mentions of security – the argument being that as attacks on ATMs become more sophisticated, pooled security expertise becomes more important. This is one of the key drivers for the emergence of TecBan in Brazil as the country's de facto off-site ATM deployer.

The arguments in favour of more widespread use of pooling are relatively strong, but that does not mean it will happen. There are other ways of achieving some of the key benefits, and banks in many countries still see channels, including their ATM networks, as a source of differentiation and something they want to tailor to their specific requirements. This competitive element combined with uncertain competition rules, means that we are unlikely to see a sudden rush to pooling in other countries.

Despite the cautionary tone in the announcement, which emphasised the exploratory nature of the discussions, it seems likely that the Dutch pool will proceed. Under the current timetable, this means a partnership agreement would be signed in Q3 this year.

Dominic Hirsch, Editor

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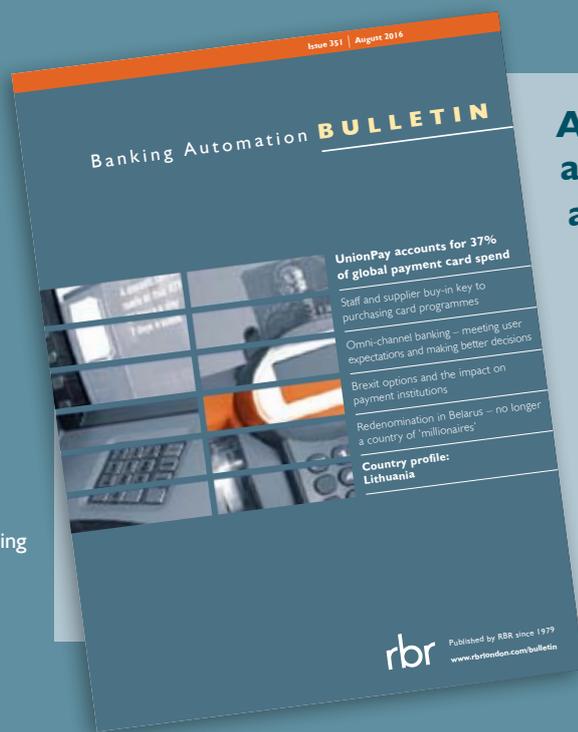
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