

Banking Automation **BULLETIN**



Automated ATM deposit set to pass key landmark

Online selection drives growth in e-commerce card expenditure

Challenger banks make inroads in Ireland

Fintechs and open banking offer opportunities for growth

Debit card overtakes cash as first-choice payment method in the USA

Country profile: UAE

Banking Automation

BULLETIN



Automated ATM deposit set to pass key landmark

It is three years since RBR last published a detailed study on Deposit Automation and Recycling, so release of a brand new report on the subject makes particularly interesting reading. While only a subset of the overall ATM market, automated deposit terminals (ADTs) are critical for both banks and their suppliers.

Banks continue to transform their branch networks, and while the nature of this transformation is evolving to determine the most appropriate formats and solutions, greater use of self-service is a constant. The pressure to make branches more efficient means staff must add the maximum possible value and that it is not just routine transactions (such as withdrawal and deposit) but also more complex activities (account opening, ID verification, loans etc.) that are being moved to self-service.

For suppliers, ADTs help shift the discussion away from products to solutions. Suppliers can work with banks to redesign processes and cash flows and provide a range of managed services to allow banks to focus on their core activities.

The findings in the new report confirm these trends. The number of ADTs worldwide grew by 4% in 2018, to reach a record 1.4 million units installed. At present 43% of ATMs accept automated deposits, a share which RBR is forecasting will increase to 52% by 2024 – countries to watch over this period include Brazil, Malaysia and Poland. Passing the 50% mark may be symbolic, but feels significant in the overall timeline of the history of ATMs.

The number of deposit transactions grew at an even faster rate than the number of units, as customers, especially small businesses, become more aware of the benefits of automated deposit; instant credit and availability outside of normal banking hours are particularly valued.

Note recycling inside an ATM may be invisible to customers, but is a core element of the automated business case for deployers. Cash transportation is expensive and contains inherent security risks, and recycling is often key to the decision to roll out ADTs. The new research found that the share of ADTs comprising recyclers has reached 58% and forecasts this will increase to 68% by 2024. The number of ADTs is predicted to increase in 47 of the 52 countries surveyed – long gone are the days when recyclers were only found in Japan and South Korea.

Dominic Hirsch, Editor

2 DEPOSIT AUTOMATION

Over half of ATMs to offer automated deposit by 2024

4 E-COMMERCE

Online selection drives growth in e-commerce expenditure

5 IRISH BANKING

Challenger banks make inroads in Ireland

7 US PAYMENTS

Debit card overtakes cash as first-choice payment method

8 OPEN BANKING

Open banking prepares for take-off

10 FINTECH

Fintechs and open banking offer opportunities for growth

12 GERMAN PAYMENTS

Non-banks see growth even in cash-heavy Germany

13 CUSTOMER EXPERIENCE

Striving to satisfy evolving customer expectations

15 SELF-SERVICE BANKING ASIA

Vietnam to play host to RBR's Self Service Banking Asia 2020 conference

16 NEWS BULLETIN

Banking, ATM and payments news

17 COUNTRY PROFILE

ATM and cards intelligence on UAE

21 CONFERENCE DIARY

Upcoming industry events from around the world

Editor Dominic Hirsch

Managing Editor Morten Jorgensen

Assistant Editor Tomomi Kimura

Contributors Chris Allen, Terry Appiasei, Alison Ebbage, Eleanor Duerden, Ben Glithero, Laith Jawad, Karolina Rachwol, Gillian Shaw, Josh Swarbrick

Subscriptions Manager Abigail Milne

Advertising Managers Amanda Hardy, Felix Kronabetter

For all editorial and advertising enquiries:

Telephone: +44 20 8831 7300

Email: bulletin@rbrlondon.com

Advertisers in this issue:

Diebold Nixdorf www.DieboldNixdorf.com

Euronet Worldwide www.euronetworldwide.com

Spinnaker www.spinnaker.co.uk

Annual subscription (12 issues):

Printed and electronic (1-5 users) £1,500

Printed and electronic (6+ users) £3,000

Follow us: [in](https://www.linkedin.com/company/rbrlondon) [tw](https://twitter.com/RBRLondon) @RBRLondon

ISSN 1748-5304

RBR

393 Richmond Road
London TW1 2EF, United Kingdom

Banking Automation **BULLETIN**

Regular topics include:

- Artificial intelligence and big data
- ATM and cyber security
- Biometrics
- Blockchain and cryptocurrency
- Branch and digital transformation
- Cash usage and management
- Contactless and mobile payments
- Deposit automation and recycling
- Fintech innovation
- Interchange and merchant fees
- Merchant acquiring and EFTPOS
- Non-cash payments
- Open banking APIs
- Outsourcing and managed services
- Payment card issuance and processing
- Payment systems
- Regulation and standards
- Retail cash automation
- Self-service banking
- Teller automation and video banking



A unique source of news and analysis of key issues in banking automation, 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 100 countries worldwide

Published by RBR 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

ORDER FORM: Banking Automation Bulletin

Please select one of the following subscription options:

	1 year (12 issues)	2 years (24 issues) – save 15%	3 years (36 issues) – save 20%
Standard licence (1-5 users)*	<input type="checkbox"/> £1500	<input type="checkbox"/> £2550	<input type="checkbox"/> £3600
Multi-user licence (6+ users + intranet)*	<input type="checkbox"/> £3000	<input type="checkbox"/> £5100	<input type="checkbox"/> £7200

*Includes digital edition plus one printed copy

Please send me information about advertising and advertorial opportunities

Payment method:

Please invoice me or By payment card Amex Diners Club Discover Mastercard Visa

Card number Expires Total amount payable GBP (£)

Cardholder name Cardholder signature

Your details:

Title (Mr, Ms, Dr) First name Surname
 Position/Department Company
 Address Postcode Country
 Tel Email VAT (TVA) number

Please complete and return this form to: **RBR** 393 Richmond Road, London TW1 2EF, UK

Tel: +44 20 8831 7300 Fax: +44 20 8831 7301 subscriptions@rbrlondon.com www.rbrlondon.com/bulletin