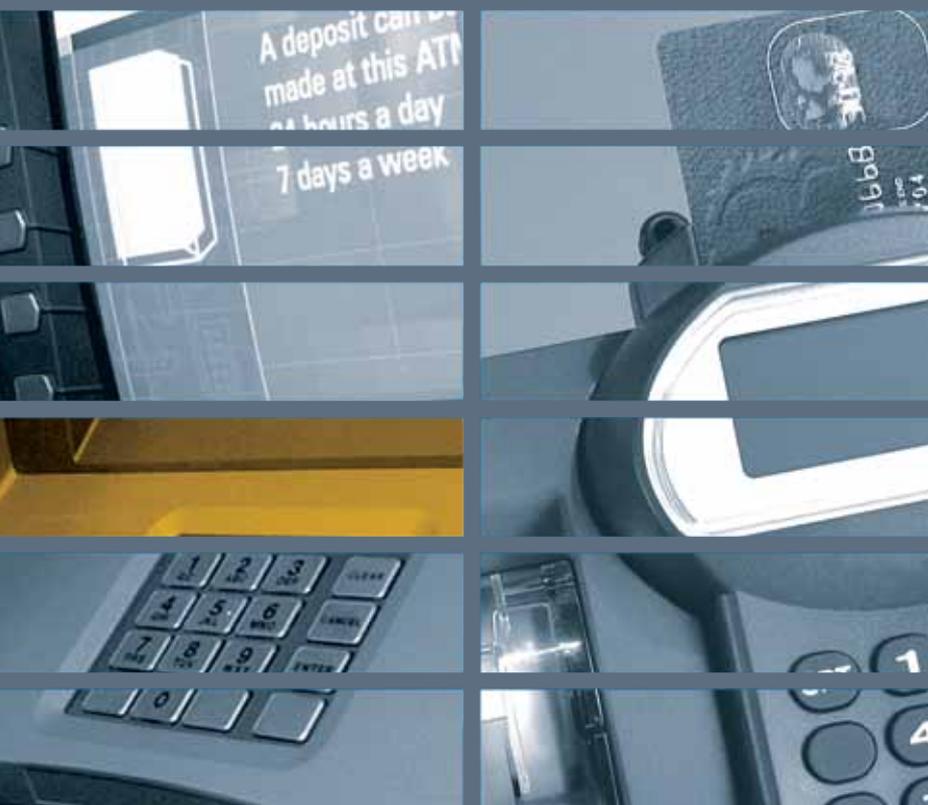


# Banking Automation **BULLETIN**

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## Have we hit a new-normal for ATM installations?

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The flipside of the 'cashless society' coin

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Legacy systems must be let go in post-pandemic market

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COVID-19 accelerates changes in Irish consumer behaviour

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APP fraud rises as card and remote banking fraud decline

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## Country profile: Bulgaria

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## Banking Automation

## BULLETIN



## Have we hit a new normal for ATM installations?

This time last year, RBR reported the first ever decline in the number of ATMs installed worldwide. RBR's publication of brand new research on the global ATM market (see page 2) shows a similar picture this year; overall, a slight decline in the total number of ATMs in 2019 with changes by region varying between a decline of 1.5% in Asia-Pacific and growth of 2.8% in Middle East and Africa. As previously, if the decline in China is excluded, the installed base in the rest of the world expanded.

So, have we hit a new normal for ATM installations? The answer is both yes and no.

If by normal we mean the number of ATMs installed worldwide will stay broadly flat over the next few years, then the answer is yes. Even in countries where cash usage is falling, the annual decline is small, which means the role of ATMs is relatively secure. The COVID-19 crisis has even highlighted something of a decoupling between ATM usage and installations. Although cash withdrawal volumes during the crisis have fallen by as much as 50% in some countries, ATMs have become more critical than ever due to bank branches being closed. Recent events will make banks that were considering removing ATMs think twice before doing so.

The problem with the idea of a new normal, however, is that what seems like a relatively flat market is actually an aggregation of many different countries, some growing and some shrinking, which currently net out with a fairly stable outlook. There are still many markets where economic growth and greater financial inclusion outweigh the ongoing shift to electronic payments. And even in more mature markets, downward pressure on ATM numbers due to falling cash usage is often at least partially countered by a greater need for efficiency through self-service automation.

Perhaps the greatest unknown influencing future deployment, however, is how ATM fees will evolve. Interchange fees are the most common way of reimbursing deployers for the cost of transactions, but interchange fees are slow to respond to changing market conditions, if they respond at all. In an environment of falling withdrawal volumes, income for ATM operators will decline, and this undermines the business case for deployment. There are ways of addressing this through different mechanisms for setting fees and greater efficiency in ATM operations – a temporary new normal buys a little time to find a solution.

Dominic Hirsch, Editor

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