

# Banking Automation **BULLETIN**

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## Asia Pacific's contrasting banking and payments markets

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Software development still key to an effective ATM channel

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Collaboration needed to combat synthetic identity fraud

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Financial inclusion measures drive card numbers in MEA

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Competing with fintechs in a data-driven world

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**Country profile:**  
**Taiwan**

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## BULLETIN



## Understanding Asia Pacific's contrasting banking and payments markets

Not only does Asia Pacific contain some of the world's poorest countries, it contains some of the wealthiest too. The diversity in the region is not just between countries, but also within them. India, for example, still has a large poor and unbanked population mixed with an equally large and relatively wealthy middle class. Japan has one of the most advanced digital economies in the world, yet cash is still widely used.

It is perhaps not surprising that a region which is so diverse economically contains some of the most contrasting banking and payments markets. This is seen repeatedly in RBR's research and discussed further in this issue of the *Bulletin* (see page 8).

Paradoxically, large unbanked populations mean both high cash usage and, because access to mobile phones is often greater than bank account holding, extensive and innovative mobile banking and electronic payments too. This creates challenges for banks to know how to prioritise their investments. Should they be opening or closing branches? Should they be removing ATMs or installing more to migrate transactions from the teller? Should newer terminals offer higher functionality?

RBR's most recent global ATM survey found that of the 16 largest countries in the region, the ATM market expanded in just seven last year. Interestingly, the smaller countries surveyed grew by 12% in aggregate, a higher rate than any of the 16 larger countries, and are forecast to grow by 44% to 2025.

On the question of functionality, the trend in Asia Pacific is indeed towards higher specs – in particular when it comes to automated deposit terminals. RBR is forecasting that the share of ATMs in Asia Pacific that include automated deposits will increase to 66% over the next four years. This functionality goes far beyond the ability to accept deposits into bank accounts and facilitates a wide range of additional services such as bill payment, money transfer and even foreign currency exchange.

These issues and many other related topics will be discussed at RBR's *Self-Service Banking Asia 2020* conference, which is being held later this month. The event is being run as a virtual conference for the first time, opening up the opportunity to attend to a far wider base than normal – and that is exactly what is happening, with registrations coming in from virtually every country in the region. To find out more about the conference or how to get involved, please visit [www.rbrlondon.com/ssba](http://www.rbrlondon.com/ssba).

Dominic Hirsch, Editor

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