

London, 18<sup>th</sup> December 2020

### **Advanced ATM software is becoming more important**

*Maintaining high levels of ATM uptime is critical, and even more so for deployers that are rationalising their fleets. The right software solutions can make the world of difference.*

### **Almost all ATMs are monitored remotely**

RBR's *Global ATM Market and Forecasts to 2025* shows that at the end of 2019, the vast majority of ATMs were monitored remotely, with a high proportion also covered by cash management software.

The number of ATMs installed worldwide has been falling since 2018, and is set to continue decreasing, making a high quality of service at the remaining machines crucial. To optimise fleet performance, operators use remote monitoring software to track status and quickly identify problems. Banks and independent ATM deployers (IADs) tend to purchase this software from either the ATM hardware manufacturer or a third-party supplier, although some deployers, mainly banks, have developed proprietary, in-house, monitoring solutions.

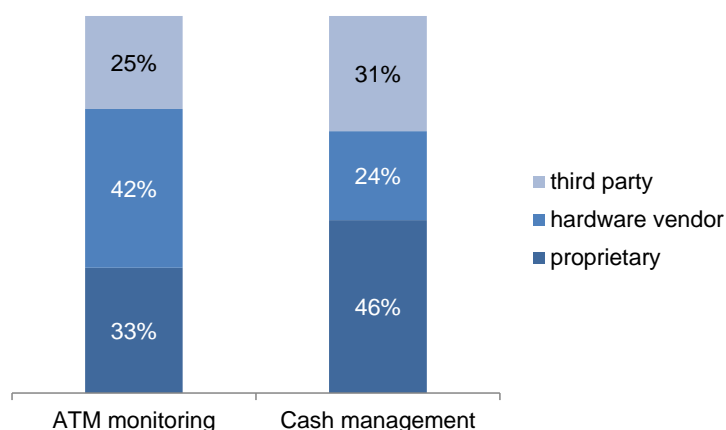
### **Most of the largest Chinese banks have developed their own ATM monitoring solutions**

Two countries that demonstrate alternative approaches to this issue are Malaysia and China. In Malaysia, virtually all ATMs use vendor-supplied monitoring software – most deployers have mixed fleets of hardware, but then use a single software supplier for the whole estate. By contrast, over 90% of Chinese ATMs are monitored by proprietary solutions.

### **Cash management software helps banks avoid ATMs running out of cash**

As well as maintaining their ATMs, it is of course important that deployers avoid them running out of cash. Withdrawals have dropped in 2020 as COVID-19 has hit ATM availability and consumer use of cash, but RBR forecasts that usage will pick up again over the next few years. Customers still require cash, and will expect quick and convenient access to the money in their accounts. The research shows that two thirds of ATMs are covered by cash management software, enabling operators to proactively plan when they will need refilling. Both banks and IADs most commonly use proprietary cash management solutions. The share of proprietary cash management software is highest in Spain at 89%, while in Sweden it is just 19% as all but one deployer use the same third-party solution.

### **ATM monitoring and cash management software providers, 2019**



Source: *Global ATM Market and Forecasts to 2025* (RBR)

Rowan Berridge, who led RBR's *Global ATM Market and Forecasts to 2025* research, commented: *"Ensuring access to cash and other services, in the face of declining ATM and branch numbers in many countries, poses a major conundrum for the financial industry right now. While customers only see the outside of the ATM, what is inside is arguably much more important, and software will play a vital role in meeting the challenges that lie ahead"*.



## PRESS RELEASE

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### Notes to editors

These figures and insights are based on RBR's study, *Global ATM Market and Forecasts to 2025*. For more information about this report or to discuss the findings in more detail please email Rowan Berridge ([rowan.berridge@rbrlondon.com](mailto:rowan.berridge@rbrlondon.com)) or call +44 20 8831 7311.

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