

# ATM Software 2023

## Market and Vendor Data | Bank Perspectives

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April 2023

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## RBR's *ATM Software 2023* study is the result of in-depth quantitative and qualitative research into this rapidly evolving market

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### **Banks' ATM software projects increasingly extend beyond the channel**

- ▶ Omnichannel initiatives see the ATM integrated with mobile banking, CRM and other platforms
- ▶ Transformation projects demand new functionality, authentication and personalisation capabilities
- ▶ Banks' requirements are changing rapidly, from both technical and business perspectives



### **RBR's study provides vendors with an in-depth understanding of a rapidly changing market**

- ▶ Detailed ATM software market size figures, plus in-depth coverage of multivendor projects
- ▶ Comprehensive vendor data, enabling competitive analysis down to individual country level
- ▶ In-depth description of banks' experiences, future plans, requirements and selection criteria

Part 1 provides data for the global market for ATM applications and monitoring software, including figures for “multivendor” projects

## Part 1 – Market and Vendor Data

### Scope

- ▶ Data for **ATM applications** (including middleware) and **monitoring software**
- ▶ **Q4 2022** data by country and region
  - Size of **multivendor** market, as well as total ATM installed base
  - **Vendor shares** of total and multivendor markets
  - Number and **names of banks** using multivendor software
- ▶ **2027 forecasts**
- ▶ **Historical data** for 2020, 2017, 2015, 2012, 2007 and 2009

### Methodology

- ▶ Study **participants to provide data** on own deployments
- ▶ Information solicited from other suppliers (total of **30 vendors**)
- ▶ Accuracy of **submissions verified** using in-house data and other sources
- ▶ Supplier input combined with **existing RBR data** to cover “total” ATM market
- ▶ Data analysed to draw **key insights**
- ▶ Forecasting methodology refined

Part 2 examines banks' perspectives on ATM software, including the impact of omnichannel initiatives on personalisation, authentication and more

## Part 2 – Bank Perspectives

### Scope

- ▶ **39 banks** interviewed
- ▶ Topics covered include:
  - ATM software **purchasing process**
  - Vendor/product **selection criteria**
  - **Customer experience** including personalisation and authentication
  - Perspectives on **ATM monitoring** software and ATM **monitoring**

### Methodology

- ▶ **Target** large and medium-sized banks from around the world
  - Institutions from across **EMEA**, the **Americas** and **Asia-Pacific**
- ▶ Contact relevant individuals and carry out **in-depth telephone interviews**
- ▶ **Findings in the form of** detailed profiles of each interviewed institution

## Data are provided for 63 countries across 6 regions

Asia-Pacific	North America	Latin America	Western Europe	Central & Eastern Europe (CEE)	Middle East & Africa (MEA)
<ul style="list-style-type: none"> <li>▶ Australia</li> <li>▶ Bangladesh</li> <li>▶ China</li> <li>▶ Hong Kong</li> <li>▶ India</li> <li>▶ Indonesia</li> <li>▶ Japan</li> <li>▶ Malaysia</li> <li>▶ New Zealand</li> <li>▶ Pakistan</li> <li>▶ Philippines</li> <li>▶ Singapore</li> <li>▶ South Korea</li> <li>▶ Taiwan</li> <li>▶ Thailand</li> <li>▶ Vietnam</li> <li>▶ Other</li> </ul>	<ul style="list-style-type: none"> <li>▶ Canada</li> <li>▶ USA</li> </ul>	<ul style="list-style-type: none"> <li>▶ Argentina</li> <li>▶ Brazil</li> <li>▶ Chile</li> <li>▶ Colombia</li> <li>▶ Ecuador</li> <li>▶ Mexico</li> <li>▶ Peru</li> <li>▶ Other (incl. Caribbean)</li> </ul>	<ul style="list-style-type: none"> <li>▶ Austria</li> <li>▶ Belgium</li> <li>▶ Denmark</li> <li>▶ Finland</li> <li>▶ France</li> <li>▶ Germany</li> <li>▶ Greece</li> <li>▶ Ireland</li> <li>▶ Italy</li> <li>▶ Netherlands</li> <li>▶ Norway</li> <li>▶ Portugal</li> <li>▶ Spain</li> <li>▶ Sweden</li> <li>▶ Switzerland</li> <li>▶ Turkey</li> <li>▶ UK</li> <li>▶ Other</li> </ul>	<ul style="list-style-type: none"> <li>▶ Belarus</li> <li>▶ Bulgaria</li> <li>▶ Croatia</li> <li>▶ Czech Republic</li> <li>▶ Hungary</li> <li>▶ Kazakhstan</li> <li>▶ Poland</li> <li>▶ Romania</li> <li>▶ Russia</li> <li>▶ Serbia</li> <li>▶ Slovakia</li> <li>▶ Ukraine</li> <li>▶ Other</li> </ul>	<ul style="list-style-type: none"> <li>▶ Egypt</li> <li>▶ Iran</li> <li>▶ Israel</li> <li>▶ Kenya</li> <li>▶ Morocco</li> <li>▶ Nigeria</li> <li>▶ Saudi Arabia</li> <li>▶ South Africa</li> <li>▶ UAE</li> <li>▶ Other</li> </ul>

## 39 banks are profiled, who collectively deploy 312,000 ATMs

### Overview

- ▶ RBR interviewed 39 banks across 23 major ATM markets in December 2022 and January 2023
- ▶ Collectively, the institutions profiled deploy 306,000 bank-grade ATMs – 11% of the world total
- ▶ More than 97% of institutions interviewed have an estate of at least 1,000 ATMs, and three fifths rank among the top five ATM deployers in their respective markets

### Institutions

- |                                     |                                    |                                       |
|-------------------------------------|------------------------------------|---------------------------------------|
| ▶ Anonymous Bank (Australia)        | ▶ Finanz Informatik (Germany)      | ▶ Taishin International Bank (Taiwan) |
| ▶ CommBank (Australia)              | ▶ Stadtsparkasse München (Germany) | ▶ GSB (Thailand)                      |
| ▶ Banco do Brasil (Brazil)          | ▶ SBI (India)                      | ▶ SCB (Thailand)                      |
| ▶ Bradesco (Brazil)                 | ▶ BCA (Indonesia)                  | ▶ Akbank (Turkey)                     |
| ▶ Itaú (Brazil)                     | ▶ BNL (Italy)                      | ▶ Halkbank (Turkey)                   |
| ▶ CUCC (Canada)                     | ▶ Gruppo Intesa Sanpaolo (Italy)   | ▶ Ziraat Bank (Turkey)                |
| ▶ Desjardins (Canada)               | ▶ Banorte (Mexico)                 | ▶ Barclays (UK)                       |
| ▶ Banco de Bogotá (Colombia)        | ▶ FirstBank (Nigeria)              | ▶ Santander (UK)                      |
| ▶ Česká Spořitelna (Czech Republic) | ▶ Metrobank (Philippines)          | ▶ Anonymous ATM Deployer (USA)        |
| ▶ CIB (Egypt)                       | ▶ Bank Pekao (Poland)              | ▶ Huntington Bank (USA)               |
| ▶ Automatia (Finland)               | ▶ ATM Solutions (South Africa)     | ▶ Key Bank (USA)                      |
| ▶ BNP Paribas (France)              | ▶ Nedbank (South Africa)           | ▶ Regions Bank (USA)                  |
| ▶ LCL (France)                      | ▶ Banco Sabadell (Spain)           | ▶ Wells Fargo (USA)                   |

**In addition to the study report and database, clients receive access to senior researchers; a presentation of key findings can also be arranged**

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**Deliverables**

- ▶ Electronic (multi-user licence) copies of research findings
  - Part 1 Executive report in PowerPoint containing key market statistics, trends and commentary by country and region  
Comprehensive market database provided in Excel
  - Part 2 Report comprising profiles of interviewed institutions
- ▶ A conference call presentation of the study results can be organised if desired
- ▶ Privileged access to RBR's senior research analysts

**Price**

- ▶ £38,000

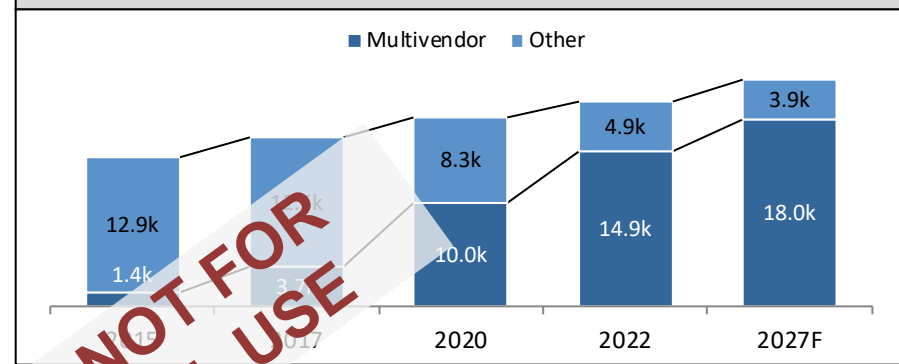
## New rollouts drive multivendor penetration growth in Argentina

### Key facts, 2022

Metric	Multivendor	Other	Total
# ATMs	14,912	4,888	19,800
- Global Rank	#14		#29
Penetration	75%	25%	100%
- Global Rank	#18		

Multivendor deployments: Banco Galicia, BBVA, Grupo Macro, HSBC, ICBC, RedLink, Santander Rio

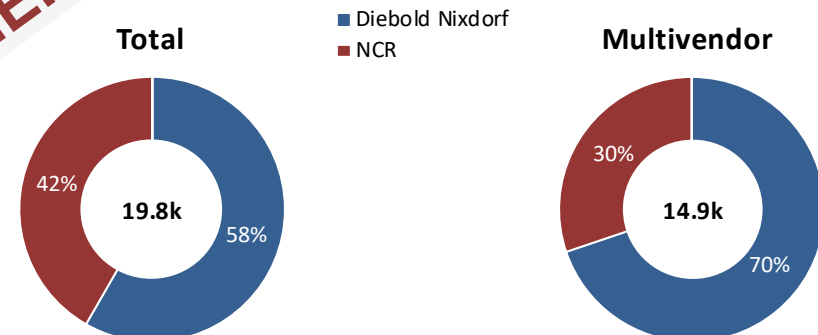
### Market growth



### Market insights

- ▶ Penetration of multivendor application software has continued to increase since 2020, partly due to RedLink's completion of the migration to Diebold Nixdorf software across its fleet
- ▶ There are also two new multivendor projects running at large Argentinian banks
- ▶ The largest non-RedLink members, Grupo Macro, Santander Rio and Banco Galicia, all continue to employ multivendor software

### Vendor shares, 2022





## An Excel spreadsheet provides comprehensive data for custom internal analyses

- ▶ Comprehensive data for all 63 countries in RBR's report *Global ATM Market and Forecasts to 2027*
- ▶ Market sizes, historical data and forecasts for applications and monitoring software
- ▶ Vendor data for applications, middleware platforms and monitoring tools

Country	ATMs, 2022				
	Multivendor				Total
	Total	Total (# Rank)	Penetration (%)	Penetration (# Rank)	
Australia	8,479	#25	46%	#44	18,500
Bangladesh	6,715	#33	45%	#45	14,900
China	523,300	#1	48%	#41	523,300
Hong Kong	3,000	#53	66%	#26	3,000
India	265,192	#3	35%	#51	265,192
Indonesia	96,600	#6	62%	#33	96,600
Japan	188,400	N/A	0%	N/A	188,400

					ATM SOFTWARE 2023									
					Application Software Installations, by Vendor and Type - by Region and Country									
Year	Measure	Data Type	Region	Country	ATM	CR2	Diebold Nixdorf	DPS	Eastcof	Fujitsu	GRG	Hiawar	Hitachi	Hyosur TNS
2022	ATM	Total	Asia-Pacific	Australia	18,500		5,968							2,415
2022	ATM	Total	Asia-Pacific	Bangladesh	14,900		4,590				460			
2022	ATM	Total	Asia-Pacific	China	523,300		39,769		4,500		168,777	6,070	15,724	4,740
2022	ATM	Total	Asia-Pacific	Hong Kong	3,000		80			36	804		12	
2022	ATM	Total	Asia-Pacific	India	265,192	200	68,160				1,750		21,894	47,648
2022	ATM	Total	Asia-Pacific	Indonesia	96,600		46,504				272		12,112	16,458
2022	ATM	Total	Asia-Pacific	Japan	188,400					8,000			18,000	
2022	ATM	Total	Asia-Pacific	Malaysia	15,114		6,409						2,117	
2022	ATM	Total	Asia-Pacific	New Zealand	2,171		588							450
2022	ATM	Total	Asia-Pacific	Pakistan	17,300		5,930				77		1,500	
2022	ATM	Total	Asia-Pacific	Philippines	26,100		13,763				350		1,985	65
2022	ATM	Total	Asia-Pacific	Singapore	2,730		1,320						317	
2022	ATM	Total	Asia-Pacific	South Korea	114,000		3,000							56,700
2022	ATM	Total	Asia-Pacific	Taiwan	32,680		6,690						17,105	
2022	ATM	Total	Asia-Pacific	Thailand	59,000		37,010			173	2,400		10,473	

## The part 2 “Bank Perspectives” report comprises in-depth profiles of every institution interviewed for the study

### ATM SOFTWARE 2023

#### PART 2: BANK PERSPECTIVES

- ▶ Profiles of every bank interviewed
- ▶ Each profile contains:
  - Background on bank, including ATM estate
  - Details of ATM software platform
  - Customer experience: current and future ATM software projects, including new functionality, alternative authentication, CRM/personalisation and mobile integration
  - Procurement: purchasing process and vendor/product selection criteria
  - ATM network management, including monitoring

When SOB customers insert their ATM cards, a list of personalised transaction options appears on the screen. Customers can also receive electronic transaction receipts via email/SMS. Personalised sales/marketing product offers are on display on the ATMs in the form of videos. It is not possible for customers to select note denominations for individual withdrawals.

In terms of assisted self-service technologies, SOB had a pilot project between three and four years ago whereby a member of staff stood hand with a tablet to offer assistance, although this feature was not implemented permanently. The bank is considering testing remote video to assist customers using self-service devices. Assisted assisted self-service transactions did not run off the teller platform.

SOB is linking its ATM application with its core system. Data relating to the ATM channel is not shared in open banking initiatives, and neither bank or third-party systems do not have access to data from SOB's ATM management/mobile app software. Customers can view the location of the bank's ATMs in the mobile banking app.

#### Procurement

SOB has separated the purchase of ATM application software from hardware and reports a number of reasons for doing so. Firstly, it makes it possible to use alternative hardware vendors. Secondly, it allows for the integration of other non-vendor native systems (such as CRM and advertising solutions). Thirdly, it enables channel integration, with omnichannel capabilities being a priority for the bank. Finally, separate procurement strategies make it possible to secure a better price on both ATM hardware and software.

As the bank uses an in-house resource for ATM testing, it did not consider lowering the cost of ATM testing as a reason to separate the purchase of application software from hardware. SOB also views the ability to support new/advanced ATM functions as a factor that is not highly important when making this decision.

When selecting a vendor of ATM application software, SOB considers the software's reliability, trustworthiness, and stability as important, as well as the cost of the software licence, development, rollout, and ownership. The bank would also ideally like the vendor to offer after-sales support, omnichannel capabilities, and a user interface which adheres to web standards. The bank prefers vendors that offer perpetual licences as opposed to subscription licences.