

# Banking Automation **BULLETIN**

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Batopin – the latest but by no means the last ATM pooling initiative

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Cash and the world after COVID-19

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Pandemic accelerates growth of pay-now in Latin America

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## Batopin – the latest but by no means the last ATM pooling initiative

Batopin is a Belgian ATM pooling project involving its four largest banks – Belfius, BNP Paribas Fortis, ING and KBC – which represent three quarters of the country's ATMs. The first Batopin ATMs are due to be launched this summer and fully rolled out by 2025.

As we discuss in our ATM pooling feature (see page 3), Belgium is just the latest of a number of countries to embrace ATM pooling. With fewer than 10,000 ATMs, it is not a large market, but following on the heels of the Geldmaat initiative in the Netherlands, there are signs that ATM pooling is gaining interest in mid-sized markets.

Interestingly, Batopin is emphasising not just efficiency, but also safety as core to its raison d'être, while also pointing to financial and social inclusion. If efficiency were the only driver, this would simply have to be weighed up against the strategic advantages of maintaining an individual ATM estate. The other factors are much more difficult to assess in this way, however.

How do you put a value on safety and security? Off-site ATMs are particularly vulnerable from a security perspective, and a single operator may well be the best way to maximise security. This is exactly what happened in Brazil, where TecBan owns and manages most of the country's off-site ATMs. Expertise in securing off-site terminals in a country known for ATM attacks was undoubtedly a major factor in the way the Brazilian off-site market has evolved.

Financial and social inclusion issues are also difficult to address as a conventional business case, although ultimately they relate back to the efficiency argument. Rightly or wrongly, governments and the public expect their country's largest banks to play their part in addressing inclusion, and in an environment where usage is declining but cash is expected to remain vital for the foreseeable future, ATM pooling is a logical solution.

Another feature of the Batopin initiative that is worth noting is the announcement late last year that Italian omnichannel banking software specialist Auriga would be providing complete end-to-end management of the new ATM network, including software development and management, maintenance, security and other managed services. This type of ATM as-a-service solution is likely to become a common feature of ATM pooling arrangements with existing industry suppliers vying to play a more prominent role.

Dominic Hirsch, Editor

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