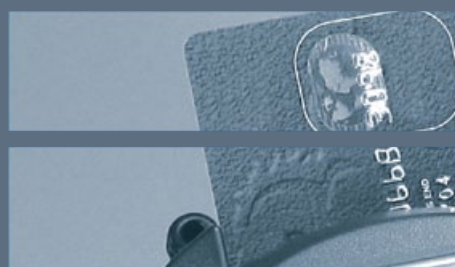


# Banking Automation **BULLETIN**

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## **COVID-19 accelerates global ATM decline**

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Better together – bank and fintech collaboration

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Multivendor software growth continues outside China

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Surge in e-payments as Argentina breaks cash habits

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## **Country profile: South Africa**

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## Banking Automation

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## Mixed picture from latest global ATM research

RBR has published the latest edition of its global ATM research which presents a mixed picture

depending on where in the world you are looking. Overall, the number of ATMs installed worldwide decreased for the third year in a row – and perhaps even more significantly, over half of the countries surveyed saw a fall in their ATM installations.

China once again represented the lion's share of the decline, but unlike the previous two years, even if China had been excluded from the analysis, there would still have been a small fall. In percentage terms, the 40% reduction in the number of ATMs in the Netherlands, following the huge shake up of the Dutch ATM market as a result of the Geldmaat pooling arrangement which started in June 2019, was by far the most dramatic change. The other large 'fallers' were mostly European too. At the opposite end of the spectrum, there was plenty of movement in the other direction; countries such as Bangladesh, Egypt, Kazakhstan, Pakistan and the Philippines all demonstrated healthy growth.

As discussed in our global ATM feature (see page 9) the impact of COVID-19 was more nuanced than might have been expected. The more mature payments markets, where the downward pressure on cash is already greatest, are seeing further pressure to reduce ATM numbers. In some cases, such as Australia, the Netherlands and the UK, there are country-specific structural reasons relating to sharing and/or fees which are exacerbating ATM removals.

In less developed payments markets, however, there is still huge reliance on cash, and COVID-19 has if anything placed extra emphasis on access to cash over the past 15 months. Furthermore, many of the underlying drivers of ATM deployment, such as growing economies and increasing banked populations, remain in these countries.

Looking forward, RBR is forecasting that two-thirds of countries will see an increase in the number of ATM installations over the next five years, which means a divide is starting to emerge between growing and shrinking ATM markets. This has implications for deployers and suppliers alike, as the priorities in terms of ATM deployment will be significantly different.

There was a time when it seemed that all countries were on the same ATM deployment curve, just at different places along the way. That may still be technically true, but in the current environment the development paths of different markets seem wildly different.

Dominic Hirsch, Editor

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