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ATM pooling in France and Turkey highlights shift to larger markets

As ATM markets in developed countries continue to mature, we are seeing more and more examples of countries trialling and in many cases rolling out ATM pooling.

The drivers underpinning these initiatives are not the same in all countries but are usually built on cost savings through fleet optimisation and economies of scale in ATM management, supported by social pressures to maintain or even grow ATM access in remote areas. In some cases they are also driven by a desire for increased security, which may be easier or more cost-effective to achieve with a single operator.

ATM pooling is no longer just the preserve of small ATM markets. The Geldmaat initiative in the Netherlands which was started in 2019 is now complete. The impact on ATMs in the country has been significant with nearly 1,000 ATMs removed, including all ATMs inside bank branches. The Batopin initiative in Belgium has a lot in common with the Dutch pooling arrangements, including targets to ensure most of the population has an ATM within 5km of their home. Batopin is working with SNCV, the Belgian national rail company to roll out ATMs at stations to help achieve this mandate.

We are now seeing an increasing number of larger countries moving to ATM pooling. Recent examples include France and Turkey.

France is a mature payments market, and the decline in the use of cash is clearly a driver of the ATM pooling trial started in late 2021 involving BNP Paribas, Crédit Mutuel and Société Générale. As in the Netherlands and Belgium, a sustainable way of providing cash to more remote areas is an important factor.

The situation in Turkey is different from these other examples as Turkey remains a heavily cash-oriented society. It is also an example of a large ATM market that continues to expand, but this does not make it immune to cost pressures. Three state-owned banks, three participation banks and the Turkish post office are forming a pool that will represent more than a third of the Turkish ATM market by 2023.

As our article on ATM pooling (see page 7) discusses, there are numerous other countries that are ripe for pooling, but it takes time for stakeholders to align and move pooling initiatives forward – while the efficiency gains are attractive, they work against banks' competitive instincts.

We will not see a flood of new pooling initiatives going forward, but a steady stream is a safe bet.

Dominic Hirsch, Editor

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