

Banking Automation **BULLETIN**



Global cards market solidly returns to growth after COVID-19

Deployers take on varied approaches to ATM security

Is touchless access control the post-pandemic way forward?

Hyper-personalisation – the devil is in the detail!

Payment fraud in France on the decline

Country profile: Brazil

Banking Automation



Is there an opportunity for payment cards in the credit transfer space?

The *Bulletin* continues its focus on payment cards this month, on the back of the publication of RBR's annual *Global Payment Cards Data and Forecasts to 2027* study. Last month the focus was on Asia-Pacific, while this month's feature (starting on page 2) highlights a variety of trends emerging from the research.

One of the interesting findings is how debit cards have rebounded even more strongly than credit cards – in no small part because of behavioural changes created by the pandemic where customers are now using cards in locations where they would historically have used cash. Contactless further supports this trend by improving the speed and convenience of transactions.

In a non-pandemic related finding, the report notes that card payments make up 76% of the number of cashless payments, but only 3% of the value. That is because credit transfers, made directly from bank accounts and used for paying items such as utility bills and subscriptions, have a higher average payment amount than cards. Although entrenched behaviour makes shifting existing use of credit transfers a challenge, the value of such expenditure makes this an attractive opportunity for the cards sector to increase penetration.

This issue of the *Bulletin* also has a focus on security, with RBR's *BankSec 2022* conference coming up in London on 4th and 5th October. A feature on software security (starting on page 3) is based on RBR's ATM research and considers the use of dedicated ATM security software. While physical security threats to ATMs remain an ongoing concern (and are proving almost impossible to eliminate) protecting against the various forms of cyber attack is also paramount given the potential losses involved.

RBR's research suggests nearly three quarters of ATMs worldwide run some form of dedicated security software. On the one hand this figure is relatively impressive, on the other it gives the impression that more than a quarter of ATMs are vulnerable. In reality the deployers are best positioned to understand the threats their ATMs face, and physical protection may be all that certain terminals need. Furthermore, in practice, even ATMs without dedicated security software have other software – such as for management and monitoring – as well as remote updating facilities that can indirectly provide security benefits. In a world of rapidly evolving threats, however, this may not be enough.

Dominic Hirsch, Editor

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