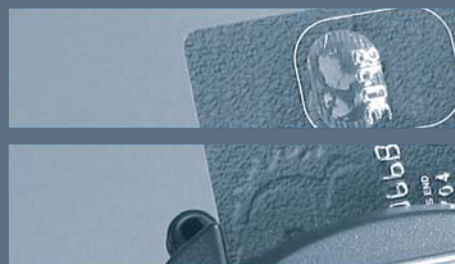


# Banking and Payments **BULLETIN**

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## Bringing the human touch to digital transformation

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Acceptance processing: the 'messy middle' of payments

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Global ATM numbers continue to fall in 2022

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Biometrics offer automation, security, speed and inclusion

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North American banking trends reflect diverse customer needs

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## Country profile: Pakistan

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## Banking and Payments

## BULLETIN



## Banking and Payments Bulletin publisher rebrands as Datos Insights

In February 2022, RBR, publisher of *Banking and Payments Bulletin*, merged with Aite-Novarica Group. Keen readers will have already noticed the expansion of the *Bulletin's* coverage this year, with features by in-house experts on open banking, softPOS, threats to traditional card issuers and most recently in the June issue, P2P payments.

Last month the company took another important step forward with a rebrand under a new group name, Datos Insights – you can see our new logo on the front cover! The former RBR business will now be called RBR Data Services and will operate as a division of Datos Insights.

The new Datos Insights brand represents an expanded vision for the group, which builds on the company's combined reach and resources. We believe our market knowledge, experience and data make the Datos Insights proposition compelling, and we look forward to bringing more new and exciting content to the *Bulletin*.

The greater sector coverage of the company was illustrated at *Retail Bank Transformation USA 2023*, the company's first conference under the Datos Insights umbrella, which was held in Charlotte, North Carolina, in late June. You can read a feature article including highlights from the conference on page 4.

Our lead article this month shares further findings from our global ATM research. The headline message is a 2% fall in the number of ATM installations worldwide, to 3.0 million. The decline was greater in western Europe where most markets are rationalising ATM fleets in the face of increased use of contactless payments and e-commerce – although as discussed last month, ATM shipments are actually increasing to several countries in the region even while total ATM installations fall. The only region to see growth in the number of ATMs installed was Middle East and Africa, which, like India (the country that saw the largest growth in ATM installations) is benefiting from greater financial inclusion and banks needing more ATMs to serve their expanding customer bases.

Going forward the research forecasts a continued decline in the global ATM installed base, but that is almost entirely driven by the 110,000 ATMs that will be removed in China between 2022 and 2028. Growth in the rest of the world will be flat, with more than half of countries gradually increasing their ATM numbers while at the same time there are ongoing declines in most developed banking markets.

Dominic Hirsch, Editor-in-Chief

- 2 GLOBAL ATMS**  
Global ATM numbers continue to fall in 2022

---

- 4 RETAIL BANK TRANSFORMATION**  
Bringing the human touch to digital transformation

---

- 6 PAYMENTS PROCESSING**  
Acceptance processing: the 'messy middle' of payments

---

- 8 NORTH AMERICAN BANKING**  
North American banking trends reflect diverse customer needs

---

- 9 ATM SOFTWARE**  
Global multivendor software market declines

---

- 11 BIOMETRIC AUTHENTICATION**  
Biometrics offers automation, security, speed and inclusion

---

- 12 MONEY20/20 EUROPE**  
From hype to viability, unveiling the realities of AI

---

- 14 NEWS BULLETIN**  
Banking and payments news

---

- 16 COUNTRY PROFILE**  
ATM and cards intelligence on Pakistan

---

- 20 CONFERENCE DIARY**  
Upcoming industry events from around the world

**Editor-in-Chief** Dominic Hirsch

**Managing Editor** Morten Jorgensen

**Editor** Tomomi Kimura

**Editorial Board** Richard Cummings, Tom Hutchings

**Contributors** Ted Jennings, Felix Kronabetter, Thad Peterson, Charlotte Stockton, Gillian Shaw, Shamil Shahid Qureshi, Alice Whitelam

**Subscriptions** Dani Wright

**Advertising** Amanda Hardy, Felix Kronabetter

For all editorial and advertising enquiries:

Telephone: +44 20 8831 7300

Email: [bulletin@datos-insights.com](mailto:bulletin@datos-insights.com)

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RBR Data Services, Datos Insights  
393 Richmond Road  
London TW1 2EF, United Kingdom