

ATM INDUSTRY: TRENDS AND EXPECTATIONS 2017



Introduction

There are three million ATMs installed all over the world.

Nowadays cash machines perform various operations: grant loans, take payments, convert currencies, issue prepaid cards, etc.

But what challenges the banking industry will face with? Which trends will dominate the European and the global ATM market in the coming future? These questions were the main focus of the report ATM Future Trends 2017¹.

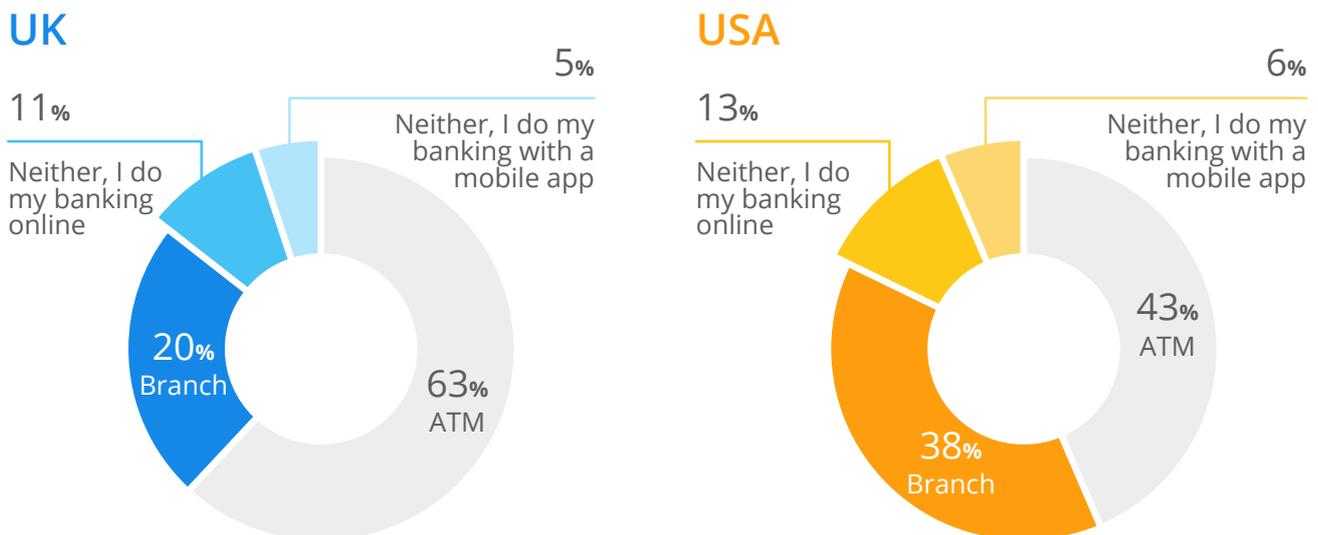
The survey involved 1,000 ATM end customers in the UK and the USA as well as 300 banking industry experts.

The key insights of the survey

1 The importance of ATM nearby

For 63 percent of survey respondents in the UK, it is more important to have an ATM nearby than a branch office. In the USA 43 percent of interviewees have the same opinion.

Is it more important to you to have an ATM nearby, or a branch nearby?



2 Top desired ATM services

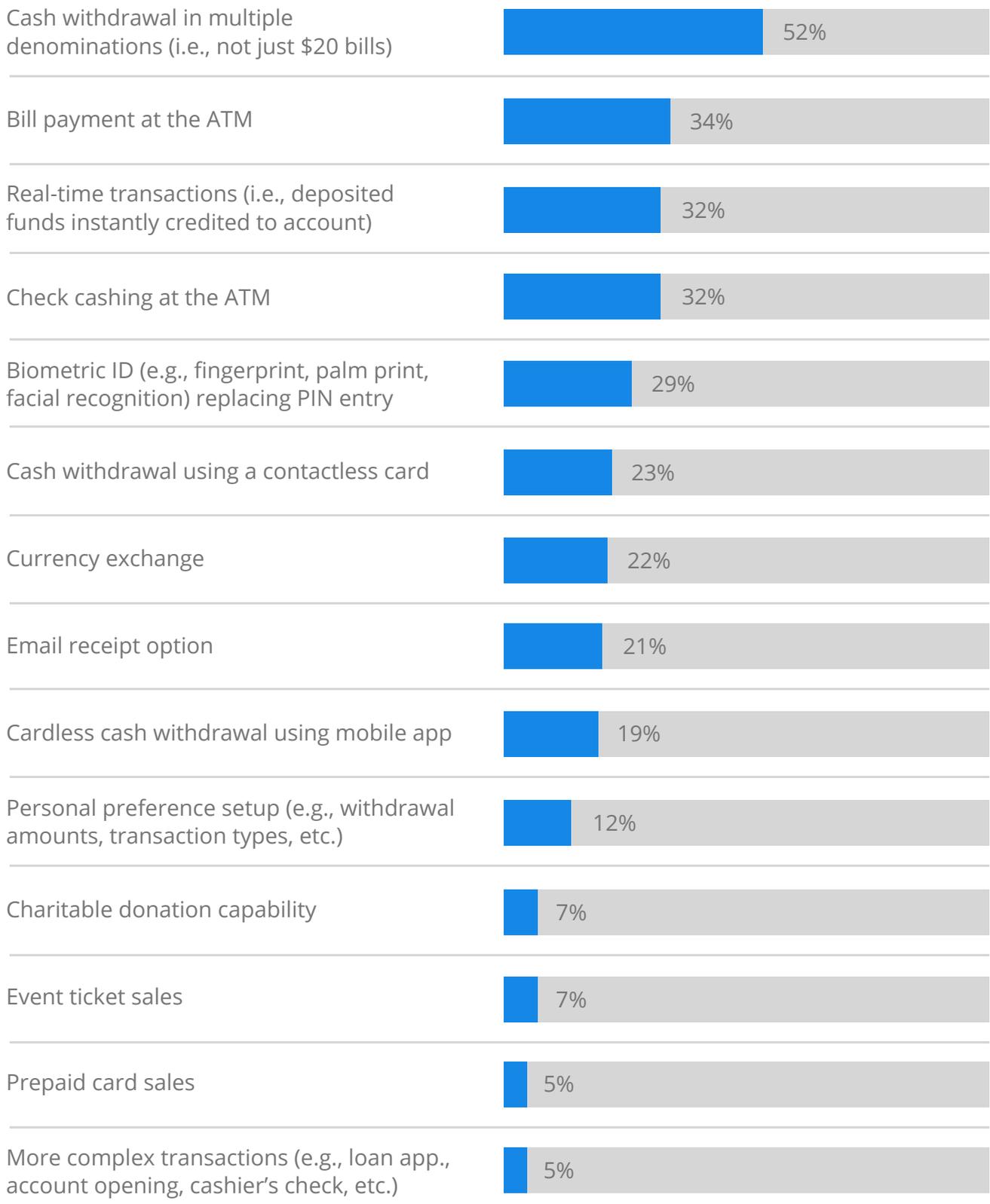
70 percent of the US and 52 percent of UK respondents wish to see **cash withdrawal in multiple denominations**. **Real-time transactions** are the second on the list in the USA and

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third in the UK. **Bill payment at the ATM** is the second desired service for the UK residents, while 34 percent of the US customers would prefer to have **biometric ID** instead of PIN entry.

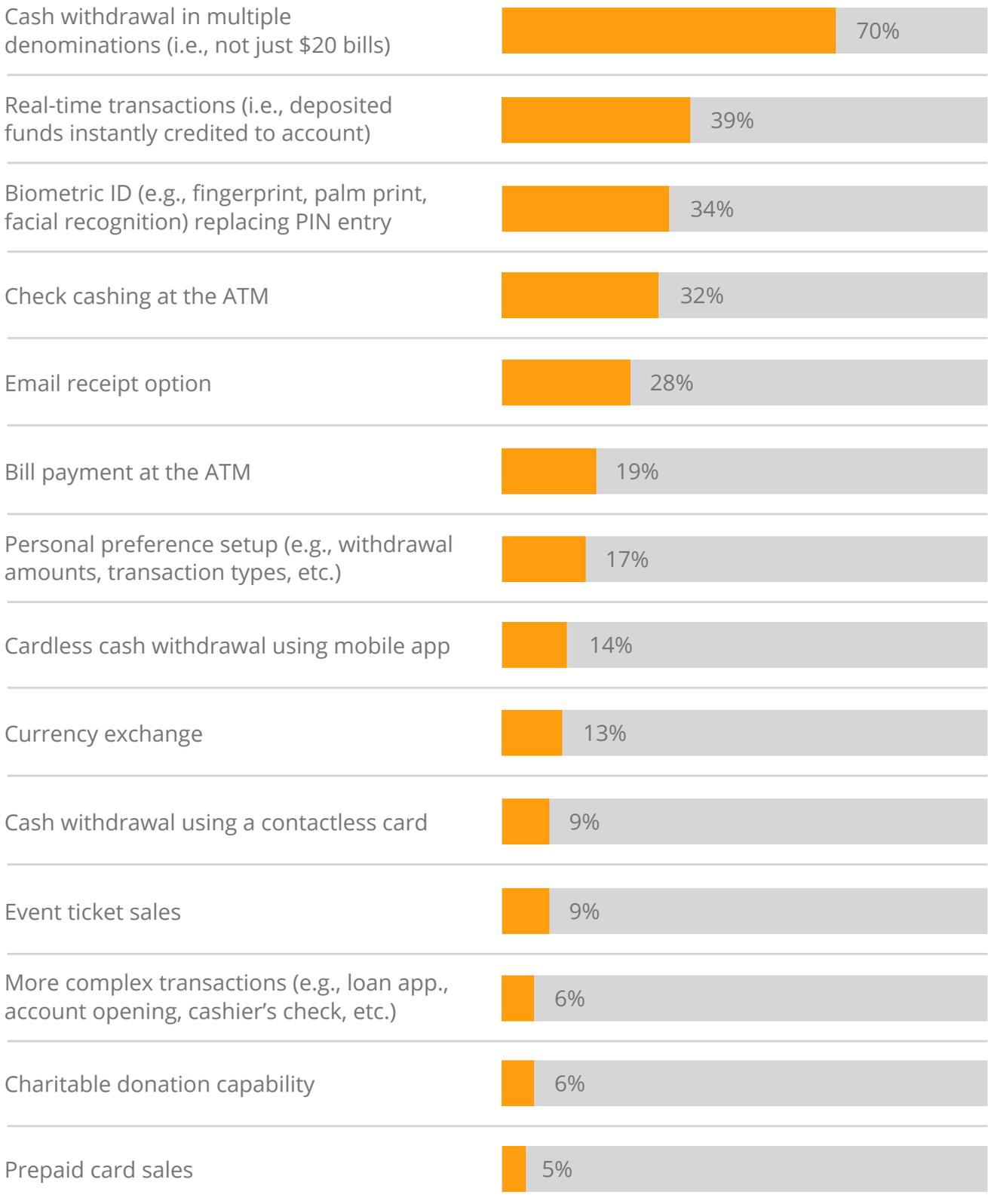
Which of the following services would you most like to see at the ATM?

UK



USA

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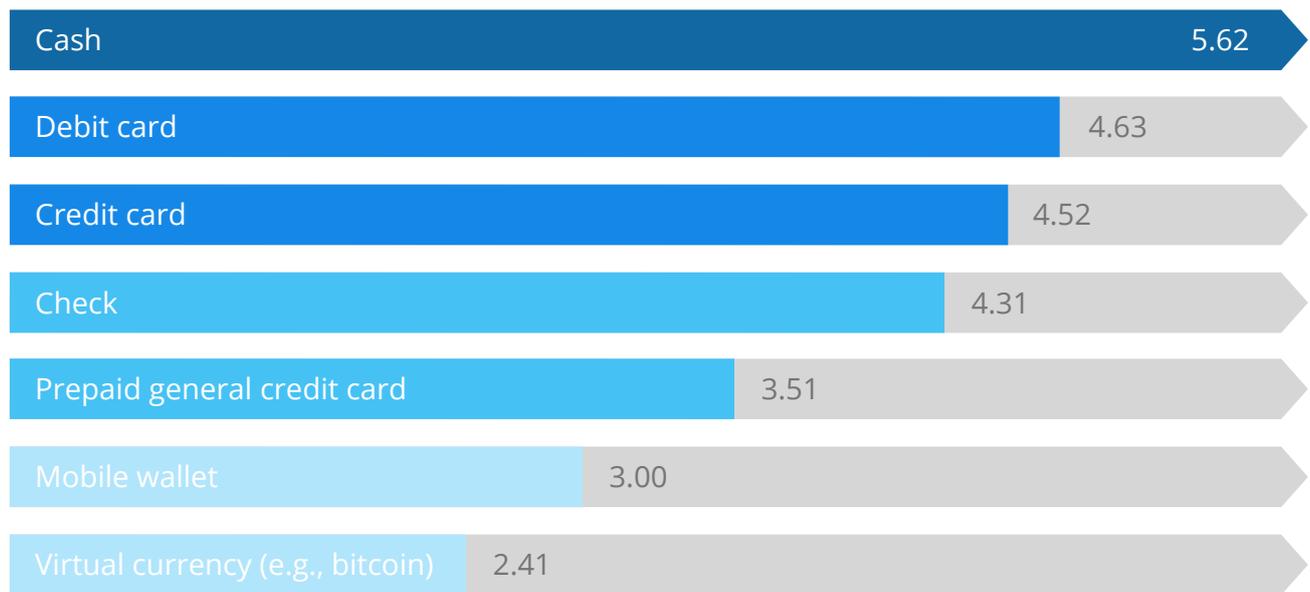
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The most secure payment methods

Cash is ranked as the most secure payment method. **A debit card** placed second in the UK, while in the USA the second place went to **a credit card**.

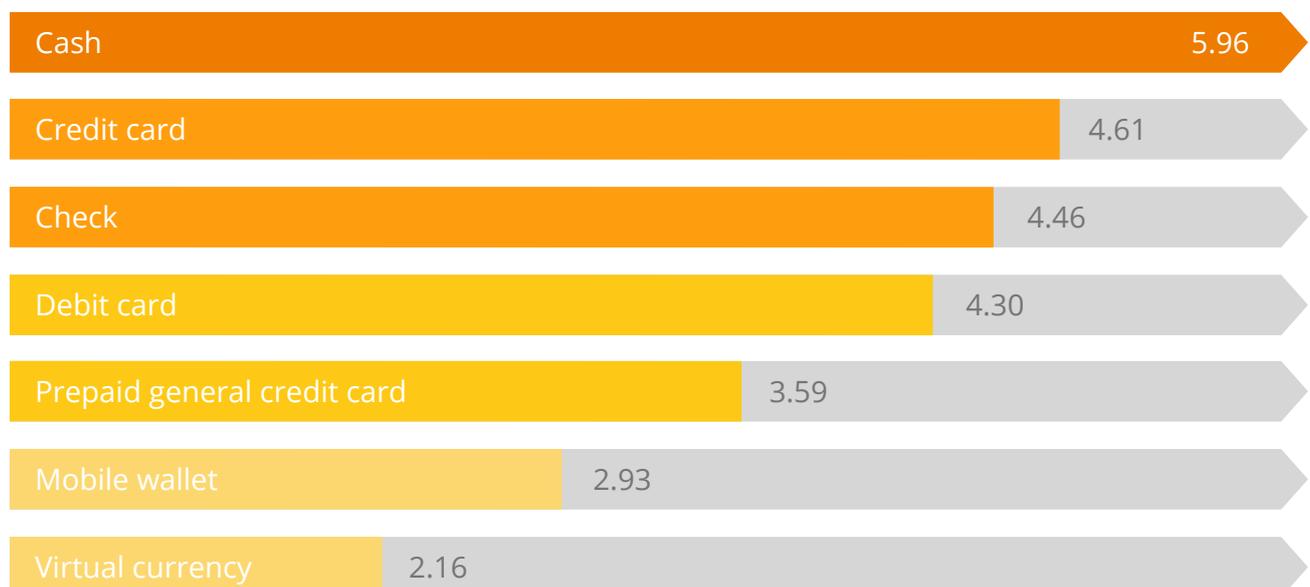
UK

In terms of security, how would you rank the following payment methods (1-7, seven being most secure and one being least secure)?



USA

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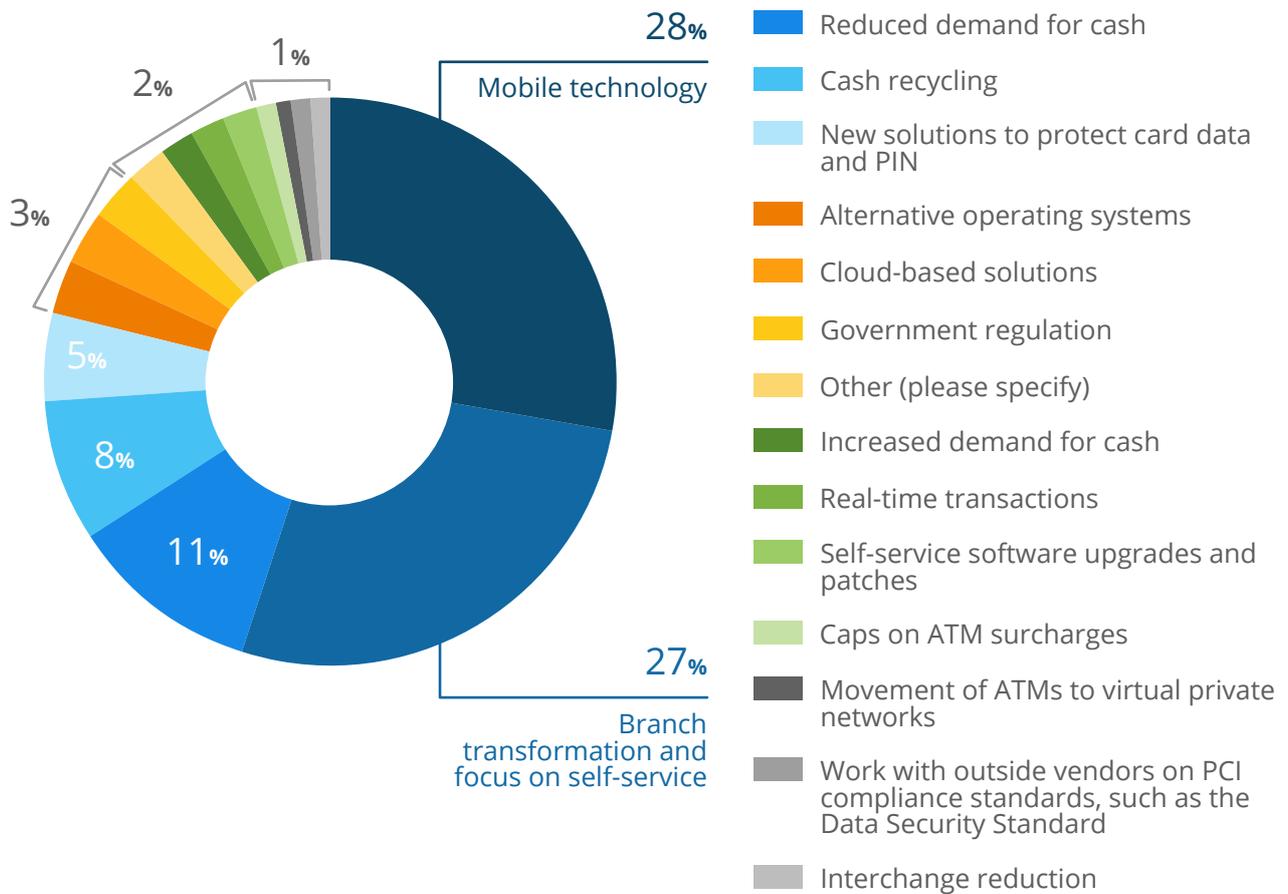


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Trends that will influence the global ATM industry

The global ATM industry in the next five years is expected to be primarily influenced by **mobile technologies**. Secondly, **branch transformation and focus on self-service** are forecasted to shape the future of the industry.

Over the next five years, which of the following do you believe will have the greatest impact on the global ATM industry?



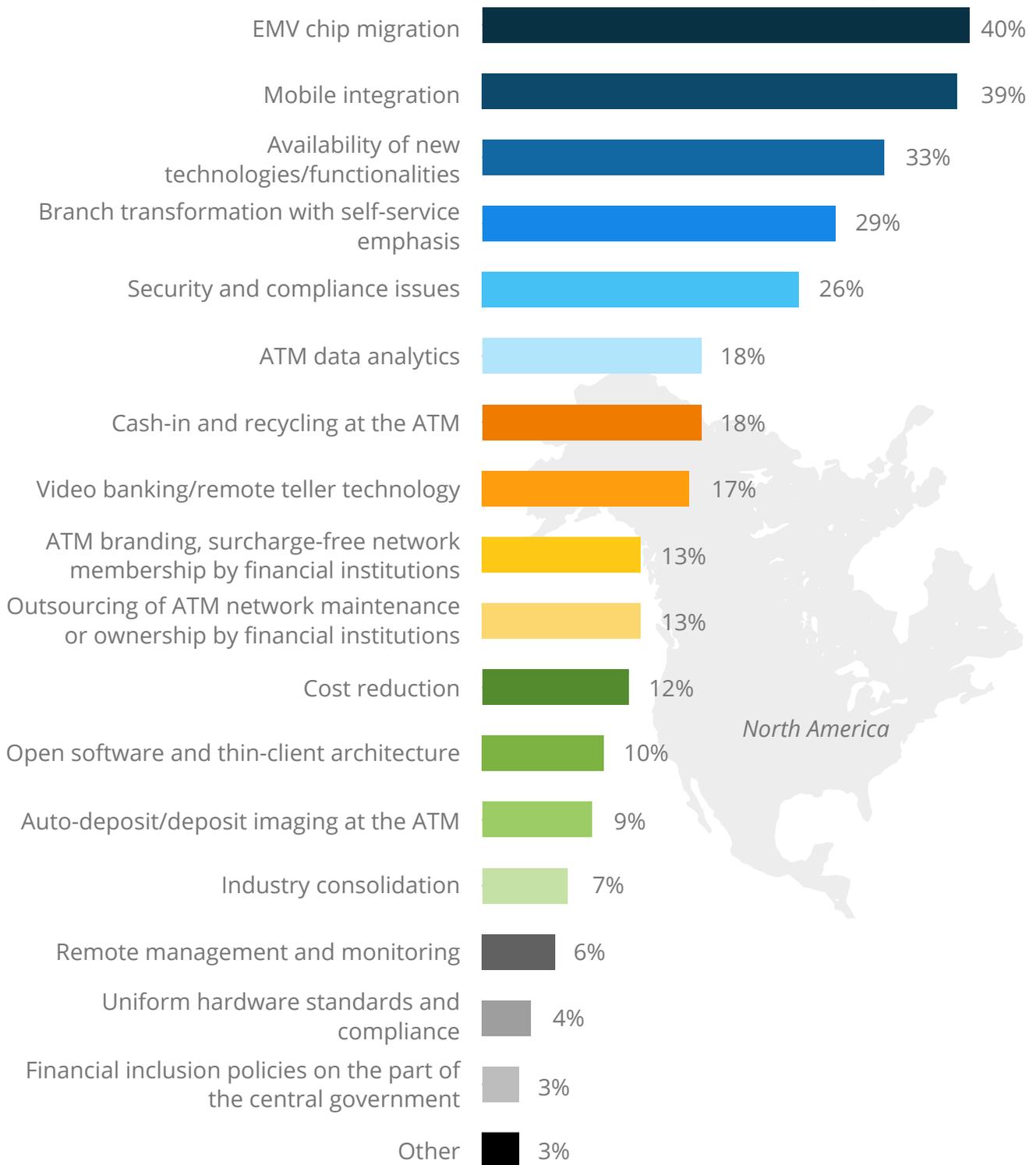
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Trends that are expected to affect the ATM market in North America

The two main factors that will affect the ATM market in the next five years in North America are **EMV chip migration** and **mobile integration**.

Which trends are most likely to affect the North American ATM market in the next five years?

Participants selected their top three choices



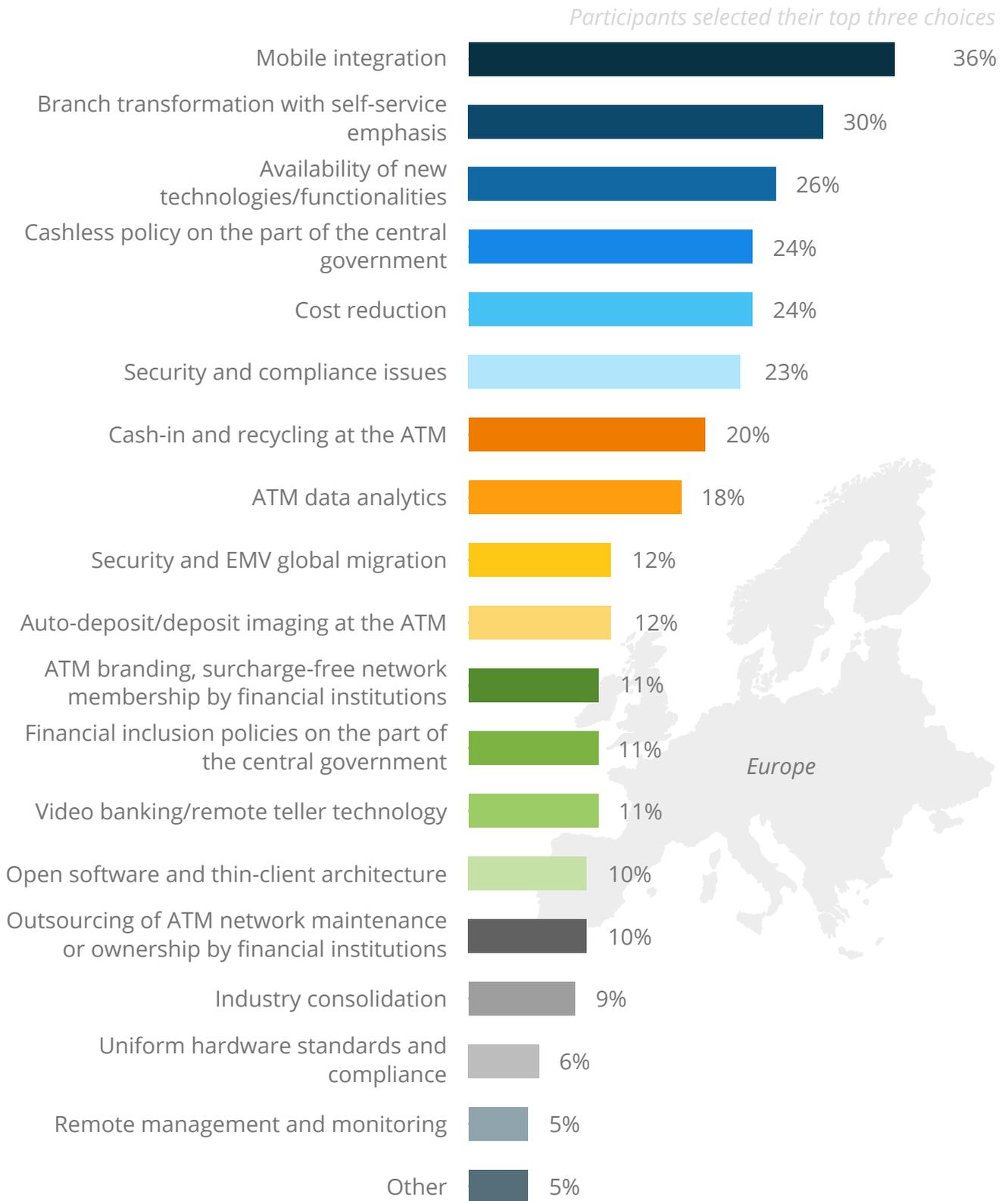
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Trends that will have an impact on the European ATM market

In Europe, however, the greatest impact will be very likely caused by **mobile integration**. **Branch transformation** with self-service emphasis followed by **availability of new**

technologies/functionalities is ranked as the next important trend.

Which trends are most likely to affect the European ATM market in the next five years?



Conclusion

From the point of view of the customers, ATMs are still an important contact point for a bank-customer relationship. Concurrently, bank customers expect more from the available ATM services. Therefore, banks have to reinvent ATM as a fully integrated channel within an omnichannel strategy.

The most desired services both in the USA and the UK are real-time transactions. Besides, bill payment in the UK and biometric ID at ATM are highly expected, particularly in the USA.

Cash money is currently considered as the most secure payment method.

The integration of mobile technologies with its multiple application options is expected to have the greatest impact on the global ATM market. For example, in form of cardless cash withdrawal using smartphone, e-receipt on smartphone, or ATM as a payment instrument for people with visual impairment.

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