2016 ATM Market Benchmark Report

Description: ATMs have evolved over the past half-century from a basic cash withdrawal appliance to the foundation of today's self-service banking. In new research, 2016 ATM Market Benchmark Report, the author reviews how the ATM, mobile banking, and mobile payments are converging for ever-more convenient customer interaction with banks and credit unions.

Cross-channel features have been deployed as well as expanded interoperability with various front- and back-office systems. This report describes examples such as mobile prestaging of cardless ATM cash withdrawals, the potential for person-to-person (P2P) and account-to-account (A2A) transfers, EMV readers, NFC capabilities, and broader systems monitoring capabilities. The report discusses the penetration of these features in ATMs around the world.

Highlights of this report include:

- Comparison of rates of ATM growth in various world regions
- Market share of leading ATM deployers in the U.S. by type
- Examples of advanced ATM capabilities being deployed
- The author's Customer Monitor Survey results on trends in U.S. consumers' ATM use, including use of their own banks' ATMs versus other ATMs and other means of getting cash; frequency of ATM use; use of mobile deposit; willingness to pay for ATM convenience; willingness to try teller-assisted videoconferencing
- Various strategies in use to provide customers surcharge-free access to ATMs
- Discussion of the need for condition monitoring and application performance monitoring

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