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

Contents:

1. Executive Summary
2. Introduction
3. A Half-Century of Exemplary Service
   The Evolution of the ATM
   ATM Use Continues to Grow Worldwide
   ATM Usage Varies by Country and Region
   ATM Capabilities Vary Across Global Markets
   ATM Cash Withdrawals Remain Important, More So in Many Growing Markets
4. Profile of ATM Use in the United States
   "On-Us" ATM Transactions Are Preferred by Most Banking Customers
   ATMs Can Be a Bridge to Millennials and Mobile Banking Users
   ATM Surcharges Spark Customer Dissatisfaction
   Cash Access and Methods for Obtaining Cash
   The Convergence of ATMs and Mobility Continues
5. Industry Statistics and Trends
   Advanced ATMs Offer Expanded Opportunities for Manufacturers
   Profiles of U.S. ATM Owner-Operators
   Many FIs Continue to Evaluate Their ATM Location and Deployment Strategies
   Independent ATM Deployers Offer Added Choice and Convenience
   The Number of ATMs in the U.S. Continues to Grow at a Modest Pace
   Fee Income from ATMs Can Still Be an Important Source of Revenue for Many FIs
   Surcharge-Free ATMs as a Differentiator
   Expanded Roles for Next-Generation ATMs
   ATMs as an Extension of Tellers
   Convergence of ATMs and Mobile Banking Continues
   NFC
   Systems Monitoring
6. Conclusions and Strategic Implications

7. Endnotes

List of Figures

Figure 1: The Evolution of the ATM Channel, 1966-2019
Figure 2: Number of ATMs Projected to Be in Service Worldwide in 2019
Figure 3: Teller Still Top Banking Communication Method in U.S., but Mobile Use Grows as Teller and ATM
Use Slows
Figure 4: Most U.S. Consumers Use ATMs, Primarily Their Own Bank's but Also Other Banks' ATMs
Figure 5: ATM Use in the U.S. Slows, but Is Rising Among Young Adults, Mobile Bankers, and Heavy Users
Figure 6: Most U.S. Consumers Avoid Paying Surcharges for ATMs, and 18% Get Reimbursed
Figure 7: U.S. Consumers Have Several Choices When Seeking Cash
Figure 8: Interest in ATM Prestaging Is Strong, Especially Among Young, High Earners, and Frequent ATM
Users
Figure 9: Market Share of Leading ATM Deployers in the U.S. by Type, 2015

List of Tables

Table 1: ATM Concentration in Select Countries
Table 2: Examples of Diverse ATM Functionality in Select Global Markets
Table 3: Number of ATM Cash Withdrawals by Country, 2009-2014
Table 4: ATM Is the Main Method of Cash Withdrawal in Many Countries
Table 5: Top 3 ATM Manufacturers' Estimated Global Shipments, 2012-2015
Table 6: Leading Financial Institution ATM Owner-Operators in the United States, 2012-2015
Table 7: Leading Banks' Surcharge Fees for U.S. Consumers' ATM Use at Other ATM Networks

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