ATM Trends Worldwide

An overview of the current and emerging trends shaping the ATM industry worldwide.

"The future of banking depends on delivering a seamless and secure experience through ATMs."

JACK DORSEY

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Current ATM Trends

ATM technology continues to grow in sophistication

Mobile ATM integration

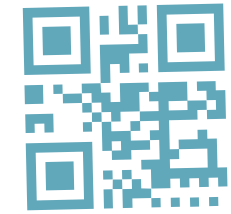ATMs are integrating with mobile apps for enhanced security and convenience.

Biometric authentication

The use of biometrics like fingerprints and facial recognition is increasing to improve secure ATM access.
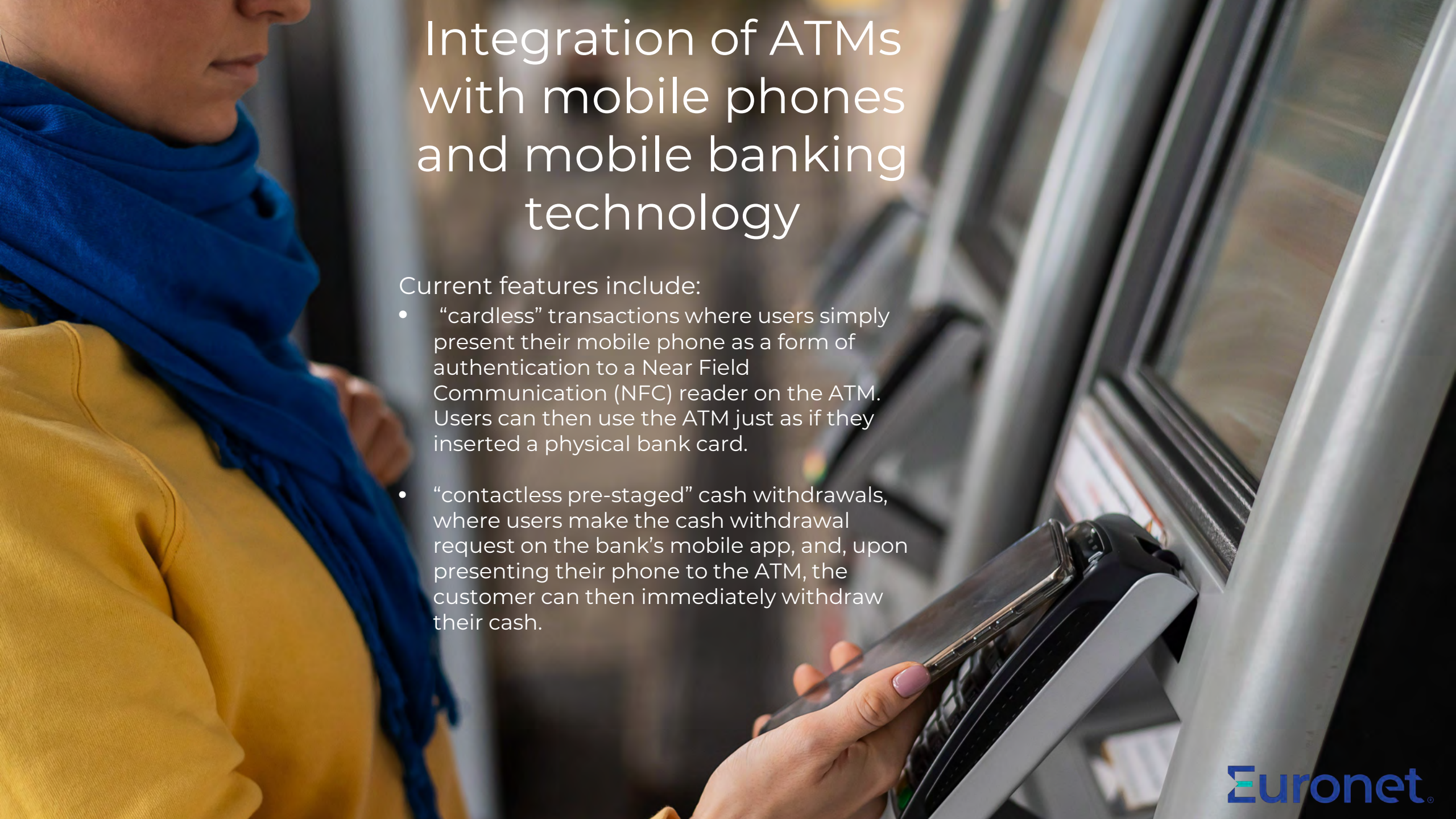
Cash recycling

ATMs are being equipped with cash recycling capabilities to optimize cash management.

Cardless transactions

Customers can now conduct ATM transactions without a physical card using mobile wallets or QR codes.

These trends aim to improve the ATM experience with enhanced security, convenience, and operational efficiency.

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Integration of ATMs with mobile phones and mobile banking technology

Current features include:

- "cardless" transactions where users simply present their mobile phone as a form of authentication to a Near Field Communication (NFC) reader on the ATM. Users can then use the ATM just as if they inserted a physical bank card.

- "contactless pre-staged" cash withdrawals, where users make the cash withdrawal request on the bank's mobile app, and, upon presenting their phone to the ATM, the customer can then immediately withdraw their cash.

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Biometric Authentication

Biometrics refers to authentication techniques that rely on measurable physiological and individual characteristics to automatically verify identity such as:

- Fingerprints
- Iris scans
- Facial recognition

Biometrics are being used increasingly at the ATM for account access control and transaction authorization due to their convenience and effectiveness compared to traditional authentication methods.

ACCESS GRANTED

100 %

FACE RECOGNITION
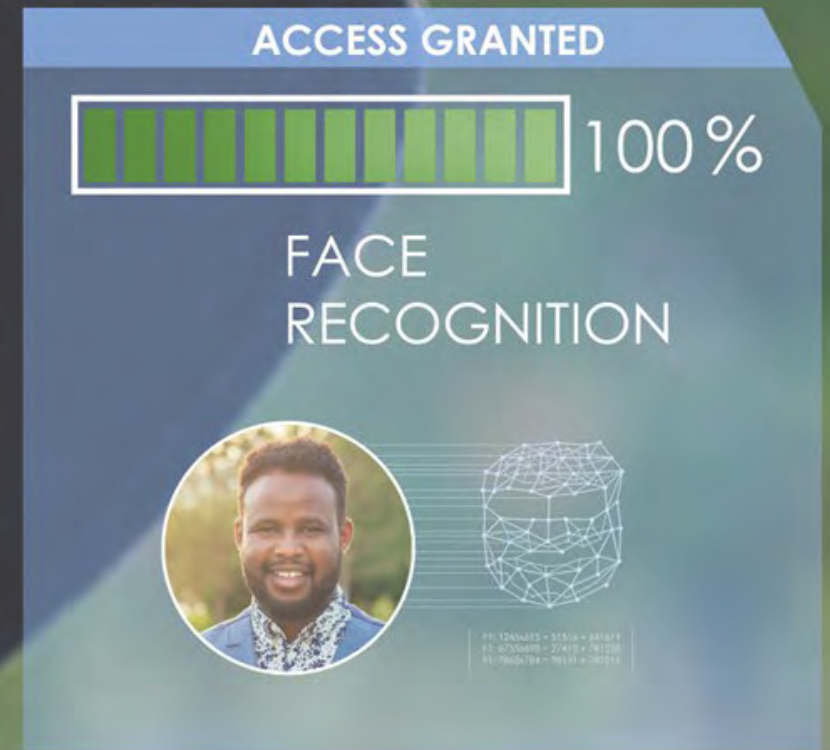
Advantages of Biometrics
- Faster
- More accurate
- Scalable

Disadvantages of Biometrics
- Lack of Standardization
- Biometrics can change over time due to age, illness, etc.
- Greater cost

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Cash recycling revolutionizes ATM operations by streamlining cash management, reducing costs, & enhancing security.

For many FIs it is a game-changer.

Cash recycling can reduce ATM total cost of ownership by up to **20%**

and cash replenishment efforts by **75%.***

The global deployment of cash-recycling ATMs surged from 973,000 in 2020 to over 1 million in 2021, and this figure is projected to surpass 1.2 million by 2026.

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Key Benefits of Cash Recycling at the ATM

Reduced cash transport costs

Cash recycling minimizes the need for frequent cash replenishment, significantly reducing the costs associated with armored cash transport services.

Optimized workforce allocation

With less frequent cash replenishment, banks and ATM operators can reallocate resources and personnel to other tasks, improving operational efficiency.

Increased Uptime

By minimizing the need for manual cash replenishments, cash recycling ATMs can remain operational for longer periods without running out of cash, ensuring better availability for customers.

Lower insurance premiums

Reducing the frequency of cash handling and transportation lowers the risk of theft or loss, potentially leading to lower insurance premiums for financial institutions.

By implementing cash recycling technology, banks and ATM operators can substantially reduce costs, resulting in enhanced profitability and competitiveness.

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ATM Design and Branding

With the rise of digital banking, financial institutions are revamping their ATM designs to create a seamless and modern experience for customers. By incorporating sleek interfaces, user-friendly layouts, and dynamic branding elements, these new ATMs enhance brand recognition and improve customer engagement.
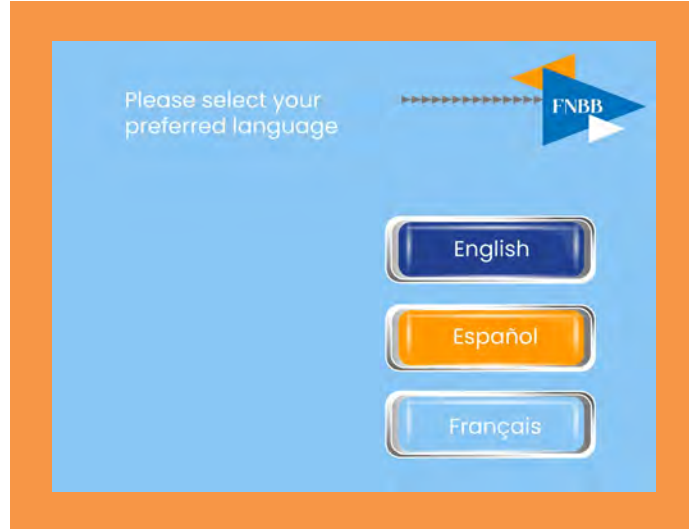
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Enhancing the ATM User Experience

Modern ATM Touchscreen Interface

A sleek and intuitive touchscreen interface for ATMs, featuring large icons and a responsive design for seamless user interaction.

Multi-Language Support

An ATM screen displaying multiple language options, enabling users to select their preferred language for a more inclusive and user-friendly experience.

Contactless ATM Transactions

Users perform a contactless ATM transaction by simply scanning a QR code on their mobile device, enhancing convenience and reducing physical contact for improved hygiene & ease of use.

Personalized ATM Interface

An ATM interface displaying personalized greetings and tailored options based on the user's account preferences, delivering a customized and seamless experience.

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ATM Analytics and Monitoring

- **Data Integration**

  Consolidating data from ATMs, banking systems, and external sources into a centralized analytics platform provides comprehensive insights.

- **Real-Time Monitoring**

  Implementing robust monitoring systems to track ATM status, cash levels, security alerts, and transaction data in real-time.

- **Predictive Maintenance**

  Leveraging machine learning algorithms to analyze historical data and predict potential ATM failures or maintenance requirements.
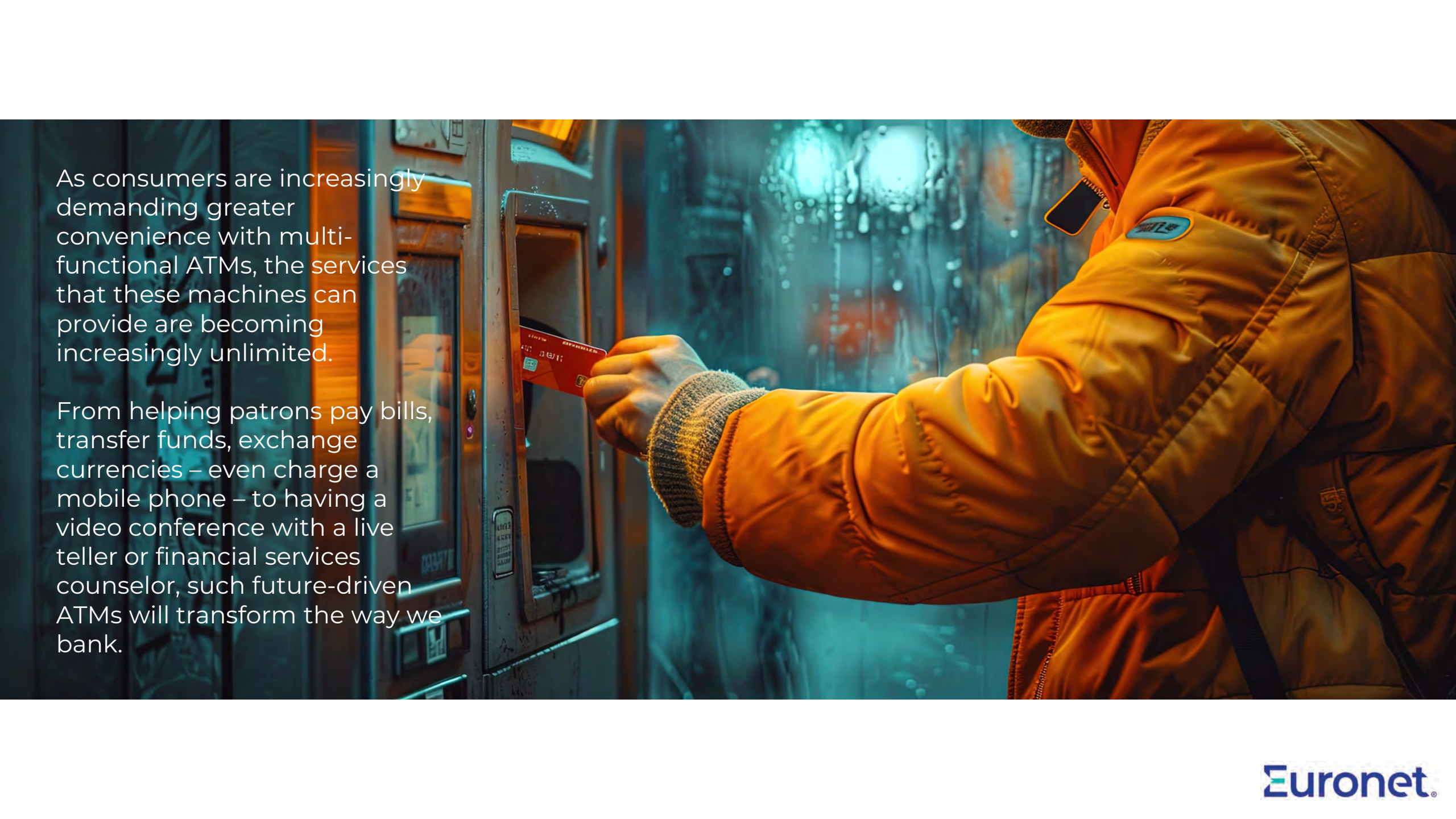
- **Cash Optimization**

  Utilizing data analytics to forecast cash demand patterns and optimize cash replenishment strategies, reducing operational costs.

- **Customer Experience Analytics**

  Analyzing customer interactions, transaction patterns, and feedback to identify areas for service improvement and enhance the overall ATM experience.

- **Realtime Emergency Alerts**

  ATM operations and security personnel receive notifications via SMS and email to inform them of system failures or security issues.

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As consumers are increasingly demanding greater convenience with multi-functional ATMs, the services that these machines can provide are becoming increasingly unlimited.

From helping patrons pay bills, transfer funds, exchange currencies – even charge a mobile phone – to having a video conference with a live teller or financial services counselor, such future-driven ATMs will transform the way we bank.

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We Get It.

As a leading ATM deployer, Euronet uses our first-hand provider knowledge to develop software with the most in-demand features and streamlined systems operation.

Not only will your customers value the convenient, cutting-edge features of your ATMs, but your fleet operations team will appreciate the ease of remote management and software updates, as well as real-time monitoring.

Contact us today to see how our ATM Management Solutions can help your organization maximize your ATM channel.