



2050 Vision for the ATM Industry

“Believing in the power and convenience of self-service technology, and in the longevity and inclusivity of cash, we commit our industry to the goal of ensuring that the ATM remains a resilient, relevant and high-value global channel up to 2050 and beyond.”

Principles & Metrics for Measuring Progress Towards Attaining the 2050 Vision

Self-service technology

- **Self-Service Power**
 - ✓ Speed of transactions and service
 - Reduction in average ATM transaction times for withdrawals and deposits
 - Comparisons between transaction times at ATMs and POS devices
 - ✓ Expanded services
 - Year to year increases in functionality and value-added services at ATMs
 - Increased number of total self-service devices worldwide
 - Increased number of kinds of self-service devices in financial services
 - ✓ Cost-savings, efficiency & effectiveness
 - Year on year increases in investment in self-service technologies, including ATMs
 - Deployer survey on current cost-efficiency at ATMs
- **Self-Service Convenience**
 - ✓ Convenience
 - Annual customer survey on perceptions of convenience
 - ✓ Ubiquity & Access
 - Measure year on year changes to average distance to nearest ATM for citizens in a selection of markets
 - Measure year on year changes to number of rural ATMs in a selection of markets
 - ✓ Rich customer experiences
 - Annual customer survey on perceptions of ATM customer experience
 - ✓ Security at customer touchpoint
 - Use CCMIS incident data to highlight year on year changes to PIN, card and other forms of compromise at ATMs

Cash

- **Longevity of Cash**
 - ✓ Usage
 - Annual changes to global volumes of currency in circulation
 - ✓ Competitive payment method & systems
 - Comparisons between year-on-year growth in all payment methods
 - ✓ Regulatory support
 - Annual summary of regulatory changes in policies towards cash, including progress on cashless retail bans and feedback from monitoring services
- **Inclusivity of Cash**
 - ✓ Access
 - Annual summary of major central bank reports on cash access in their countries and in regions like the EU to highlight key trends
 - ✓ Availability
 - Summary of trends/issues in access for physically or visually challenged citizens
 - Changes in numbers of ATMs per capita in major countries
 - ✓ Regulatory support
 - Annual summary of regulatory statements and policies in key selected countries towards cash use by different demographic groups

ATM channel

- Resilience of ATMs
 - ✓ Shock-proofed
 - Use data points under the Crisis category in the CCMIS to identify any crisis faced by the industry, such as the pandemic or an environmental disaster and then assess the down-time and indicators of how the industry was affected for the duration of the crisis
 - Survey of rapidity of industry reaction to crises, compiling industry case studies
 - ✓ End-to-end security of channel
 - Uses appropriate data points in the CCMIS in an annual assessment to note changes in incidents of ATM attacks at various points of the ATM transaction lifecycle
 - ✓ High levels of maintenance and service
 - Annual changes to average down time for ATMs as well as a survey of news reports on out-of-service incidents
 - ✓ Collaboration on non-competitive issues and partnerships with law enforcement
 - Annual survey by ATMIA of non-competitive issues industry stakeholders have in common, such as Next Gen and ATM security, and the degree of collaboration shown in each year by the industry
 - Annual survey by ATMIA of number of law enforcement agencies using the CCMIS and working with the ATM industry to combat ATM crime and fraud

- Relevance of ATMs
 - ✓ Future-proofing
 - Number of Next Gen ATM certifications p.a.
 - Number of participating companies on Next Gen ATM Journey Tracker Surveys, as well as progress from one stage to the next on the tracker system
 - Number of new products coming onto the market, for example, at ATMIA exhibition halls at annual events across the world
 - Increases in functionalities specified and standardised for Next Gen ATMs
 - Comparative survey of total ATM transaction volumes per year in selected major markets to measure on-going customer dependence on ATM services
- High-value ATMs
 - ✓ Expanded, value-added customer services
 - Enablement of innovation in products and services as measured in annual survey of new products on the market, especially at ATMIA exhibitions
 - Annual audit of number of value-added services at ATMs globally
 - ✓ Customer satisfaction surveys and feedback on ATM services
 - Annual customer survey on use of value-added services at ATMs