



Position Paper by ATMIA¹ on Environmental Aspects of ATMs

While ATMs can rightfully and proudly claim to be highly efficient and low-energy users, ATMIA supports the search for ways to make the ATM industry even more environmentally friendly by using less electricity², encouraging more recycling of materials and promoting automated cash depositing.

The ATM represents a major reduction in the carbon footprint of distributing cash, by substituting automated self-service for bank teller distribution and spreading automated bank cash dispensing to convenient locations beyond bank branches. The overall consumption of power by ATMs, when calculated over time, including idling times of extremely low consumption as well as during peak operation / power consumption spikes, is relatively low.

The following suggestions for managing the environmental impact of ATMs are made, without intending to be an exhaustive list of options.

1. ATM DESIGN CONSIDERATIONS

- a. Use recyclable materials and reduced power in the design of housing, CPU, Printer, Card Reader, Screen, Dispenser, Pin Pad where possible
- b. Use low energy lighting
- c. Reduce/cut printer paper, e.g. by using double sided printing where possible
- d. Utilisation of sleep mode during inactive hours
- e. Increase number of cassettes (balance risk areas)
- f. Cash recycling ATMs
- g. Power supply and battery technologies to use reduced power and recyclable materials

¹ ATMIA (www.atmia.com) is a 10 year-old independent, non-profit trade association with over 1050 members in about 50 countries. It was established in 1997 in America and has since founded chapters in every regional ATM market in the world. Its mission statement reads: "As an independent, non-profit trade association, our mission is: to promote ATM convenience, growth and usage worldwide; to protect the ATM industry's assets, interests, good name and public trust; and to provide education, best practices, political voice and networking opportunities for member organizations."

² Dr Richard Duncan, Director of the Institute on Energy and Man, describes electrical power as the "crucial end-use energy for industrial civilisation" using "43% of the world's end-use energy". Coal is the dominant fuel for generating electricity, contributing about 40% of its generation. Electricity uses 88% of the world's coal power, all of its nuclear and hydroelectric power, 7% of the world's oil and 20% of the world's gas.

2. ATM OPERATIONAL CONSIDERATIONS

a. Reduce power usage through following options:

- *Use low energy lamps for area lighting
- * Look at how temperature of area is regulated (heating/cooling)
- *Power down during retail closing hours or during periods of negligible footfall

b. Improve cash fill strategy through following options:

- * Introduce predictive cash management software to reduce cash fills
- *Improve ease of fill (reduce time on site)
- * Consider pros and cons of “Self Fill vs. CIT Fill”, as well as Branch/Retail fill or cash recycling at ATM/site
- * Maximise cash content value (for location)
- * Increase number of cassettes or note value

c. Improve service intervals and use of diagnostic software to enable “First Time Fix”, i.e. introduce or reinforce effective service management to reduce calls

3. Out of the Box Thinking

- a. Seek ways to generate supplementary electricity through clean energy sources such as solar or wind power
- b. Set “no receipt” as default, making receipts available by customer request

ATMs are environmentally friendly and convenient self-service banking machines.

The ATM industry strives continuously to improve its principles of good citizenship in society. Being conscious of environmental impacts of doing business in our industry is part of that commitment to good citizenship.