



Strategic Direction Teleconference

Date 28th April, 2021

1st teleconference for 2021

Please Note: These minutes are only available to ATMIA members.

1. Regional Update

Sandra firstly thanked Gavin for chairing this forum in 2021, his expertise and guidance has been invaluable the ATMIA management appreciates his continued support to the industry.

Sandra shared an update of activity in the AP region that includes:

Reaching out to community groups across the region emphasising the importance of cash to remain part of the Australian payment system. And to building on public confidence to use cash. Some of these groups include: Small business Council, Seniors Association and Convenience Store Association. Preference at this stage is to address this issue once the rollout of the vaccination is completed. ATMIA will continue to monitor.

With COVID restrictions continue to ease in each State, ATMIA reached out to various government depts to consider the removal of negative statements on their websites. At this stage, they would prefer to hold off until the pandemic is over.

ATMIA in conjunction with the [Cash Welcome](#), established the petition to Save cash- our right to access and use cash to be protected by law which has now attracted over 10,00 signatures and continues to grow. Companies are realising the limitation of going cashless, good example with Woolworths ditching its trail of cashless stores- with shoppers pushing for the use of notes and coins to pay for their grocery shopping.

ATMIA is presently conducting research into physical criminal activity since the implementation of \$200 no pin on the card was introduced and will share this information in the coming months.

Sandra highlighted ATMIA's information Alert [card Trapping report](#), this report is available free to our members.

Finally, Sandra shared details of the upcoming [Next Gen ATMs & Payments, Sydney event](#) being held on 9th and 10th December. Members are encouraged to start planning, anyone interested to present at this event to contact Sandra.smith@atmia.com to discuss the opportunities available at this event.

2. Global

Mike shared the Next-Gen ATM architectural blueprint 2.0 version has been signed off. This has been a 4-year Global collaboration involving 400 companies over 66 countries and is a game-changer for this industry. This blueprint has been produced by the industry for the industry.

Mike reported ATMIA has received the first application for an official [Next-Gen ATM Certification](#) and highlighted this will truly be a new beginning for a 50-year-old industry, a reinvention, a change of direction.

Mike shared a project he is presently participating which involves to co-ordination of a survey for European based IADs for the 26 nation Eurozone. Details as follows:

There are growing concerns about a diminishing network of cash access points (withdrawals and lodgements of cash) - especially for coins – and the related service conditions. Therefore, the Euro Retail Payments Board (ERPB) set up a working group on analysing access to and acceptance of cash in the euro area at its meeting on 26 November 2020. The main goal of the working group enshrined in its [mandate](#) is to conduct a stock-taking exercise analysing the current cash service levels for consumers and businesses in the euro area and whether they meet customer needs, with the expected outcome in November 2021. Questionnaire from ERPB working group on access to and acceptance of cash (WG) and has been forward to the community with a close date end May.

Mike again highlighted surfaces is not a danger for COVID. It's an airborne transmission and has health experts have advised the wearing of masks are the main protection for people against this virus. Cash is free from the stigma of contamination.

Mike reported in Washington, DC has been making formal attempts to ban cashless retail since February 2019. Hearings were held last year, which resulted in an amended measure being passed by the Council. It was signed by the DC Mayor and awaits approval by Congress.

ATMIA will continue to support both the House and Senate versions of the Payment Choice Act, should it be re-introduced in this session.

3. RBA Update on ATM Industry/ Chris Thompson: RBA Duty Head/Payment Policy Department

Chris reported the two main areas of interest, the first being recent publication article on Cash Demand during COVID 19.

This report outlined the number of ATM withdrawals fell by around 50 per cent in the first 2 months of the pandemic in Australia. By the end of 2020, withdrawals were still 20 per cent lower than before the pandemic in February 2020.

Trends demand for banknotes high in 2020, showing the public are hoarding cash (mainly \$50s \$100s) as a precaution measure.

The number of ATM withdrawals fell by around 50 per cent in the first 2 months of the pandemic in Australia. By the end of the year, withdrawals were still 20 per cent lower than before the pandemic in February 2020.

The RBA has conducted a biennial Online Banknotes Survey since 2010. The survey aims to gauge community perceptions and understanding of Australia's banknotes, experiences with counterfeit banknotes and cash use preferences. To obtain timely insight on the impacts of the pandemic on cash use, the latest survey was brought forward by 6 months to October 2020. It also included some additional questions about the effect of the COVID-19 pandemic. In total, 1,070 people participated in the survey, providing a representative sample of Australians.

The survey results reveal the dual trends of a shift away from cash use for payments and its greater use for precautionary purposes, although the results are less clear for the latter. Over 40 per cent of respondents have been using less cash since the start of the pandemic, while a significant share of them were also holding more cash for precautionary reasons.

To read the full report [click here](#).

The 2nd point Chris share referred to the RBA published report on Cash Access Point published in 2019 based on 2018, highlighting 95% of the Australian population travel no more than 5kms cash withdrawals and deposit services. The RBA is now in the process of releasing a new Cash Assess Point report in June 2021, sharing the overall result is indicating the average distance had only had a minimal increase.

As this industry continues to experience consolidation, it's the RBAs objective to monitor the cash access point to ensure Australians have access to cash in remote locations.

4. ATM security trends- Matt Lucas- ABA Security Chairman/CBA Snr Manager Protective Security.

Matt advised there had been a massive reduction in criminal activity, ATM crime is at an all-time low. As the industry security solutions are excellent and are driving down ATM crime. With Zero attacks against bank ATMs, it's a controlled environment.

With zero attacks against bank ATMs, ATM security is a controlled environment. with strategic location, bollards, and alarm monitoring systems in place. Despite huge numbers of bank branches closure, ATMs remaining on-site will continue to be monitor, and security measures remain active.

Mike announced ATMIA and the ATM Security Association have completed the construction and testing of a new global Crisis and Crime Intelligence Management System, this will be the first in the industry at the global level and will be launched in May.

The new system can capture both granular and high-level data and is able to generate useful graphs and reports. A category of Crisis has been added to the system to cover pandemics, environmental disasters, terrorist attacks, wars, etc, and will help with crisis management in our industry.

Mike advised Card Trapping attacks are re-emerging especially in the UK, with hundreds of reported incidents. Physical attacks for the UK between Jan-Feb 2021, showed 21 in-situ attacks, 3 drag-out attacks, and 6 gas attacks. There have also been 3-4 solid explosive attacks in Greece, using homemade explosives and reengineered fireworks.

5. Discussion of the current arrangements for the contactless payment/no pin limit: Luke Wilson/Chief Operating Manager/Aus Pay Net

Luke reported the \$200 no pin is temporary and based on the Commonwealth Governments Human Biosecurity Emergency Declaration and as long as the biosecurity declaration is in force, AusPayNet will retain the higher \$200 limit. Originally it was set to review the situation on 17th March, however, this date has now been extended to 17th June 2021.

Luke also advised the next bi-monthly Aus Pay Net meeting of acquires is scheduled for 13th May and will keep us updated on contactless payment/ no pin limit.

6. Any other business.

Mike thanked all the speakers for their support at the forum and Sandra reminded everyone to start planning for the [Next Gen ATMs & Payment Sydney event](#) and feel free to contact her anytime regarding speaking slot and marketing opportunities available at this industry event.