



Ron Delnevo, Executive Director, ATMIA

The Importance of Cash Continuity

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Introduction

Hello!

Boa tarde!

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ATMIA Mission Statement

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 organisations.

The ATMIA has over 700 corporate members worldwide, including Banks, Independent ATM Deployers, ATM manufacturers, Cash Management companies, software developers, National Mints, transaction processors and payment networks, such as Visa and MasterCard

Business Continuity: What Is It?

Business Continuity is defined as the capability of the organization to continue delivery of products or services at acceptable predefined levels following a disruptive incident. (Source: ISO 22301:2012)

The Chain of Events

- Respond to a disruptive incident (incident management)
- Maintain delivery of critical activities/services during an incident (continuity)
- Return to 'business as usual' (resumption and recovery)

Why...

Why Bother?

Because...

Cash is still used for over 80% of all purchases on the planet

AND

IT ALWAYS WORKS!

A Village in Brazil



No Cuddles for this ATM!



Yes. Cash works

BUT

ATMs often do not

Nepal – taking cash for a walk



James Shepherd-Barron, one of our speakers earlier today, had to carry \$100,000 in his backpack to get cash to victims in the earthquake

IS THAT THE BEST THE INDUSTRY CAN DO?

Certainly NOT!!!

ANZ ATMs in a Container

- Truck in or Fly in
- Solar power or generator
- Satellite communications
- Cash replenished by truck, fixed wing or helicopter



We are good at moving cash by air



Billions in freshly minted euro notes made a clandestine journey to struggling Greece and Cyprus from Frankfurt in 2011

Blueprint Needed

- One Solution does NOT fit all – BUT the ATMIA believes that the Cash Management Industry working with equipment and services suppliers CAN come up with a Global Blue Print for dealing with access to cash EVERYWHERE, whatever the crises.
- Making progress has been slow

Time to Do, Not Talk

- The Cash Management Industry needs to develop the Blue Print OR we will be getting more headlines – and public suffering.
- And REMEMBER: every disruption to Cash Supply plays into the hands of vested interests who are Anti-cash

Reykjavik ATMs allowed to run out of cash at Easter

Iceland is a country seemingly taking some pride in trying to move towards the much-touted "cashless society".

Odd, perhaps, that an economy that has experienced recent huge traumas, including the decimation of the banking sector, would appear to be trying to give up cash, a tried and trusted payment method for 2700 years.

The number of ATMS in Iceland FELL by more than 30% between 2007 and 2012. This contrasts with increases in most European markets.

So ATMs are removed, convenient access to cash is reduced and, surprise, surprise, cash use goes down.

So, not a good situation for public - or payment - choice in Iceland already. And then Easter 2015 comes along.

Easter surprised the ATM cash planners. Other surprises? Tourism. Ah, yes, strange that Iceland attracts tourists at this time of year. Must have been a "first". Anything else? Hmmm. Many children were being Confirmed and received expensive gifts. But wasn't that because it was Easter.....? Final reason? Bank Holidays hit at the same time. But they are planned at least a year in advance, aren't they.....?

So reasons that ATM cash planners would have been ashamed to offer anywhere else in the World, were the lame excuses heaped on the long-suffering Icelandic Public.

The result of all these surprises? Virtually all of Reykjavik's downtown ATMs were empty from Easter Saturday Afternoon until the following Tuesday.

No doubt some amazing statistics will be produced for card use in Iceland in 2015. When you see them, please just remember how few ATMs there are left in that country and how no one seems too concerned about filling them.

AND THEN TELL YOURSELF VERY SERIOUSLY "WE MUST NEVER LET THAT HAPPEN HERE".

South Africa

South Africa on
brink of chaos
as strikes lead
to Cash
Shortages

The labor strikes that have engulfed the mining industry in South Africa in recent weeks have now spread to one of the country's most vital industries — trucking. ¶

Without the trucking industry facilitating the flow of goods between purchasers and suppliers, things can get ugly pretty quickly, as they did in the U.K. in 2001 when truckers went on a similar strike and brought the British economy to the brink. ¶

Truckers are already entering their second week of strikes in South Africa, and the economy is beginning to show cracks in the facade. ¶

Now, ATMs are running out of cash. ¶

Gas stations are running out of fuel. ¶

Hospitals are running out of vital supplies. ¶

Zanzibar



GardenerCook
Maidenhead, England

Level **4** Contributor



15 posts



42 reviews

ATM's - be aware of cash shortages

06 August 2015, 06:00

We had real difficulty finding an ATM in Stone Town yesterday that still had cash at midday. Went all over town aided, thankfully, by a guide.

Don't leave yourself light on cash in case you have the same experience - not sure whether this is a common occurrence .

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Zanzibar Hotel ★★★★★

#23 of 33 hotels in Stone Town

97 reviews

Show Prices

Germany – No Change There!

German Job Action Leaves Some Bank ATMs Short of Cash

MAINZ, Germany.....Debt-crippled Greece might be struggling to stay in the Eurozone but it was Germany where banks were running low on money Tuesday, after job action by couriers left ATMs in Berlin short of cash. Cash machines at 18 banks in around the German capital were affected by the ongoing workplace dispute involving 150 employees at money courier service Prosegur, according to broadcaster RBB.

"We still have shortages for many of our ATM machines in the city," Commerzbank spokesman Mathias Paulokat told NBC News.

"With the help of another provider and special deliveries we have supplied cash to many of our outlets and are asking customers to draw cash at the counter," Paulokat said. Prosegur declined to comment on the number of banks or cash machines affected.

"A couple of days ago, all four ATM machines at our local Deutsche Bank outlet had out-of-order signs as a result of the strike," Berlin resident Michele Sani told NBC News.

"I had to find another cash machine at a different bank where luckily I didn't have to pay any service charges," he said. Prosegur said in a news release that a dispute with German union, Verdi, is related to the wage agreement of employees in Potsdam, near Berlin. Prosegur has a total of 4,200 employees in Germany.

It denied claims that Berlin was running out of cash. "Despite the ongoing warning strike, we are still able to supply a significant amount of ATMs with cash. There is no shortage of cash in the region of Berlin and its surroundings," a company statement read.

Uzbekistan

**Ўзбекистон:
Одамлар пул
йўқлигидан
ташвишланмо
қдалар**

A shortage of cash has led the authorities in Uzbekistan to delay paying pensions, say NBCentral Asia observers.

On April 18, the Uzmtronom website cited a report from the Uzbek trade union newspaper Ishonch that some 8,000 people in the central Jizak province were finding it impossible to get their pensions.

Saifutdin, a 69-year-old from Jizak region, says he is in real hardship because of the hold-up in getting his

Venezuela



People wait to withdraw money from an ATM in Caracas, Venezuela, Dec 19 2016.
(Miguel Gutierrez / European Pressphoto Agency)

On Thursday, for the third straight day, a construction worker spent his lunch hour in east Caracas in line at an ATM. The problem was that the bank would allow him to take out only the equivalent of \$4 a day.

I still don't have what I need," Artega said after making his withdrawal. "Tomorrow, I'll be back."
Add a new hardship to the economic, political and social chaos plaguing Venezuela: a scarcity of cash.

India –Demonitization?



Cash shortages at ATMs spoil Christmas fun in Yenagoa

“It was a sad Christmas for me and my household, I spent a whole day at the bank on 24th but before it got to my turn the ATM stopped paying and when we went to complain the bank officials they told us that there is no money to replenish,” James lamented.

“When I tried other banks the story was the same and I went home totally disappointed because my brother had remitted some money to me to enable us spend our Christmas since my employer have not paid December salary,” he added.

Tsunami in Japan



Tokyo (CNN) -- A tsunami that followed a massive earthquake last month may have destroyed some of Japan's structures, but police say the honest practice of turning in lost items, especially cash, remains intact.

Residents have turned in lost cash across the tsunami zone at a much higher rate than usual, the Miyagi Prefectural Police Department tells CNN. A police spokesman, who asked not to be identified, citing department policy, said he could not specify how much cash has been turned in to lost-and-found offices at police stations. But, he said, of the 24 police stations across Miyagi Prefecture, nine of them are on the Pacific coastline.

Every Disaster needs a Cash Answer

So there are Natural Disasters and there are Man-Made Disasters that destroy access to cash

THIS CAN NEVER BE ACCEPTABLE TO OUR INDUSTRY

Modi meets Bill Gates



Thank You

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