

# Eastern Europe: Banking Automation and Payment Systems 2000

Eastern Europe is the fastest developing market in the world for self service banking and cards technology. With a population of over 200 million and a rapidly developing banking industry it presents enormous opportunities for those companies that understand these markets and know how to address them.

RBR's new report 'Eastern Europe: Banking Automation and Payment Systems' provides the information and analysis that will help manufacturers and service providers succeed in these markets. The report covers six principal markets in the region - Russia, Hungary, Poland, Czech Republic, Slovakia and Bulgaria - and includes detailed information on the markets for ATMs and cash dispensers, credit and debit cards and electronic purses.

For each country, the report answers key questions such as: Who are the major players in banking? How developed is the banking infrastructure? How large are these markets and how fast are they growing? Who are the leading buyers of self-service? Which suppliers are active in the self-service marketplace and what are their shares? What facilities do the banks require on ATMs? How many cards are in issue and of what types? Do banks require chip cards and electronic purse products?

The report is an invaluable source for those developing market strategies, planning new products, and deciding whether and how to exploit the opportunities that eastern Europe affords.

## NEW FOR 2000

This latest edition updates and expands RBR's survey and analysis of Eastern Europe: Banking Automation and Payment Systems

- Latest available data
- New country - Bulgaria
- International Overview
- More detailed country analyses including:
  - Card transaction volumes and values
  - Card fraud
  - ATM deployer details
  - ATM hardware features
  - Extended analysis on ATM facilities
  - Off-Site ATMs

## WHO NEEDS THIS REPORT?

SUPPLIERS OF HARDWARE AND SOFTWARE are provided with an assessment of the different needs of the banking communities in each country, giving valuable input into product development, sales planning and assessment of new business opportunities.

CARD ISSUERS AND CO-BRANDING PARTNERS will gain a detailed and objective analysis of these markets, enabling them to refine product and market strategy.

INTERNATIONAL CARD ORGANISATIONS will find a comprehensive analysis of the eastern European market on a comparable, country-by-country basis, analysed by type of product, and including details of the major domestic card schemes.

SUPPLIERS TO THE CARD INDUSTRY will obtain the detail and dynamics of each market, and the important differences between them. They will be able to identify the leading issuers, acquirers and processors.

FINANCIAL INSTITUTIONS wishing to understand this market for either partnership or entry will find detailed descriptions of the shape and size of the banking market, the principal players, and their presence in the retail market.

## SCOPE OF THE STUDY

The report offers in-depth information on six eastern European countries and comprises over 300 pages, illustrated with tables and graphs.

The study is based on primary research, including interviews with executives in the self-service and cards industries together with a comprehensive analysis of secondary sources.

### INTERNATIONAL OVERVIEW

The extensive International Overview compares in detail developments in each of the countries. Graphs and tables highlight key features of the market, including: cardholding, card usage, issuing and acceptance; ATM growth, usage, density, hardware and software; and manufacturers' market shares.

### NATIONAL ANALYSES

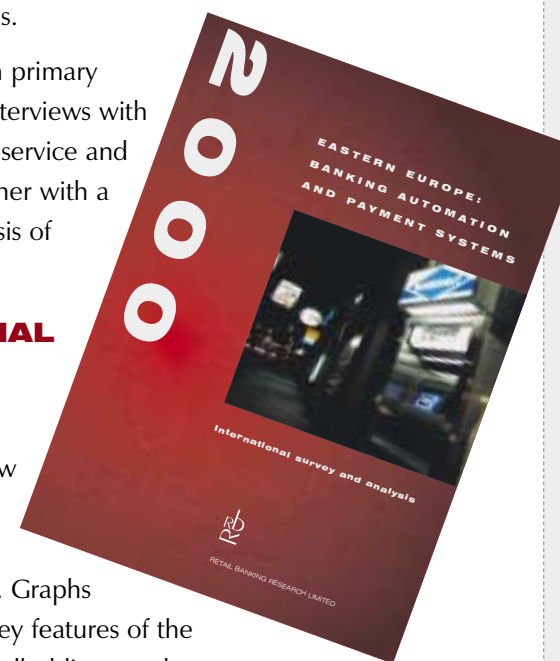
The six countries covered in the report are:

- Czech Republic ● Hungary ● Poland ● Russia ● Slovakia ● Bulgaria (new for 2000)

The national chapters are structured into five sections. The sections on Cardholding and ATMs and Cash Dispensers are accompanied by numerous statistical tables.

- INTRODUCTION
- EVOLUTION AND STRUCTURE OF THE BANKING INDUSTRY  
Evolution and Development ● Regulation ● Current Structure ● Profiles of Principal Players ● Account Banking
- DEVELOPMENT OF BANKING TECHNOLOGY  
Banking Technology and Infrastructure ● Payment Systems
- CARD MARKET  
Payment Habits ● History and Overview ● Products  
● Issuing ● International Card Organisations ● Usage  
● Acquisition, Clearing and Settlement ● Fraud
- ATMs AND CASH DISPENSERS  
Overview ● Development of Networks  
● Size and Trends of the Market ● Manufacturers' Market Shares ● Facilities and Hardware Features ● Volume and Value of Transactions ● Location ● Off-Site ATMs

The International Overview and Individual National chapters are available as self-contained reports.



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## RETAIL BANKING RESEARCH

Retail Banking Research Ltd (RBR) is a leading consultancy providing independent information, analysis and strategic advice. We carry out evaluations of markets, products and services in retail banking and payment systems.

Our work includes assessing the business implications of new technologies and forecasting new developments and future demand. While focusing on western and eastern Europe, our capability is worldwide.

The company has more than a decade of experience in its specialist fields and is able to draw on an extensive, international network of contacts and experts.

RBR supports its clients with information, analysis and advice that allows them to make better, more informed decisions. The European Commission, for example, described RBR as having "outstanding professional experience in the area of banking and payment systems".

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## RBR SERVICES

RBR offers three types of service:

- published reports
- a subscription research newsletter: Banking Automation Bulletin for Europe (BABE)
- confidential consultancy tailored to the client's specific requirements

Confidential consultancy projects that RBR has carried out include:

- assessing market opportunities, nationally and internationally (e.g. for branch equipment, third-party processing)
- forecasting the demand for new and existing products and services (e.g. cash dispensers, cheque printing equipment)
- conducting surveys of products and services worldwide (e.g. availability and quality of ATM services)
- analysing the impact of new technologies on retail banking (e.g. chip cards, telephone banking, PCs and computer networks)
- evaluating the business case for new products (e.g. prepayment cards, self-service devices)

As well as the report described in this brochure RBR also publishes the following reports:

- The Global ATM Market to 2004
- Payment Cards in Europe 1999: International Survey and Analysis
- ATMs and Cash Dispensers 2000: International Survey and Analysis
- Interchange Fees
- Information and Transaction Terminals: International Survey and Analysis
- Future of Electronic Purses
- Improving Usage of Self-Service Machines
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A new report from RBR

## EASTERN EUROPE: BANKING AUTOMATION AND PAYMENT SYSTEMS



The latest edition of RBR's authoritative survey and analysis of the Eastern European ATM and cards markets.

A vital source of strategic information for financial institutions and their suppliers.

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