

Questions on Notice

Responses from the ATM Industry Reference Group (AIRG) to questions taken on notice during the AIRG's appearance at a public hearing in Canberra on 13 November 2012 as part of the Joint Select Committee on Gambling Reform Inquiry into the National Gambling Reform Bill 2012 (and related bills).

Question

Are you able to give us some insight into how many customers or how much money is being withdrawn by customers who are making repeated withdrawals from the same machine in a day?

Answer

Collating information which focuses on the behaviour of individual card-holders is a complex and time-consuming exercise given there are millions of transactions involving independently operated ATMs each year. To do this, ATM companies need to ensure compliance with the Payment Card Industry Data Security Standard (PCI DSS) and privacy principles. In addition, systems have to be decrypted. Given this, it is not physically possible for the ATM industry to collate such information within the short time-frames of this inquiry.

Question

What is the difference in the impact on your bottom line between a \$250 limit, a \$300 limit and a \$400 limit?

Answer

When a \$400 daily limit on withdrawals from ATMs in venues in Victoria which have electronic gaming machines (EGMs) commenced in 2010, it had a significant negative impact on the number of ATM transactions. Following the introduction of the limit, approximately 5 per cent of transactions were declined due to card-holders reaching the \$400 maximum. The precise impact on the ATM industry of other daily withdrawal limits, including \$250 and \$300, cannot be calculated because such limits have not been in place anywhere in Australia. However, a significant decline in the number of transactions at an ATM places the viability of that ATM at risk.

Question

How many ATMs were there in pubs and clubs with EGMs in 1999?

Answer

In 1999, there were approximately 10,000 ATMs in total in Australia, which has grown to approximately 30,000 ATMs in 2012. Independent ATM companies first entered the Australian market in 1998. In 1999, there was less than 400 independently-operated ATMs located in venues which have EGMs and very few provided by banks. In 2012, there are approximately 5000 ATMs located in venues which have EGMs.

Question

Did any of your groups take part in the Victorian conversion of ATMs to EFTPOS? What percentage were converted? What percentage of Victorian venues are affected? What percentage of Victorian venues does the groups that you represent cover in terms of that conversion in Victoria?

Answer

The ATM industry invested a significant amount of time and money to ensure that by 1 July 2012, all ATMs in Victoria in venues which have EGMs were decommissioned (to comply with legislative and regulatory requirements). Some ATM companies have provided alternative EFTPOS solutions to venues in Victoria which have EGMs and these solutions comply with the legislative and regulatory framework.

Question

Which department is spearheading the consultation on these reforms?

Answer

The Department of Families, Housing, Community Services and Indigenous Affairs.

Question

Can the AIRG provide the average transaction amount through ATMs operated by their members?

Answer

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Question

Can the AIRG provide the average transaction amount from ATMs in gambling or licensed venues as opposed to "in general" areas?

Answer

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For the reference of the Committee, further information about existing restrictions on ATMs across Australia follows

STATE/ TERRITORY	PER WITHDRAWAL LIMIT	CREDIT CARD USE PERMITTED?	ATMS IN GAMING AREAS?	OTHER
SA	\$200 per transaction	No	No	Information re gambling support must be available on or near the ATM
NSW	-	No	No – must be located away from gaming area	Must have signage advertising gambling support
NT	-	Yes	No – cannot be located in close proximity to a gaming area	Must have signage advertising gambling support
QLD	-	No	No – cannot be located in close proximity to a gaming area	ATM positioning must be approved by QOGR (done by locations); Information re gambling support must be nearby; Gaming machines also do not accept any note greater than \$20 therefore some ATMs have \$10 notes installed
ACT	-	No	No	ATMs not allowed in the casino
TAS	ATMs banned in gaming venues (excluding casinos)	n/a	No	ATMs banned in gaming venues except the casinos
VIC	ATMs banned in gaming venues (excluding casinos)	n/a	No	Most casino locations now have in place \$400 per card per 24-hour period as a withdrawal restriction
WA	n/a	n/a	No	No gaming machines outside of the casino