



Statistic	Number of ATM Transactions
Source	ATM & Debit News: EFT Data Book 2008: <i>Annual PIN-Based Volume</i>
Time Series	1997-current, Annual
Description	<p>Automated teller machines (ATMs) are financial services machines linked to consumer demand deposit accounts through EFT networks.¹ They allow the holder of a credit or debit card to conduct financial transactions at the machines. Transactions at ATMs are typically cash withdrawals; however, other transactions may include deposits, balance inquiries, check cashing, and non-financial transactions, such as buying stamps, and Internet access. ATMs may be owned by banks or non-banks.</p> <p>Today, most ATMs are located off bank premises. Approximately 43% of ATMs are located on bank premises.</p> <p>This series details the number of financial transactions conducted at ATMs in the United States that were initiated with a debit card only (ATM transactions conducted with a credit card are not included).</p> <p>ATM & Debit News computes the number of ATM transactions by tallying the number of ATM transactions reported by the banks and EFT networks. There are 23 EFT networks (2007) in the United States, and all of them report monthly ATM volume numbers. The monthly volume number is multiplied by 12 to obtain an annual volume estimate.²</p>
Data Access	<p>Data are not publicly available. Please contact the source for details on obtaining the data.</p> <p>http://www.cardforum.com/staticpage.html?pagename=eftinfo</p>

¹ Examples of EFT networks include Star, NYCE, Pulse, Plus (Visa’s PIN network), and Cirrus (MasterCard’s PIN network).

² March data were used for 1999-2007 and June data for 1997 and 1998. Different months’ data were used in the calculations because the surveys were distributed and returned during different months in a given year.