

Financial Automation & No. 1 Service Penetration Rate

You can withdraw money without visiting the post office or banks; nor do you need to bring along your deposit book or personal seals. With just one card, you can go everywhere. It's hard for modern people to imagine that daily existence had to rely on cash three or four decades ago. Without debit cards, credit cards or electronic wallets, people could not deposit or withdraw money then. Nowadays, financial automation does not only render the public a more convenient life but also a flourishing prospect for all industries.

The development of the financial institutions in Taiwan varies from that of other nations. The majority of the public are more closely related with the post office. Post office branches can be seen everywhere, in the cities or urban areas, on the mountains or near the seaside, even the outlying islands off Taiwan. In the 1980s, people not only mailed letters or packages in the post office, but also saved their money there. At that time the government did not open opportunities for new banks to be established. Financial services were therefore relatively slow-paced.

In April 1968 Belgium installed the first ATM (Automatic Teller Machine). Banks in Australia and Japan soon followed suit. During the Information Week in 1981, the machine attracted 10000 visitors. At the same time what interested people most was the demonstration of the ATM which the post office planned to start using in the upcoming January 1982. The operation of the machine is computerized. People just need to insert their debit card, press the password, and then the money can be withdrawn. The process takes only two minutes. For people to truly understand the procedures, the post office also had someone demonstrate how to operate the machine on the spot.

NICI (National Information and Communication Initiative) of the Executive Yuan regarded the financial automation an urgent issue that admitted of no delay. In 1987 it set up Financial Information Service

Corporation. Through an automation system that links various financial institutions, people can carry out inter-bank cash withdrawing, depositing, balance checking, transferring and tax paying 24 hours a day, every day of the year. In 1993, the government passed the regulations governing off-premises automatic teller machines of financial institutions. With the passing of the law, people no longer had to line up in front of the bank counter to withdraw money.

Can people really go anywhere with an ATM card at hand? The banks are under the administration of the Ministry of Finance while the post offices are within the command of the Ministry of Transportation and Communications. In earlier times, bank ATM cards and post office debit cards had their individual system. Sun Wukong was the mascot of the ATM cards while the bee was the sign of the post office debit cards. There was no interconnection between the bank and the post office. To enjoy the comfort of both institutions, the customer had to apply for both cards. In 1989, there were 700 bank ATMs and 709 post office ATMs in Taiwan. If the post office joins the Financial Information Service Corporation, the overall number of ATM nationwide will reach more than 1400.

Until October 1994, the banks in Taiwan have installed nearly 9000 ATMs and issued 24 million ATM cards. Transactions have reached 24 million times per month with an overall transaction amount of 250 billion NTD. For post offices, 2400 ATMs were also installed. Among them, 450 were connected with bank ATMs. Such electronic connection will benefit both the banks and post offices by reducing operating costs, broadening service populations, and upgrading the country's financial competitive edge.

ATMs are seen everywhere in Taiwan. According to the statistics of Financial Supervisory Commission, there were 27000 ATMs installed by 37 banks, whose total number of issued cards has hit a record high of 200 million. The annual transaction deals exceed 800 million times. To calculate with Taiwan's population of 23.5 million, every 860 people can

own an ATM. Such a rate can be crowned as the world's No. 1. It also symbolizes the extraordinary convenience of the Taiwan financial service.

Each ATM stands for an “unmanned bank.” Meanwhile, 24-hour convenience stores are widespread in Taiwan. To aim for convenience, banks such as CTBC and Taishin have installed ATMs at the convenience stores or shopping malls. It has greatly reduced the labor cost of financial institutions while extending the financial services to 24 hours year round. For both overseas and domestic tourists, these ATMs offer an instant service, even providing the debit card owner with prepaid cash.

Financial automation is not limited to ATM entity services. Banks in Taiwan are also turning to computers, online internets and cellphones to develop their mobile financial services. With personal cellphones, users can do online transactions and manage their finances as well as investments, even withdrawing cash at the ATM.

The road to financial automation development is a long one. Every nation in the world is eager to come up with electronic payment and build a cashless society. With the strong support of information technology, Taiwan will certainly stand next to none in this respect.

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領錢不必進郵局、銀行，不必帶存摺、印章，「一卡在手，行遍天下」，現代人或許很難想像，在三、四十年前，日常生活都必須現金交易，一般民眾沒有金融卡、信用卡或電子錢包，存提款是相當不便；金融自動化不僅讓民眾生活方便，更讓工商業發展。

我國金融機構的發展與國外不同，多數民眾日常生活與郵局較密切，無論都會或鄉間，高山、海邊或離島都有郵局分支機構；1980年代，郵匯局不只寄信或包裹，也是民眾儲蓄理財的場所，政府未開放新銀行設立，相對金融服務步調較慢。

1968 年 4 月比利時銀行早就裝設提款機，澳洲與日本銀行也陸續跟進，1981 年資訊周吸引一萬人參觀，最有趣是展出郵匯局 1982 年元月啟用的「自動提款機」，「自動提款機」電腦一貫作業，提款卡插入，按安全密碼及提款金額後，點數無誤，即可領款，全部提款手續只要兩分鐘，現場並做提款模擬表演。

行政院資訊推動小組認為金融自動化刻不容緩，1987 年籌組金資中心（財金公司），建置金融機構自動化設備共用系統，提供銀行間跨行交易服務，跨行提款、跨國提款、餘額查詢、跨行轉帳、轉帳納稅，每日 24 小時服務，全年無休。1993 年政府通過「金融機構營業場所外自動化服務設備管理辦法」，國內民眾要領錢，不必到銀行櫃台排隊。

「金融卡」一卡在手，真能行遍天下嗎？銀行歸財政部管，郵局歸交通部管，早期金融自動化服務，銀行金融卡與郵局提款卡各成一套系統，「孫悟空」是金融卡的吉祥物，「小蜜蜂」是郵局提款卡的標誌，銀行、郵局之間無法連線，要享受行局的便利，必須申請孫悟空與小蜜蜂兩張「提款卡」。1989 年所有銀行裝 700 台提款機，郵局總裝機數 709 台，若郵局加入金資系統，全國 1400 餘處可提款。

直到 1994 年 10 月，銀行已裝近 9000 台提款機，金融卡發行 2400 萬張，每月交易 2200 萬次，月交易金額達到 2500 億，郵局也有 2400 台提款機，郵局首批 450 台提款機才和銀行提款機連線，以電子化來降低營運成本、擴大服務層面，提升我國金融競爭力，對銀行與客戶均可共蒙其利。

台灣自動提款機遍地開花，金管會統計，截至 2017 年 1 月底，全台 37 家銀行共設有 2.7 萬台 ATM，發出接近 2 億張金融(信用)卡，每年交易超過 8 億次。以台灣 2,350 萬人口換算，每 860 人就有一台 ATM，密度堪稱世界第一，象徵台灣實體金融服務的高度便利性。

每台自動櫃員機都是一家「無人銀行」，台灣因為 24 小時營業的便

利商店十分普及，為了「便利」，中國信託商銀及台新銀行等，就會在便利商店或量販賣場設立自動櫃員機，大幅減少金融機構的人力，卻將金融服務擴大為全年無休，無論海外遊客來台灣或國人出國旅遊，都能提供便捷的提款服務，甚至用信用卡預借現金。

金融自動化並不只是自動櫃員機實體服務，台灣各家銀行紛紛利用電腦、網路或手機發展行動金融理財服務，憑智慧手機就能上網轉帳、管理財務與投資，也可以在自動櫃員機提領現金。

金融自動化發展是漫長的道路，世界各國都在發展電子支付，努力邁向無現金交易的社會，透過堅實的資訊科技協助，智慧台灣必然不落人後。