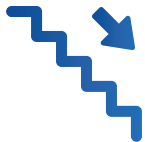




SHARED BRANCH SOFTWARE SOLUTIONS

MIGRATE ROUTINE TRANSACTIONS FROM THE TELLER TO SELF-SERVICE EXCLUSIVELY FOR CO-OP NETWORK MEMBERS.

Members expect convenient, easy access to their financial accounts wherever they are; management expects expanded reach, reduced costs and revenue growth. The key to outperforming all these expectations lies in your ability to transform the self-service channel into a competitive edge that streamlines your operations and delights your members. Diebold's SHARED BRANCH self-service software provides a powerful, seamless and efficient way to leverage your terminal investment, engage better with members and increase revenue within the CO-OP Shared Branch network.



REDUCE OPERATIONAL EXPENSES UP TO 70%

The average cost of a teller transaction is \$4.00, compared to just \$.85 for ATM transactions*. With Diebold's SHARED BRANCH self-service software, you can migrate routine teller transactions such as statement printing, loan-to-share transfer, member verification *and* bulk-deposits to your self-service terminals for members and visiting CO-OP members. This increased efficiency frees service representatives to offer higher-value service to your own members.



OPTIMIZE YOUR ATM CHANNEL

Diebold's SHARED BRANCH self-service software is the industry's only shared branching solution that runs on ATMs. Both traditional ATM and shared branching transactions flow through the terminal handler and the CO-OP network switch – driven by Fidelity Information Systems (FIS). Because the CO-OP network drives the terminals, ATMs can be integrated into your existing channel management process with CO-OP.

SHARED BRANCH provides convenient access to secure self-service solutions – without making capital investments or increasing overhead – by leveraging existing technology on Diebold terminals. In addition to these savings, SHARED BRANCH provides the opportunity to earn interchange income on guest-member ATM transactions.

We've got a solve for that.™

A BROADER SELF-SERVICE SOLUTION SET. WITH THE SECURITY YOU EXPECT FROM DIEBOLD.

DELIGHT MEMBERS THROUGHOUT THE CO-OP NETWORK

CO-OP members are accustomed to accessing their financial accounts whether they are close to home, at work or traveling. With Diebold's SHARED BRANCH on your ATMs, your members, and even guest members, can access not just deposit accounts, but also credit accounts via the self-service channel. Plus, they can perform a variety of transactions that typically would need to be completed at the teller. This migration allows credit union Member Service Representatives (MSR) more time to cultivate deeper, more meaningful relationships with their own members.

RAISE THE BAR ON CONNECTIVITY

Since Diebold's SHARED BRANCH software is driven by CO-OP's terminal driver, all ATM management functions can be integrated into the existing administrative support, leveraging the full suite of capabilities. Additionally, your network can tailor the branding and create customized screens for traditional ATM transactions. SHARED BRANCH also broadens the Credit Union's reach by providing additional account touchpoints designed to enhance member satisfaction. Diebold SHARED BRANCH ATMs are available to both Acquirers and Issuers, without the need to purchase an Acquirer's license.

STRENGTHEN SECURITY AND CONSUMER CONFIDENCE

With Diebold's SHARED BRANCH software, not only is data secure, a layer of built-in intelligence around note detection and check authorization actually increases the trustworthiness of every transaction. The software receives and sends supplemental member verification data to further support security strategies and ensure confidence in the safety of personal data. It also strengthens your disaster recovery plan through the use of back-up sites (the CO-OP network features a continuous/dual-processing environment for ATM driving). SHARED BRANCH terminals can be remotely monitored through the cloud with Diebold's Availability Management services, and periodic updates can be done remotely with Diebold's Software Deployment service.

MIGRATE TRANSACTIONS TO YOUR ATM

- Member verification
- Loan account inquiry
- Statement printing
- Balance inquiry
- Cash withdrawal
- Check deposit
- Bulk-check deposit
- Share deposit
- Loan-to-share transfer
- Purchase from line of credit
- Payment to credit line
- Transfers
- Mini-statements
- Bulk-cash deposit

DIEBOLD SHARED BRANCH IS COMPATIBLE WITH THESE ATMS

- Opteva 720
- DIEBOLD 9900 ILT
- DIEBOLD 923

YOUR ATM FLEET IS CAPABLE OF MORE. SHARED BRANCH IS JUST ONE OF MANY SOFTWARE-LED SOLUTIONS THAT SUPPORT OUR COMMITMENT TO PROVIDING HIGHLY PERSONALIZED CARE. CONTACT A DIEBOLD REPRESENTATIVE TODAY.