



HOW DO YOU DRIVE EFFICIENCIES WHILE DELIVERING MORE VALUE?

We've got a solve for that.™

Today the costs of doing business are increasing while revenue-generating opportunities are declining—forcing financial institutions to trim expenses and improve efficiency wherever possible. And considering the relative inefficiency of the branch versus other channels, the need for savvy cost-trimming has never been greater. At Diebold, we are driven to deliver innovations and assistance to take unnecessary costs out, while at the same time actually improving the total customer experience.

BEST-PRACTICE APPROACH TO EFFICIENCY

Financial institutions require a strategic and resourceful approach to cost reduction. Diebold's comprehensive efficiency solutions are designed to help businesses create an ongoing competitive advantage through cost savings—utilizing everything from software to services to security to self-service technology. Our approach reflects several efficiency-related best practices:

Migrating in-branch transactions to the self-service channel. Technology such as automated deposits offers a powerful means to drive savings, while also streamlining back-end operations and decreasing deposit hold times.

Optimizing occupancy and operating costs via more savvy deployment of branches and ATMs. Institutions can minimize expenses by adjusting network size and allocation strategies to better suit their needs and environment.

Adopting software-enabled managed services that facilitate FTE reductions or transitions to more rewarding, profitable roles. Using software-enabled network solutions can minimize the amount of time and personnel dedicated to transactional tasks.

Integrating cash-recycling technology to minimize the cost of managing cash and the potential risk of errors and fraud. Cash remains the most used retail payment instrument, and cash-recycling technology integrated into teller automation units or full-function ATMs has great potential to diminish its handling costs.

Rethinking staffing models to more effectively make use of staff member time and potentially reduce FTEs in the branch. Adopting a "universal teller" model can lead to significant reductions in personnel costs when paired with appropriate transaction-automating technology.

Seeking savings outside the usual realms, such as in energy consumption. Energy costs can have a large impact in vast branch and ATM networks. Solutions such as Diebold's next-generation ATMs offer a 40 to 60 percent reduction in power consumption compared to other terminals.

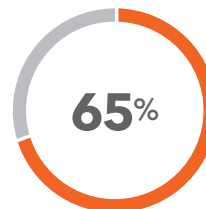


40-60% Energy Savings
Diebold ATMs can slash energy use by up to 60%.



ATMs Save \$3.40
per transaction compared to teller lines.

CEB Technology Group, 2012.

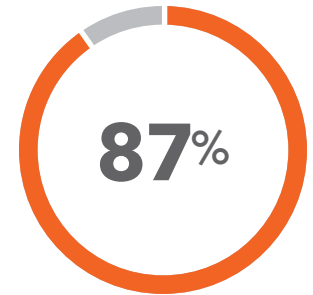


65% of Expenses
Branch networks account for up to 65% of total FI operational expenses.

IMPROVING OPERATIONAL EFFICIENCIES AND REDUCING COSTS



For a 50,000-member credit union in California, adding automated deposit capabilities to its ATM fleet brought whole new efficiencies—plus a whole new level of convenience for its members.



THE CHALLENGE

Community-chartered credit union 1st United Services Credit Union operates 10 branches and eight additional ATM locations serving nearly 50,000 members. As an innovator among financial institutions, the credit union sought to improve operational efficiencies and reduce costs while also improving the customer experience.

Introduction of deposit automation led to an 87% rise in ATM transactions at 1st USCU

THE SOLUTION

The credit union found an optimal solution in the deposit automation technologies available in its new fleet of Diebold Opteva® ATMs. And to further maximize both efficiency and cost-savings, 1st USCU also chose to utilize Diebold Integrated Services®, an outsourcing model that enables process improvements, advanced functionality and the ability to track expenses, all through a single point of contact.

74 HRS

Yearly time savings per employee after adopting deposit automation technology

THE IMPACT

Proving highly popular with members, the upgraded ATMs have enabled the migration of a significant amount of traffic away from the teller line, which has helped to free up the staff for higher-value transactions and for providing thorough answers to its members' questions.

\$4,000

Yearly savings on consumables previously associated with ATM deposits

Because the staff no longer has to open envelopes, count money and scan checks at the branches, they can report to work 15 minutes later than they had before—saving the credit union approximately 6.25 hours per month and 74 hours per year. Additionally, 1st USCU has been able to repurpose teller staff by .5 FTE per branch and save \$4,000 per year on consumables that had previously been associated with deposits at the ATMs.

.5 FTE

Number of teller employees per branch now available for repurposing

With ATM transactions rising by 87% since the deployment of deposit automation, it's clear that the credit union is successfully guiding its membership toward more convenient, efficient services.



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