



# HOW DO YOU REINVENT YOUR BUSINESS FOR THE NEXT 100 YEARS?

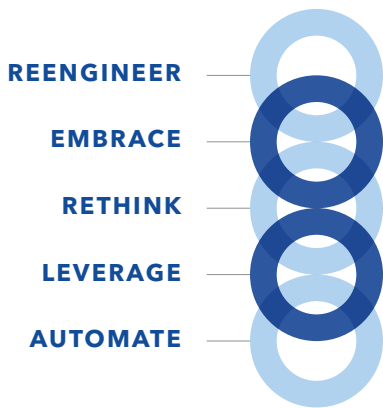


**We've got a solve for that.™**

Today's financial institutions face record-low margins, shifting consumer expectations and non-bank competitors, amidst deteriorating demand for our services. Even branches have rapidly become an "alternative" channel despite their outsize role in our budgets. To survive and grow in turbulent times, Diebold believes financial institutions must reinvent fully—not only working to optimize their operations, but aggressively innovating to stay relevant to a rising tide of consumers primed for banking alternatives.

# NO TWO TRANSFORMATIONS ARE ALIKE

Every financial institution's situation is unique, and their approach to evolving their business should be, too. But we believe most will benefit by considering Diebold's core tenets of transformation in this age of change:



*Reengineer the banking experience into a true retail experience.* Market-attuned bankers seek to completely change the customer experience by aligning the branch—both physically and operationally—to better match that of a retail environment.

*Embrace technology to create a more consistent, convenient cross-channel experience for consumers.* For instance, they should be able to start applications, appointment booking and other operations at home before heading into the branch.

*Rethink deployment strategies to maximize exposure while minimizing investment costs.* Optimizing branch size and location is critical in today's environment. For instance, moving to smallest footprints in higher-traffic areas.

*Leverage the value of consumer data for new revenue streams.* Financial institutions collect more data about customers and members than just about any other company, yet are not yet effectively leveraging its potential value to co-marketers.

*Automate processes to free employees to focus on core competencies.* Through deposit-automation technology, for example, staff can focus on more complex and revenue-generating functions.



Four of 10 transactions within the next five years will be performed by Millennials.

"Omnibus Survey," Forrester, Diebold, FIServ, 2012.

Deposit-automation technology can reduce 50-70% of teller transactions

## SETTING THE PACE IN SELF-SERVICE



To enhance member convenience and keep capturing operational savings, central New York's AmeriCU needed to transform their branches into a full-service, self-service experience.

**THE ENHANCED BRANCH STRATEGY HAS PAVED THE WAY FOR AmeriCU TO HAVE A FULL SUITE OF AROUND-THE-CLOCK, SELF-SERVICE CHANNELS MEMBERS CAN ACCESS ANYTIME.**

### THE CHALLENGE

More than 100,000 members count on AmeriCU for convenient, anytime/anywhere service. Through an ongoing banking transformation in partnership with Diebold starting in the early 2000s, the credit union has rolled out their "Big Blue" kiosks and opened online banking channels to help members avoid waiting in lines, access their accounts without ATM cards and experience 24/7 availability. To continue their path toward self-service, they sought a way to make the experience even more fulfilling.

### THE SOLUTION

In 2013, Diebold rolled out the second generation of the credit union's Big Blue kiosks—the biggest piece yet in fully transforming their branches. Extensively tested to be as user-friendly as possible, the kiosks feature responsive touchscreens, faster transaction speeds and presets for preferences during interactions. Even better, they enable members to access their account via a secure internal PIN—allowing them to walk up and process any transaction. In fact, 50% of transactions are now done this way. With 24/7 access to the lobbies, and a kiosk that sees all loans

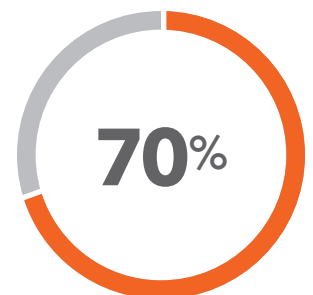
and account information, members get the same service level as they would if they were in a teller line.

### THE IMPACT

Upon introduction of the new kiosks, transactions soared 43% over the previous year, helping to lower costs while freeing member service specialists to focus on cross-selling and enhancing the member experience. The ongoing transformation aided by the next-gen kiosks has enabled AmeriCU to record 70% electronic and 30% manual transactions – a complete reversal from 2007.

**43%**

Rise in kiosk transactions over previous year



Electronic transactions, up from 30% in 2007

**1 IN 3**

Kiosk transactions made after-hours



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