

# COLLABORATION DRIVES INNOVATIVE SELF-SERVICE CAPABILITIES FOR COMMUNITY BANK

Orrstown Bank is a quintessential local bank: They value each and every individual relationship, and work hard to build those relationships for the long term – but they’ve also got to stay ahead of emerging trends and evolving consumer behavior, and find ways to compete with national financial institutions.

In 2016, the bank reached out to Diebold Nixdorf with a challenge: how to advance its strategic vision of offering customers more capabilities through their self-service channel. “We wanted to extend our deep relationship philosophy to the ATM channel, and offer our customers the same capabilities they have at the teller line – including the ability to connect with a teller through two-way video,” explains Shashidhar Korithiwada, Orrstown’s Chief Technology Officer and Senior Vice President.

Through a collaborative process, we determined that an advanced-function in-lobby teller terminal (ILT) powered by flexible, omnichannel software would offer the competitive edge and digital capabilities Orrstown required.

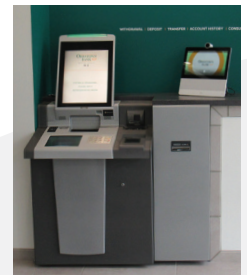
## BANK OVERVIEW

### ORRSTOWN BANK





Harrisburg, PA  
Est. in 1919






**22** LOCATIONS and **\$1.5** billion in assets






## CHALLENGES

-  Connect deeply with consumers, regardless of the channel.
-  Offer advanced transactions through a self-service terminal.
-  Harness the ATM channel in strategic ways, rather than simply as an operational tool.
-  Compete – and win – on customer experience.

## SOLUTIONS

-  Collaborative roadmapping and strategic assessments to determine an optimized, efficient path forward.
-  The CS 9900 ILT terminal with advanced software to enable new transactions and assisted service, including video-teller capabilities.
-  Reduction in operational complexity thanks to recycling technology and more seamless, integrated back-end processes.

## IMPACT

-  Projecting a modest migration of in-branch transactions to the ILT.
-  Opportunity to explore a teller-less “banking center” rollout plan.
-  The bank is now planning additional self-service innovations.

# CASE STUDY: ORRSTOWN BANK

## WHY NOW?

The ATM has long been viewed as an operational tool – a way to offer consumers money when the branch is closed. Banks are realizing, however, that the self-service channel has far more potential than simply operating as a cash dispenser. It’s the face of your brand, and it can be:

- A place to market to consumers who are already in a banking mindset.
- A tool that enables small-business customers to conduct their transactions more easily.
- A recycler that optimizes the cash-management process and reduces CIT visits.
- An integrated, omnichannel environment that connects with the core, branch and mobile.
- A portal for assisted service, through two-way video and/or in-branch tablets.
- A vital in-branch solution that enables tellers to spend more time helping consumers and driving sales.

## WHO BENEFITS?

The technology Orrstown Bank implemented was first and foremost a bid for enhanced consumer experiences – and it accomplished that goal. But for Korithiwada, the true benefit of the new technology was the effect it had on the bank’s ATM operations and IT teams. Customer experience was the sizzle, but optimizing and harmonizing organizational structures and processes was the steak.

“Our Ops team has been incredibly empowered through this process,” he notes. “They were able to work collaboratively with our IT department and Diebold Nixdorf engineers to expand the transaction base while also simplifying and enabling processes

on the back-end, and increasing security measures. They’ve all worked together to create an end-to-end omnichannel ecosystem of transactions.”

## WHAT’S NEXT?

This project required multiple software components to be deployed and integrated with Orrstown Bank’s back-office core and video/communication platforms in a phased approach:

- Phase 1: Enabling video-assisted transactions with the core platform.
- Phase 2: Enabling video-assisted standard ATM transactions with the core platform, allowing dual processing and handling off-us customers.
- Phase 3: Enabling “video on demand” for all advanced self-service transactions.

With the initial implementation complete, Orrstown is now turning its attention to the future, and the innovative self-service transactions they’d like to offer consumers down the road. They are exploring future implementations of self-service functionality such as real-time data sharing between channels, account origination, unsecured loans in just a few minutes, financial health scores for consumers and more.

“We want our customers to be able to do more through our self-service channels,” says Korithiwada. “This journey has really been about offering a high-quality, end-to-end consumer experience that’s personalized, seamless, modern and operationally efficient for our organization. And I think we’re very excited about how this process has opened up new possibilities for us to deliver even better, more surprising and delightful experiences for our customers.”



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— **Shashidhar Korithiwada**, Chief Technology Officer and Senior VP, Orrstown Bank

**HOW COULD THE RIGHT MIX OF TECHNOLOGY BENEFIT NOT ONLY YOUR CONSUMERS, BUT YOUR INTERNAL TEAMS AS WELL? CONTACT YOUR DIEBOLD NIXDORF REPRESENTATIVE TODAY.**