

# Three Partners, One Vision: A 100% Digital Bank

We live in an era that is hallmarked by smartphone use and Internet access. Today's consumers want options, and they want them now, not tomorrow or next week. Banpará recognized that in order to stay ahead of the curve, they needed to act aggressively to position themselves as a modern financial partner to their consumers. Working in tandem with Saque e Pague, a Brazilian multiple-service self-service network, and Diebold Nixdorf, Banpará created a revolutionary, first-of-its-kind digital bank branch in the popular Shopping Boulevard mall in Belém, Pará.

## Bank Overview

### Banpará

Pará, Brazil

Chartered in 1961



**18** Brazilian states and more than **1000** recycler ATMs

## Channel Partner Overview

### Saque e Pague

Rio Grande do Sul State, Brazil

Founded in 2010

**300%** growth in installed base over four-year period and **32.6** million transactions in 2016



## CHALLENGES



Enable consumers to bank how they want



Offer a larger transaction set through the self-service channel



Innovate the traditional bank branch format

## SOLUTIONS



Recycling ATMs with deposit automation, biometrics, check and card dispensing



CS9900 In-Lobby Teller (ILT) terminal with biometrics, deposit automation, remote video assistance and coin recycling



Cashless terminals

## IMPACT



20% growth in Banpará's mobile and internet banking



Consumers can conduct more than 40 transactions through self-service



Cash recycling has dramatically reduced costly CIT visits

### CROSS-FUNCTIONAL COLLABORATION BETWEEN LEADING PARTNERS

The success of Brazil's first 100% digital bank was driven by three key partner organizations working in alignment. The project started in 2015, when representatives from Banpará began traveling to other countries, researching the latest digital innovations being incorporated by financial institutions. They brought the best ideas home to Brazil, and launched the initiative in earnest with their ATM channel partner, Saque e Pague.

"We live in a world where people are looking for ease and speed – and the banking sector is no different," explains Banpará's Technology Director, Eugênio Pessoa. "Many of our customers would prefer to interact with us through selfservice channels, and we wanted to respond to changing consumer behavior aggressively and with innovative solutions."

Saque e Pague was a natural fit for the bank's vision. Since its inception in 2010, Saque e Pague has risen to prominence as an enabler of financial inclusion, bringing cash recycling systems and innovative automation technology to the farthest flung regions of Brazil, and offering financial services to the previously un-and underbanked.

### BRAZIL'S FIRST 100% DIGITAL BANK

To realize their goal of a 100% digital bank, Banpará and Saque e Pague turned to Diebold Nixdorf, a world-leading provider of self-service hardware, software and services. "We knew Diebold Nixdorf had the experience, the local knowledge and the functionality to help us offer our consumers more transactions and better availability 24/7," says Pessoa. The project was a complete branch transformation: together, the cross-functional team designed a space that is built around self-service and automated transactions.



In a welcoming, modern environment, customers can access an on-demand account manager, live and in real time, through video-teller-enabled self-service terminals. Or, they can conduct more than 40 different transactions through the advanced ATMs, kiosks and touchscreen tables. A Banpará Digital employee is on hand to facilitate transactions and guide customers to where they need to go, but the space is truly "digital first."