



North America

Transaction Automation

Bringing the Branch to the ATM 24/7

True Teller-Like Capabilities at the Self-Service Channel

Futureproofing the consumer experience requires all of us to build open, flexible pathways between channels. Consumers expect modern, easy-to-use interfaces with access to their full account portfolio, reflecting their relationship with your financial institution (FI). Incorporating advanced self-service capabilities and increased automation is essential to keep up with these evolving demands. As ATMs have become the focal point of many banking services, FIs can now migrate up to 80% of traditional teller transactions to the ATMs and treat on-us consumers as they would over the counter.

The Experience Consumers Expect

The **Transaction Automation Managed Services Package**, part of our Branch Automation Solutions portfolio, overcomes the barriers of legacy infrastructures, delivers full account access and supports new consumer recognition capabilities even if your current ATM driving platform is provided by another vendor. When your ATM detects an on-us card, it processes the transaction directly to your core; behind the scenes, your organization facilitates transactions in-house—saving money, driving operational efficiencies and allowing more advanced transactions.

With Transaction Automation, we connect the ATM channel to your Core Banking System to enable more account access, in addition to managing your ATM fleet. All these technologies are hosted in our industry-leading managed-service environment, so there are minimal technology resources needed from your institution. Utilizing this managed service model, we transform your ATM fleet into a critical touchpoint that's scalable, secure, compliant and reliable.

DIRECT TO CORE CONNECTIVITY

To leverage the full value of the ATM channel, advanced banking services must be made available for on-us consumers and businesses, especially when the branches are closed, but even when they are not. Using our dual rail capability, Transaction Automation provides direct access to the entire account portfolio, moving beyond traditional card-based ATM transactions. Supporting connections to many of the major core platforms (Corelation, CSI, FIS, Fiserv, Jack Henry, etc.), we define specifically which accounts and transaction sets can be accessed.

Greater Account Access and Enhanced Consumer Capabilities

- Modernizes legacy environments to overcome network certification constraints
- Allows consumers to define preferences for fast cash amounts, language and receipts
- Splits deposit funds across multiple accounts (i.e., checking and savings)
- Supports cashing checks for on-us consumers
- Offers ability to pay loans or credit cards (if owned by the FI's core)
- Permits advanced transactions to be conducted outside of normal business hours
- Enables API integration with mobile banking solutions to allow for cardless transactions (deposits and withdrawals)

North America | Transaction Automation Managed Services Package

OPTIMIZES BACK-OFFICE OPERATIONS FOR STREAMLINED EFFICIENCIES:

- Provides online real-time access to transaction data for quicker search capabilities
- Supports dispute resolution using centralized journal logs enriched by details such as check images
- Centrally connects ATM channel for comprehensive data and status

Transaction Automation is the foundation for delivering advanced transactions and seamless journeys. **Transaction Assist** is a value-added solution package offering video or chat support by connecting your ATMs to your contact center. With this additional managed service, one or more ATMs can transform into ITMs that support exception or problem handling and augment a branch automation strategy that includes smaller, more self-service-oriented locations where a traditional full-service branch isn't viable.

As more transactions are migrated to the ATM channel, its importance is heightened. Therefore, the **ATM Availability and Security Solution Package** is a fundamental requirement. Our data-driven managed service model ensures your channel reaches market-leading availability, while remaining compliant and protected from security attacks. Your financial institution benefits from DN's ATM operations' expertise, advanced technologies, tested and proven processes and the industry's best service teams.

Better Together

Leveraging our unique position in the industry as an end-to-end ATM manufacturer and provider of software and services, Diebold Nixdorf's Branch Automation Solutions are optimized through a holistic approach.

DN SERIES® ATMS

- Modular design enables agile upgrades, including switching from cash dispensing to recycling with a simple update
- Dual cassettes with increased note capabilities allow for more denominations and currencies
- Can be equipped with various additional components to enable advanced transactions at the self-service channel and transform to an ITM

VYNAMIC® CONNECTION POINTS TERMINAL SOFTWARE

- Pre-packaged and pre-certified for North American-specific business requirements. (Network Solution)
- Designed to enable quick delivery and easy installation with default configuration, including a very rich transaction set.
- Follows our security-by-design philosophy, with PCI SSF certification, automated testing, and advanced precautions built into the product.

DN ALLCONNECT MAINTENANCE SERVICESSM

- No company other than Diebold Nixdorf can better maintain a DN Series.
- Our award-winning field service model combines the industry's best technicians, infrastructures, and processes with the use of DN AllConnectSM Data Engine, our data intelligence platform built in-house.
- The outcome: Incidents are resolved faster, with industry-leading first-time fix rates and predictive maintenance.

What's in it for You

MORE EFFICIENT ATM OPERATIONS

- Better performing ATM channel
- Single point of contact and accountability
- Removes the burden of managing core operations
- Compliance to mandated industry standards

LOWER TOTAL COST OF OWNERSHIP

- Reduced reliance on in-house resources
- No need to host and maintain software
- Access to economies of scale
- Predictable operational costs

INCREASED REVENUE

- Higher customer satisfaction
- Increased ATM traffic, transactions and revenue
- Accelerates transaction migration
- Frees branch staff for revenue-generating interactions

Branch Automation Solutions: The Ultimate Banking Experience

Branch Automation Solutions are easy to adopt, software-enabled managed services packages, that facilitate seamless, richer, and faster consumer journeys by merging self-service, branch and digital technologies to nurture and grow customer relationships. The solution packages enable financial service providers to improve the efficiency ratio and augment the consumer experience while enhancing the cash ecosystem, further automating processes, reducing operational costs, optimizing the branch network and driving customer loyalty.

Learn more at [DieboldNixdorf.com/BranchAutomationSolutions](https://www.dieboldnixdorf.com/BranchAutomationSolutions).

