

Case Study Banca Raiffeisen Locarno



Banca Raiffeisen Locarno is one of the 218 legally autonomous cooperative banks operating under the umbrella of Raiffeisen Switzerland. True to the group's cooperative values, the bank stands out for its proximity to members and customers, its strong regional roots, and its social commitment to around 200 local associations, institutions and cultural and sporting events.

The bank has a multi-vendor approach and has worked with Diebold Nixdorf for years. Recently, it experienced first-hand the benefits of the DN Series® family of advanced solutions.

Bank Overview

Banca Raiffeisen Locarno

The only bank headquartered in Locarno

Founded in 1976

FOUR branches and **EIGHT** ATMs

38 employees

1.065 billion Swiss francs in total assets (2023)





CUSTOMER CHALLENGES



Replace legacy equipment



Support the migration of transactions to the ATM channel



Prioritize an integrated, multilevel approach to security



Progressively revamp the branch network



Execute a multi-vendor strategy with reputable suppliers

OUR SOLUTIONS



Rollout and implementation — including technical installation — of DN Series solutions



Innovative cash recycling engine (RM4V) and dual cassette technology



Intelligent banknote inking system



State-of-the-art devices with modern look and feel

OUR IMPACT



Modernization of the self-service channel



Increased availability and denomination mix thanks to the exceptional capacity of the dual recycling cassettes

State-of-the-art cash recycling technology

While not new to cash recycling technology, Banca Raiffeisen Locarno has taken its recycling capabilities to the next level with the recent installation of the DN Series 250V. The dual recycling cassettes provide maximum flexibility for depositing and withdrawing Swiss francs and euros. For the bank, which covers an area close to the Italian border, this is a key advantage: "Our customers appreciate denomination choice at the ATM, and thanks to DN Series recycling technology, we can give them just that," explains Massimo Nava, private client advisor at Banca Raiffeisen Locarno. The new DN Series systems support the recycling of up to eight different denominations, including euro notes. This technology also optimizes loading cycles, reducing cash handling costs.

The right level of protection for every risk environment

Ensuring high-security standards and minimizing the risk of fraud are top priorities for any financial institution, and Banca Raiffeisen Locarno is no exception. In DN Series ATMs, security and privacy are at the heart of every design choice. Additional security measures can be implemented at any time based on the risk environment and the evolution of attack scenarios. Banca Raiffeisen Locarno has chosen to equip its ATMs with SBK7 intelligent inking systems, which neutralize banknotes as soon as tampering is detected. Their presence is advertised with highly visible stickers in an effort to prevent attacks.

Solutions in line with the bank's sustainability policies

For Raiffeisen, sustainability means taking a responsible attitude as a business and being concerned about its ecological and social impact. By replacing a legacy Opteva device with a DN Series recycler, Raiffeisen Bank Locarno will save between 30 and 60% of energy and be able to thin out its cash replenishment cycles, further reducing its carbon emissions. At the bank's request, the decommissioned ATM was disposed of in an environmentally sound manner through Diebold Nixdorf's recycling program.



End-to-end implementation services simplify ATM deployment

Replacing an outdated ATM swiftly and seamlessly requires the combined expertise of installation technicians, builders, plasterers, and electricians, to name just a few of the professionals involved. Banca Raiffeisen Locarno entrusted Diebold Nixdorf with the entire deployment process — from pre-staging the equipment at our hightech warehouse facilities in Zurich, Switzerland, to commissioning the machine in a multivendor environment. "Diebold Nixdorf acted as a single point of contact throughout the project, effectively managing the small challenges that come with any new installation. The fact that we didn't have to rely on multiple contractors to get the job done resulted in valuable time savings, minimal business disruption, and successful cost control," says Massimo Nava.



"The installation of the DN Series 250V went smoothly thanks to the proactive and competent approach of the Diebold Nixdorf team. The new device performs extremely well, and its small, compact footprint makes it the ideal replacement for legacy Opteva terminals."

-Massimo Nava, Private Client Advisor, Banca Raiffeisen Locarno