

Improved Availability and Client Access For a High-Volume Self-Service Cash Network

As client demand for self-service cash transactions grew, Capitec needed to reduce queues and expand access without increasing its branch footprint. By deploying compact DN Series® devices as part of its digital-first strategy, the bank added touchpoints, improved availability and strengthened everyday cash access for millions of clients across South Africa.

Overview

Capitec

Stellenbosch, South Africa

Founded in **2001**

26 million active clients
(more than 50% of the South African adult population)

866 Branches

8,771 ATMs



DN SOLUTIONS

- DN Series® Recycling ATMs
- Multivendor terminal application (Vynamic® Connection Points- VCP) for 8,770+ ATMs in the network
- Management and monitoring of the ATM network through Vynamic® View
- Vynamic® Security to strengthen access control and detect intrusions

INITIAL CHALLENGES

- Rising demand in self-service cash transactions increased queue pressure during peak periods.
- Adding access and throughput within existing branch environments.
- The need to improve reliability, availability and convenience at scale.
- Modernizing to align with Capitec's digital-first and long-term cash transformation strategy.

IMPACT

- **Capacity increased within the same footprint:** Compact DN Series devices enabled more touchpoints in existing retail space.
- **Operational performance improved:** Queue pressure decreased while availability and throughput increased.
- **Client outcomes strengthened:** Everyday access to cash improved for millions of clients, with fewer disputes and a better service experience.
- **The bank advanced its modernization agenda:** The rollout created a stronger foundation for predictive, data-driven and more automated cash operations.

THE STORY BEHIND THE TRANSFORMATION

Capitec's transformation began with a clear operational and client-experience challenge. As the bank continued to grow, more clients were using self-service for deposits and other everyday cash transactions, especially during peak periods. That growing demand put pressure on branches, increased queues and created the need for a solution that could improve speed, reliability and convenience without requiring more physical space.

This challenge was closely tied to Capitec's broader strategy. The bank is committed to making cash services available whenever and wherever clients need them, while also supporting a digital-first model. That meant the answer could not simply be to add more equipment. It had to fit within existing environments, improve the client experience immediately and contribute to a more modern, scalable operating model over time.

"We have the largest branch distribution and cash device distribution in the country because we want to make sure that our clients never feel like they are too far away from a device or from being able to visit one of our branches." — Basani Maluleke | Group Executive: Personal Bank Division

Capitec addressed this by selecting the DN Series ATMs, a solution that combined reliability, performance and a compact footprint. Because the devices could fit more efficiently within the available retail space, the bank was able to add more self-service touchpoints without expanding its physical footprint. That helped relieve queue pressure while improving access and service flow in busy environments.

"We chose the DN Series because it supports vision at scale, it's compact, it performs well and it's built for reliability." — Shalima Adam, Client Experience Delivery – Cash, Group Supply Chain, Properties

The rollout also built on a long-standing partnership with Diebold Nixdorf and became part of a broader cash modernization effort. In addition to durable hardware, the solution supports stronger monitoring, visibility and operational insight. As a result, Capitec not only improved day-to-day client access to cash, but also laid the groundwork for more predictive, data-driven and automated cash operations in the future.

The impact is visible in both client experience and operational performance. Capitec reported reduced queue pressure, improved transaction completion and fewer disputes, while also strengthening device availability and throughput. In high-volume, real-world environments, the solution proved robust and resilient, helping the bank deliver on its core accessibility promise: ensuring clients can access cash when and where they need it.



"The devices are robust, resilient and client-friendly. They've been a good investment, helping us provide access to cash without issues." — Danie Van Den Berg, Executive Head – Cash, Group Supply Chain & Properties

Beyond the immediate client and operational gains, the initiative is helping Capitec build a more integrated, data-driven operating model for cash. With stronger monitoring and visibility through DYNAMIC® View, along with better planning, the bank is laying the foundation for predictive analytics, machine learning and greater automation across its ATM estate. As Van Den Berg noted, "With Diebold Nixdorf, we were able to take things to the next level, to improve availability and throughput of our devices. And we'll continue innovating with them as well going forward."

To learn more, visit [DieboldNixdorf.com](https://www.dieboldnixdorf.com).