

Driving more value from the ATM channel through managed services

Advancements in technology have empowered many financial institutions to provide improved services and offer more features that benefit customers. One significant convenience is 24/7 banking via the ATM channel. However, this also brings the operational responsibility of ensuring both the availability and security of these services, while enriching the customer experience.

ATM operations, specifically outsourcing, was a top topic discussed at Intersect. Ariana-Michele Moore from Datos Insights shared her thoughts and findings, stating that the outsourcing model makes sense for many FIs as few have the scale, funds, and technical expertise to generate the benefits that outweigh trusting a partner to handle the management. Outsourcing can let FIs focus on what they do best: provide financial services, including advice to their customers. Faced with constant change and security threats, DN customers also shared why they decided to outsource the responsibility of managing their ATM fleets and why it adds value to their organization.



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WHAT DROVE THE DECISION TO OUTSOURCE YOUR ATM OPERATIONS?

Technology and security really drove our decision. The regulatory environment and the bad actors are constantly changing. We wanted to trust experts to help us stay current on both regulatory and fraud prevention.

It was a cost and capacity decision. We have 150 ATMs, and most of them are not in branches but located across the United States. We deliberately did not want our staff responsible for those ATMs. It's easier to rely on a partner.

We started outsourcing our ATM management years ago when we only had one staff person in operations. It made sense to partner with someone we already had a trusted relationship with and had the expertise to update the software, ensure secure communications and keep them running vs. hiring FTEs. It was a perfect opportunity for us to make sure that our ATMs were providing the service we needed for our market because we don't have tellers.

WHAT HAS BEEN THE BIGGEST GAIN IN EFFICIENCIES SINCE OUTSOURCING THE ATM MANAGEMENT?

Visibility into the data via access to the managed services portal, which provides detailed information about the fleet and transactions. The ability to pull electronic journals from individual ATMs has allowed our teams to be more productive, and issues are resolved faster for our clients.

We have better insight. Prior to outsourcing, we were working blind, guessing if an ATM was out of service due to a drop in transaction volume. Now there's one dashboard to tell us if the ATM is down, if a ticket has been issued and the cause for the fault.

It has improved our availability for our members. By outsourcing, technicians are notified quickly to take care of any issues if an error or fault happens. If the ATMs are working, that means members are happy – and so am I.

WHAT OTHER BENEFITS HAS YOUR ORGANIZATION REALIZED SINCE OUTSOURCING YOUR ATM MANAGEMENT?

Our operations staff can focus on different, higher-value tasks. The managed services team monitors our ATM fleet 24/7/365 which reduces the need for after-hours monitoring by our staff.

Our branch personnel are now more advisors, and doing less task-oriented things. Our operations team can work on more strategic projects.

Outsourcing ensures our performance is top-notch, and our members feel safe using the ATM. Our branch staff teaches new and existing members how to set their preferences and how to do whatever they can through the ATM.

WHAT IF YOUR BRANCHES COULD DO MORE—WITH LESS?

Diebold Nixdorf's new Branch Automation Solutions are transforming the way financial institutions operate, helping banks optimize cash ecosystems, reduce costs and deliver seamless customer journeys across physical and digital touchpoints.

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