



DN Series® More Efficient

Bringing the Self-Service Channel to New Efficiency Levels



DieboldNixdorf.com

Optimizing the Efficiency Ratio Through the Self-Service Channel

The pursuit of increased efficiency is at the heart of retail banking's global focus and is a top priority for any executive in a financial institution (FI), whether they are the CEO or lead for Customer Experience, Operations, IT, Finance, Security, Risk and Compliance, etc. In this context, winning FIs are those considering that the self-service channel can be a true engine to maximize efficiency and improve the bottom line, even more so when it is fully integrated into their digitalization strategy.

Advancements in technology have expanded the scope of cash-related and non-cash banking services that can be provided via the ATM channel. This shift can enable FIs to migrate many routine transactions and some key interactions from the traditional teller line to more efficient and cost-effective ATM operations.

Such a transition is particularly significant as FIs are constantly under pressure to enhance their efficiency ratio, especially in an environment with increasing competition from agile and innovative new entrants. Consumers' demands keep evolving, and ensuring their loyalty is increasingly difficult. Rising real estate costs and the shortage of skilled labor impact operation costs and continue to make the branch network the most expensive service delivery channel for many banks and credit unions.

Hence, effectively managing the self-service channel can be instrumental in helping FIs address these challenges and improve their overall efficiency. How can they fully capitalize on the potential benefits of the self-service channel?



5 Golden Rules to Maximize the Self-Service Channel Efficiency



To unlock all the opportunities offered, FIs must ensure that their self-service channel meets 5 golden rules:

- **Rule 1:** Respond to their customers' needs – consumers and small and medium businesses (SMBs).
- **Rule 2:** Be deeply embedded in their retail banking strategy and truly enable it.
- **Rule 3:** Operate at maximum performance.
- **Rule 4:** Be highly cost-efficient.
- **Rule 5:** Contribute effectively to the delivery of their sustainability targets.

By partnering with Diebold Nixdorf and tapping into our integrated solutions made of DN Series®, Vynamic® Software and DN AllConnect ServicesSM, FIs can meet the 5 Golden Rules. This will ensure their self-service channel is customer-centric and a true enabler of their strategy, operates at utmost performance, is highly cost-efficient and, last but not least, instrumental to their Environment, Social and Governance (ESG) objectives. Bringing their self-service channel to unmatched efficiency levels.



Golden Rule #1

The Opportunity

By meeting the needs of consumers and SMBs and delivering a compelling experience at the ATM, FIs can drive loyalty to their self-service channel and to their organization overall. Furthermore, higher ATM traffic can positively impact the profitability of both the ATM channel and the overall organization.

DN Series More Efficient: Truly Customer Centric



- Wide Range of Services



- Great User Experience
- Omnichannel Journeys
 - Personalization



- SMB Centricity



- High Availability and Security

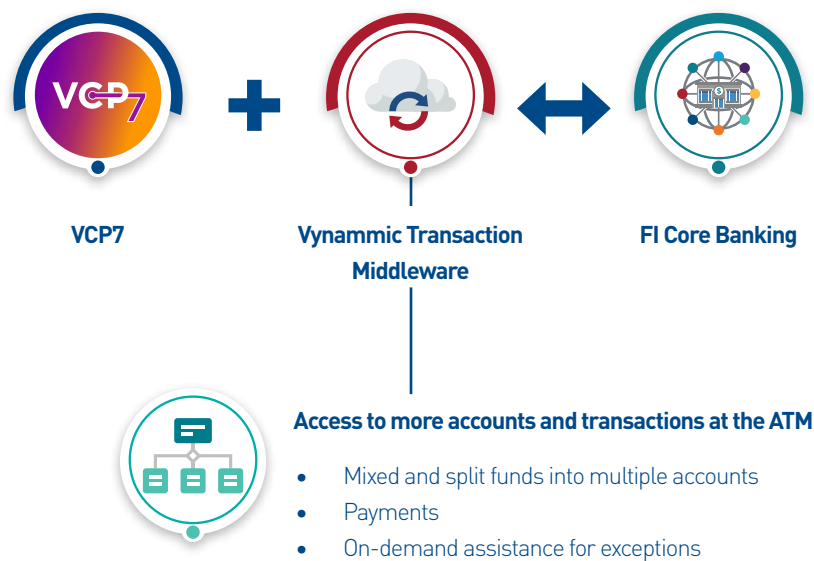
Offering a Wide Range of Banking Services at the ATM

With Vynamic Software and DN Series FIs can offer the banking services their customers need today and in the future. This ensures they generate both more revenue and customer satisfaction.

Diebold Nixdorf's Vynamic Software is a powerful suite that enables FIs to transform the ATM user experience and banking operations seamlessly.

Our new, 7th-generation terminal application software, Vynamic Connection Points (VCP 7), offers a rich transaction set out of the box, with ready-to-use but configurable consumer flows and services for all standard transactions including withdrawal and deposit as well as multi-currency dispensing, currency exchange and dynamic currency conversion (DCC).

When integrated with Vynamic Transaction Middleware [TM] - our transaction processing platform based on cloud-native, microservice architecture - and connecting directly to the core banking system, VCP 7 bypasses the barriers of legacy infrastructure, empowers additional services and supports new, seamless customer journeys.



DN Series is modular by design: FIs can customize ATMs with the features required at each location to offer more cash-related services but also cover new use cases such as client sign-up and onboarding at the self-service channel.



Check
Deposit



Coin
Dispense



Coin Deposit
Side Car



Handset



Passport
Scanner



Statement
Printer



Sign
Pad

Delivering a Great User Experience, Integrating Digital and Physical Customer Journeys, and Enabling Personalization

DN Series is designed for an engaging and seamless user experience whatever a consumer's age, physical attributes and abilities are.

Features like speech guidance, supported by VCP 7, or the use of LED guide lights make the interaction with a DN Series device easy and intuitive. Through innovative features like SoftADA, the user can press a button so the upper area of the screen is pulled down and the user interface can be comfortably operated for example from a wheelchair.

DN Series and Vynamic Software enable consumers to personalize their experience:

Authentication



Card & Pin



Contactless



Mobile barcode/QR code



NFC



Fingerprint

Denominations



Cash dispensers: up to 4 different denominations



Cash recyclers: up to 9 different denominations (enabled by dual-cassette technology)

Set Preferences



Fast cash



Language



Receipt

Assisted transactions at the ATM:

Vynamic Transaction Automation [TA] provides the ability to offer assistance to consumers while they are using a self-service device. Capabilities are powered via APIs and can be triggered on demand in the form supported by an FI (e.g., chatbot, tablet or video). This means more transaction exceptions can be handled at the self-service.



Override approvals



Increased withdrawal amounts



Additional exception handling



Customer service inquiries

Adapt the User Experience to Evolving Technology Trends and Consumer Behaviors Seamlessly and Cost-efficiently

When no longer needed, components can be taken out from a DN Series ATM in the field and the fascia adapted with a change of the cover plate. For example, the card reader can be removed if a bank decides to rely only on contactless and barcode readers for authentication. Or the printer can be withdrawn if they move to digital receipts only.



Serving the SMB Segment Adequately





Depositing cash with the assistance of a teller is not the preferred solution for SMBs due to limited hours and possible waiting times. Bagged cash deposit or drop-boxes enable 24/7 deposit but do not totally remove the friction as there is a delay between when the funds are deposited and the time they are credited to an account.

Automating cash deposits with DN Series and VCP 7 is an effective proposition:

Accept Deposits Seamlessly

-  Market-leading bundle capacity and per cassette deposit capacity
-  Superior fitness note validation
-  Sophisticated counter handling
-  Multi-denomination and multi-currency end-to-end recycling

Meet SMB Requirements

-  24/7 service
-  Bulk and mix deposits for bank notes and coins
-  Immediate account crediting
-  Delegate deposit journey with mobile application

Guaranteeing High Availability and Security

DN Series is More Available by Design

With fewer out-of-service events compared to our already market-leading legacy devices, DN Series is Diebold Nixdorf's most reliable ATM ever. Higher-capacity cassettes and market-leading cash recycling technology minimize full or empty cassette events. Additionally, as DN Series is designed so branch employees can troubleshoot minor incidents more easily and service technicians can resolve more complicated matters more efficiently. Finally, DN Series is built as a best-in-class Internet of Things (IoT) device for service excellence: It features 150 sensors and 100 other data points enabling the collection of critical, detailed technical information for a more efficient lifecycle management.

Diebold Nixdorf also offers an **award-winning, truly data-driven maintenance service model and advanced availability management solutions** to ensure market-leading availability (see page 19).

DN Series is More Secure by Design with a range of advanced features enabling a private transaction experience, anti-skimming protection, several multi-factor authentication options and a host of standard intelligent software protecting from cyber-attacks. Physical security is also embedded in the design and built in.

VCP 7 follows our security-by-design philosophy and the sum of all security measures leveraged makes it the most secure self-service application in the market.

We also offer **multi-layered security protection software and service solutions** that help further enhance an FI's ATM channel's security (see page 20).

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Enabling the FI's Strategy

Golden Rule #2

The Opportunity

In an era dominated by digital banking, intense competition and shifting customer preferences, FIs are undergoing a profound transformation in their branch network strategies. Faced with the dual challenge of meeting customer demands for convenience and innovation while operating cost-efficiently, they are reevaluating every aspect of their physical presence, from the number and size of branches to the roles of branch employees.

DN Series More Efficient: Supporting an FI's strategy



- Maximizing teller transaction migration



- Optimizing space in branches



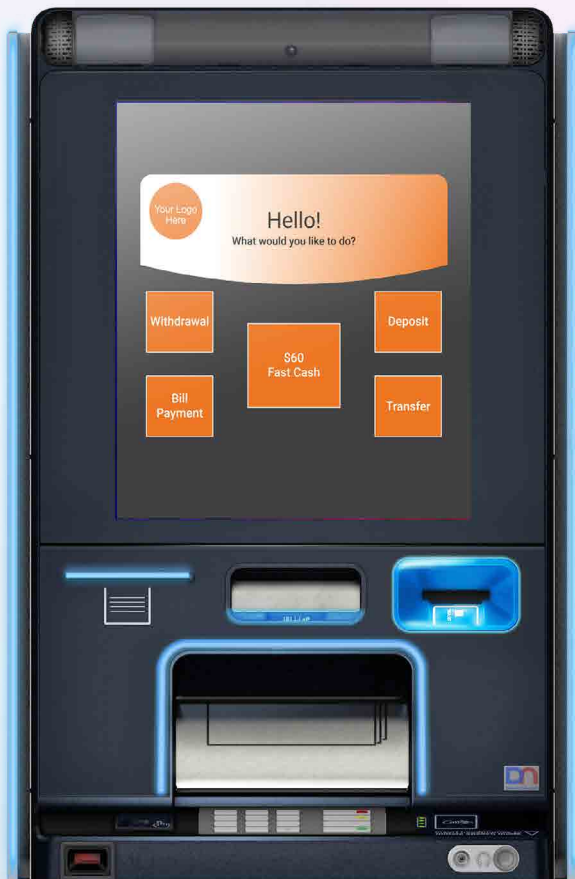
- Offsetting the reduction of the branch network



- Expanding geographic service coverage

Maximizing Teller Transaction Migration

DN Series and Vdynamic Software can support 95% of typical teller transactions. This ensures the FI can make the most of their branch employees: freeing them from as many transactions and interactions as possible, they have more time to focus on value-added activities like consultation and upselling.



Withdrawal



Cash Deposit



Check Deposit



Deposit with Cash Back



Balance Inquiry



Mini Statement



Mixed Deposit



Split Deposit



Business Deposit



Bill Payment (Cash, Check, Mixed, Transfer)



Loan Payment (Cash, Check, Mixed, Transfer)



Check Cashing



Check Deposit Postings in Real Time



Transfer



Foreign Currency Exchange

Optimizing the Space in Branches

DN Series offers the highest capacity and functionality in a compact footprint. This helps FIs reduce the number of self-service devices in branches, free up space in existing branches and open smaller, more cost-effective branches.

**DN Series 200V vs.
competitors' cash recyclers**

Bundle Capacity

Market-leading

**Dispense Capacity
(per cassette)**

Up to 17% more

**Total Note Capacity
(in a 4+1 configuration)**

Up to 14% more

Denominations

1 more

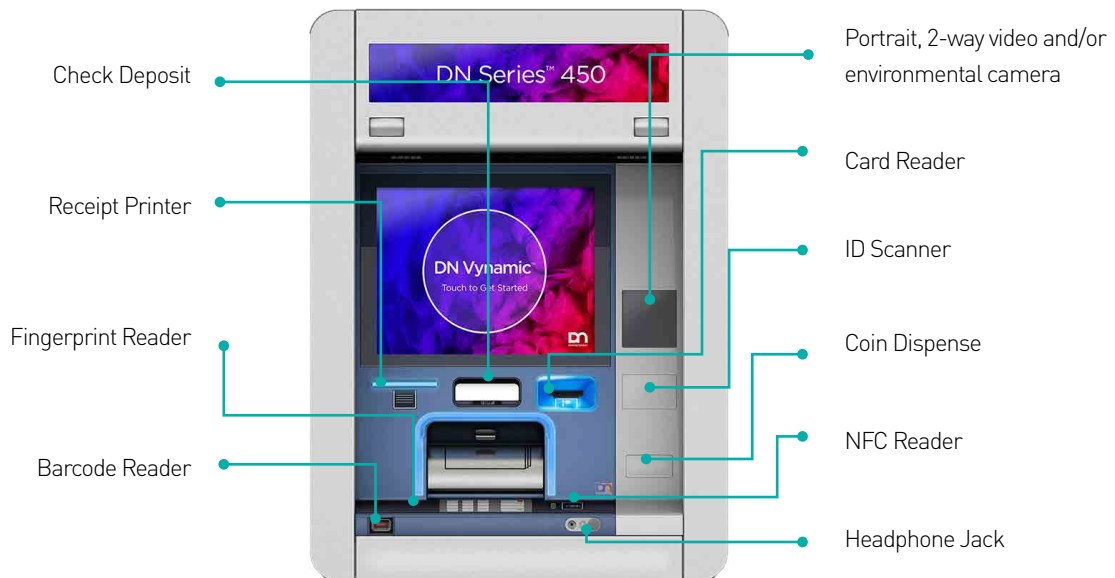
Footprint (CEN I safe)

Up to 27% less

0.513 m2 footprint

Offsetting the Reduction of a Branch Network Through Devices Acting as the Branch

DN Series ATMs were developed for full modularity and can be customized with the functionality enabling the delivery of the services and experience required at a location. If a device includes all functionality available, they can support nearly any transaction and interaction and truly act as a mini branch.



The DN Series family also boasts multi-functional devices so FIs can support a broad range of cash and non-cash banking services 24/7 through the self-service channel:

Coin Side Car



6 boxes of 20kg each (~120l)
+ 8-hopper dispense
functionality (optional)

ITM Sidepack



One self-service device for
cash and non-cash typical
branch transactions

Dual Tower



Ideal for high cash usage
locations.

- Unparalleled capacity
- Up to 13 denominations
- Redundancy

All-in-One Kiosk



Wide range of non-cash
transactions including:

- onboarding card creation
- document processing
- etc



Additionally, ITs can offer video on demand interactions where consumers receive assistance from a customer service representative remotely if DN Series is configured accordingly and powered by Vynamic Transaction Automation, becoming an advanced interactive teller machine.



Approval of transaction exceptions (limits/holds)



Customer Authentication







Assistance for self-service functionality

Expanding Geographic Coverage Through Off-premises Deployments

When optimizing their geographic footprint, FIs need to consider prioritizing highly visible and easily accessible locations in dense employment or population areas, with strong retail traffic drivers and/or near major public transportation arteries. Deploying off-premises ATMs is certainly a very cost-effective way to offer convenience to customers and deepen market coverage. Indeed, between 10 and 20 off-premises ATMs can be deployed for the same cost as building one branch. Diebold Nixdorf offers devices specially designed and built for this purpose.

Our ATMs withstand extreme weather conditions

	Rainfall	Water- and rust-proof (e.g., stainless steel safe shell, upper cabinet with three-layer corrosion protection)
	Humidity	Relative humidity range: 5-85%
	Varying Temperatures	Temperature range: -40°C to +50°C (-40°F to 122°F)
	Dust/Sand Particles Within the Air	DN Series 230A is IP54 certified, DN Series 430V is IP54 compliant

DN Series 230A



Availability only as a dispenser

DN Series 430V



Available only as a recycler and only in the Americas

User-friendly and highly secure drive-up ATMs

470 Drive Up



- Tested and proven ease of use from any vehicle
- Available as dispensers or recyclers
- No successful hook and chain attacks so far

Features included: Microphone speaker, ID scan, Coin dispense, NFC, Check Deposit, Cash recycling

490 Off-Site Island



3



**Delivering
Utmost
Performance**

Golden Rule #3

The Opportunity

Optimizing ATM fleet success and profitability requires very specific mastery and operational excellence across a broad range of areas. Every single domain has its own complexity and is subject to continuous evolution, requiring sophisticated tools and dedicated teams of experts. An ATM network will only deliver a great consumer experience, high availability, enhanced security and return for an organization if each area is effectively managed.

DN Series More Efficient: Enabling Maximum Performance



- Leveraging state-of-the-art management tools



- Mastering ATM operations



- Maximizing availability of ATM services



- Ensuring compliance and security

Leveraging State-of-the-art Management Tools

FIs who opt for in-house ATM operations know that effective fleet management requires access to state-of-the-art technology. With an abundance of tool offerings available in the market, selecting the right solution to meet both current and future needs poses a considerable challenge.

Diebold Nixdorf's deep understanding of the ATM channel, from a technical, operational and business perspective, enables us to develop and continuously enhance ATM software solutions that in-house operations teams can use to maximize the efficiency of an ATM channel.

DN's ATM fleet management software portfolio consists of:

- **Dynamic Security:**
to secure each ATM 24/7, including access protection, intrusion protection and hard disk encryption.
- **Dynamic View:**
to manage an ATM fleet holistically, including availability management, asset management, software distribution, password management and security monitoring.
- **Dynamic Cash Management:**
to optimize cash cycle management from inventory to forecasting and logistics across all cash endpoints of a branch.

Each software is regularly updated as we always incorporate enhancements to improve ease of use and introduce new features that help maximize operational efficiency.

Mastering ATM Operations

For customers who prefer outsourcing ATM operations, whether through a managed service or an ATM-as-a-Service operating model, Diebold Nixdorf offers a comprehensive range of solutions under the DN AllConnect Services umbrella. We release more than 1,000 FIs across the world from the management of their ATM channel while providing them with maximum transparency and all the insights they need to optimize their strategy and its execution.

Through the partnership, FIs leverage the benefits of a unique framework made of the industry's best service teams, infrastructures, and processes. The service includes the hosting and operation of all tools required to deliver it, which relieves the FI's IT team of the administration and maintenance of various highly specialized niche software.

DN AllConnect Services covers all key aspects of ATM fleet management and includes:



Implementation Services

We effectively manage the deployment of each of an FI's ATMs, covering everything, including staging, logistics, site preparation, installation, replacement and disposal services.



Maintenance Services

Our award-winning, truly data-driven service model combines best-in-class practices and experienced technicians with actionable insights from machine learning and AI technologies through DN AllConnectSM Data Engine.



Availability Management Services

Our 24/7 monitoring and incident management service enables faster resolution through advanced correlation-based analysis and automation. When combined with our maintenance services, a fleet can reach 99%+ market-leading availability.



Security and Compliance Services

Our team of specialists enables the enhancement of security seamlessly across the network, with real-time logical and security attack detection and alerting



Cash Management Services

We offer expertise in cash forecasting and optimization, CIT performance management and cash handling, optimizing cash availability and lowering the cost of cash



Marketing Management Services

We allow FIs to leverage their ATM network as a true marketing channel, enabling them to embed time- and location-specific messaging within the transaction journey and run targeted acquisition and upsell campaigns



Transaction Management Services

We offer Terminal Driving Services and team up with our partner network to process ATM transactions securely and successfully, with PCI compliance, advanced data security practices and multiple card schemes acceptance



Maximizing Availability of ATM Services

Always-on uptime and cash availability are the foundation for the delivery of a compelling experience. However, too many consumers still report that the inability to transact at an ATM is one of their key frustrations with their financial provider . Availability and cash management are areas where FIs highly benefit from outsourcing to an expert.

Maintenance Services powered by DN AllConnect Data Engine

Award-winning, data-driven service excellence:

The core enabling technology of our maintenance services is a data intelligence platform: DN AllConnect Data Engine (ACDE). It incorporates a unique combination of decades of unmatched engineering experience and a continuously augmented knowledge base, as well as the application of the latest developments in IoT, cloud computing, machine-learning technologies, and AI.

Once a deployed DN Series device is linked to ACDE, data can be analyzed and processed to diagnose the root cause of failures automatically, fix incidents faster and even predict and prevent breakdowns. Ultimately maximizing availability and minimizing the involvement of an FI's ATM operations team and branch employees.

Deep manufacturer knowledge

As we design and manufacture all key components of our ATMs, we have a deep understanding of how they interact with each other and the precise type of maintenance they require throughout their lifecycle. All this know-how is recorded in a unique knowledge base accessible to our experienced and regularly upskilled service team members, ensuring timely incident resolutions. FIs can be certain no one else other than a Diebold Nixdorf technician can better maintain a Diebold Nixdorf device, protecting their investment and making sure that each of their ATMs lasts as long as it was designed and built for.

Monitoring and Incident Management Solutions

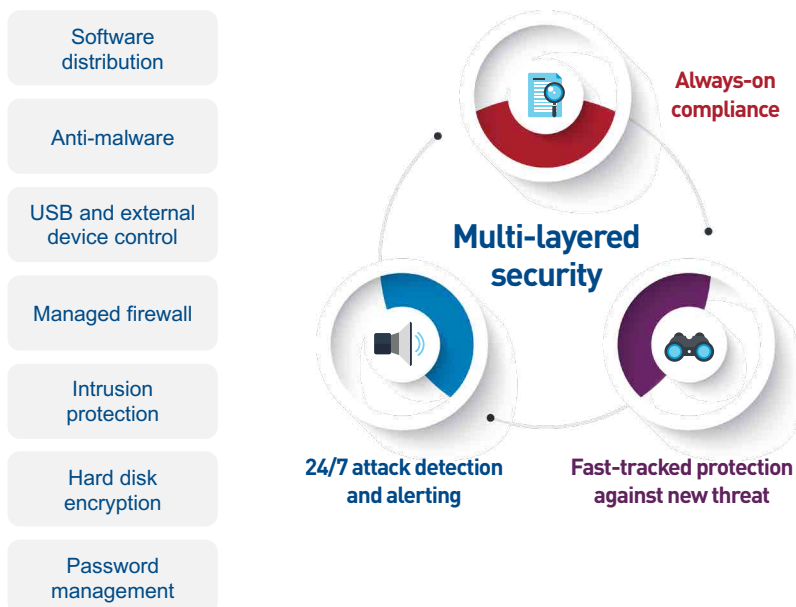
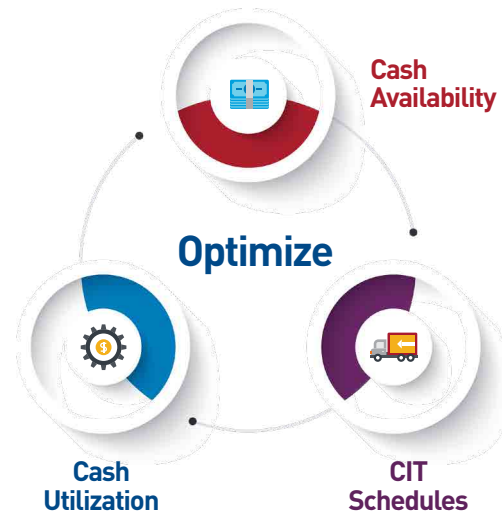
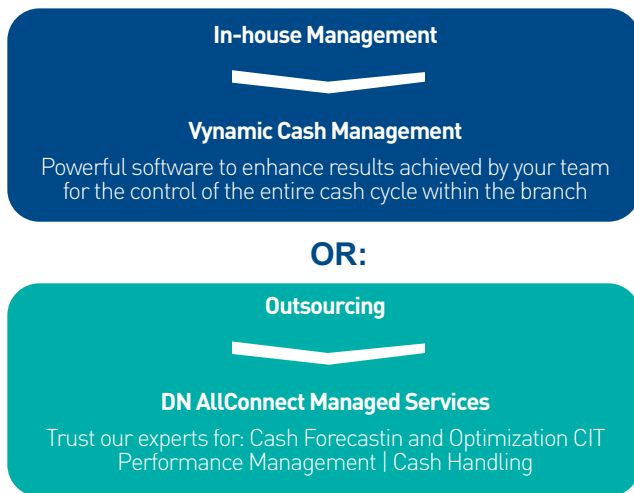
Diebold Nixdorf is the undisputed leader in the provision of monitoring and incident management solutions. We are a partner of choice, helping FIs drive more availability across their channel.

Dynamic View software is the world's most installed ATM Monitoring Software, live on more than 650,000 devices globally and used by FI in-house teams for fleet management.

On the other hand, FIs that follow an outsourcing strategy can subscribe to DN's Monitoring and Event Management Services, which are currently being used successfully by 1,000+ banks and credit unions across the globe.

Cash Management Solutions

Diebold Nixdorf also brings unique expertise for cash management.



Ensuring compliance and security

ATM security is in our DNA. Our global surveillance activities mean we monitor the full extent of the security landscape, have a very accurate view of attack trends across the world and discover new security threats faster, thus implementing related protections speedily. We are also best placed to deliver multi-layered protection as we are uniquely positioned as a hardware manufacturer, software developer and service provider.

Hence, Diebold Nixdorf is a valuable partner whether an FI prefers to manage the protection of its ATM channel in-house and use our Vynamic Security software or outsource it through a managed service model.



Golden Rule #4

The Opportunity

The ATM ecosystem is complex, with many moving parts. Running an ATM network requires robust management on all fronts paired with continuous innovation to deliver new services and a high-quality experience to customers, adjustments to meet new compliance standards and security threats, etc. All this comes at a cost. However, FIs can ensure their self-service channel benefits from significant cost-efficiency gains by making the right technology and operational decisions.

DN Series More Efficient: Enabling Significant Cost Efficiencies



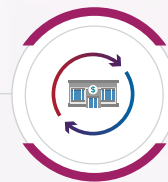
- Deploying faster and at a lower cost



- Reducing energy bills



- Minimizing the cost of cash



- Cutting down transaction processing costs



- Saving through a managed services operating model

Deploying Faster and at a Lower Cost

Lower device certification costs.

At Diebold Nixdorf hardware and software are developed to maximize joint performance. This enables a reduction of the certification time and costs incurred from third parties, which eventually allows customers to implement faster and more cost-efficiently

Lower implementation and upgrade costs

- DN Series through-the-wall devices were designed to fit into the same wall opening as our legacy portfolio devices. This eliminates the need for structural adjustments, reducing replacement costs and accelerating deployments.
- DN Series cash recyclers can be deployed even if cash recycling cannot be supported right away, as cash recycling can be enabled later, via a software update. This ensures the futureproofing of an FI's ATM network and maximizes the value of their investment.
- VCP 7 was architected so terminal software applications can be branded, deployed, maintained, and upgraded easily, with no need to rely on costly specialized developers or professional services. When integrated with Vynamic Transaction Middleware, business rules can be managed from a central location, saving time and reducing risks.

Reducing Energy Bills

40-60%

Energy costs reduction by default.

20%

Potential additional cut where devices are only powered during service access times

LED LIGHTING

AMBIENT LIGHT-SENSING

SMART POWER SUPPLY

ENERGY-EFFICIENT ELECTRONICS



Minimizing the Cost of Cash

Fls can minimize the cost of cash by following 4 steps.



Step One

Deploy DN Series
Cash Recyclers



Based on proprietary data, the switch from a legacy device to a DN Series device equipped with an RM4V engine means up to 75% more capacity per cassette. This reduces the need for CIT interventions and, consequently, the average cost of cash by 43% where a device operates in cash-in/cash-out mode.

Introducing cash recyclers also reduces the costs associated with SMB cash deposits, as it removes the financial burden of investing in additional devices or facilities such as drop boxes and maintaining them throughout their lifecycles. Deposits are also processed automatically without any branch staff involvement.



Step Two

Enable Cash
Recycling



Reduction of cash replenishment and
associated CIT interventions
by **20-50%**
Sometimes even up to **75%!**



50% fewer CIT visits can result in **\$12,000/
€ 10,000** cost saving per ATM per year.



Minimized in-branch
cash movement

+

Limited branch staff
involvement



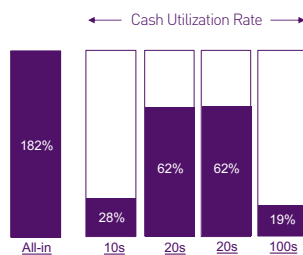
Additional TCO reduction



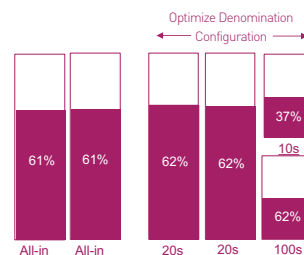
Step Three

Optimize Cash
Recycler Cassette
Configuration

Cash usage (including the volume and mix of transactions) and the denomination use can vary significantly from one location to another, rendering a universal cassette configuration ineffective. Versatility is key; hence why we offer 4 types of cassettes, including dual recycling cassettes, for DN Series. This means that a variety of configurations can be implemented to fit the specific needs of each ATM location and further reduce CIT interventions to the absolute minimum. See the below example.



Visits per year = 47



Visits per year = 16

Adding a second deposit cassette and replacing one cassette with a dual one drove a reduction of annual CIT visits from 47 to 16.



Step Four

Manage Cash
More Effectively

Whether Fls manage cash in-house with Vynamic Cash Management or rely on our Cash Management Services, they experience significant cost-efficiency-related benefits.

- | | | | |
|---|--|---|---|
| 1 | -20% to -45% CIT interventions | 4 | Reduced effort for processing and counting cash returns |
| 2 | Minimized costly emergency CIT interventions | 5 | Lower cash amount at risk of loss |
| 3 | Minimized cost of capital | 6 | Operations and branch staff productivity gains |

Cutting Down Transaction Processing Costs

For decades, FIs have been locked into routing each card transaction at the ATM to the relevant scheme and charged a fee. Vynamic Transaction Automation, powered by DN's microservices architecture Vynamic Transaction Middleware, is changing the game: when the terminal detects an on-us consumer, it processes the transaction directly to the core backend system. This means that an FI can facilitate transactions in-house whenever possible—saving money and driving efficiencies.

Once connected to Vynamic Transaction Middleware, FIs can also take advantage of even more functionality (Vynamic Acquiring) to bypass the barriers of legacy infrastructures and fast-track terminal driving innovation, accessing state-of-the-art technologies for better operational and cost controls.

Saving Through a Managed Services Operating Model

Outsourcing the management of the self-service channel helps streamline in-house resources and removes the need to build, maintain and continuously upskill teams of experts. It also reduces investments in expensive infrastructure, management tools and related upkeep costs.

FIs gain from economies of scale and more cost-efficient channel management. There are no hidden, forgotten costs. All expenses related to an ATM network are predictable, planned, accounted for and monitored.



"I can say that our close partnership with Diebold Nixdorf has resulted in cost savings of 30-40%. The tasks that were previously handled by a team of 4-5 colleagues are now done by one part-time employee so to speak."

Kerstin Berghoff-Ising
Sparkasse Hannover

Member of the Management Board



"For us the cooperation with Diebold Nixdorf is the perfect combination: they're a one-stop service provider. We have been able to dramatically minimize our personnel expenses. Today, we have one person dealing with ATM-as-a-service in the bank. All other services are perfectly handled by DN."

Wolfgang Wangl
bank99

Head of Operations & IT



"Using Diebold Nixdorf's Managed Services have allowed us to streamline our in-house operations and give back time to our employees, which they can use to focus on supporting our customers and driving revenue. We have also achieved significant cost savings and consistently experience above-average cash availability."

Radek Hajek
CSOB

*Executive Director of Retail
Distribution*



Golden Rule #5

The Opportunity

As the effects of climate change are increasingly felt, environmental issues are now a major concern. Like all companies, FIs must set ambitious carbon emission reduction targets for their operations. With the right measures in place, they can run a more sustainable ATM channel

DN Series More Efficient: Enabling More Sustainable Operations



- Embedding sustainability in manufacturing



- Optimizing branch footprint



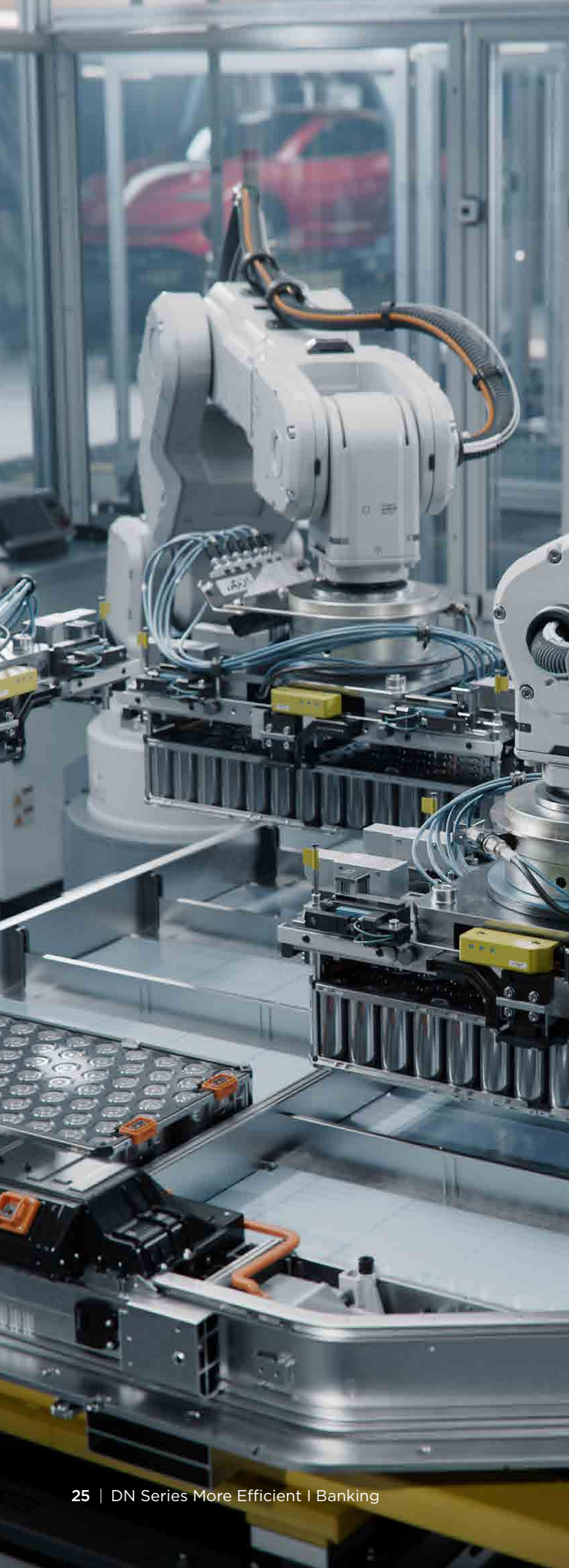
- Decreasing energy consumption



- Reducing CIT visits



- Maximizing service effectiveness



Embedding Sustainability in Manufacturing

Sustainability is at the heart of DN Series manufacturing

- The operations and entire value chain of our material suppliers must conform with our diligence process and code of conduct.
- Continuous initiatives run to reduce waste, prevent pollution, use sustainable materials wherever possible and conserve resources at our manufacturing facilities.
- Our Global Product Stewardship program covers our solutions' end-of-life. This means we offer to take back old devices and ensure they are handled according to high environmental standards. That can mean harvesting them for spare parts, refurbishing systems or recycling the material itself. 97% of the material is reused in some capacity.

Optimizing Branch Footprint

Many FIs have been considering size reductions across their branch network, helping deliver measurable savings in resources, heating and cooling, lighting, ventilation, electronics and more.

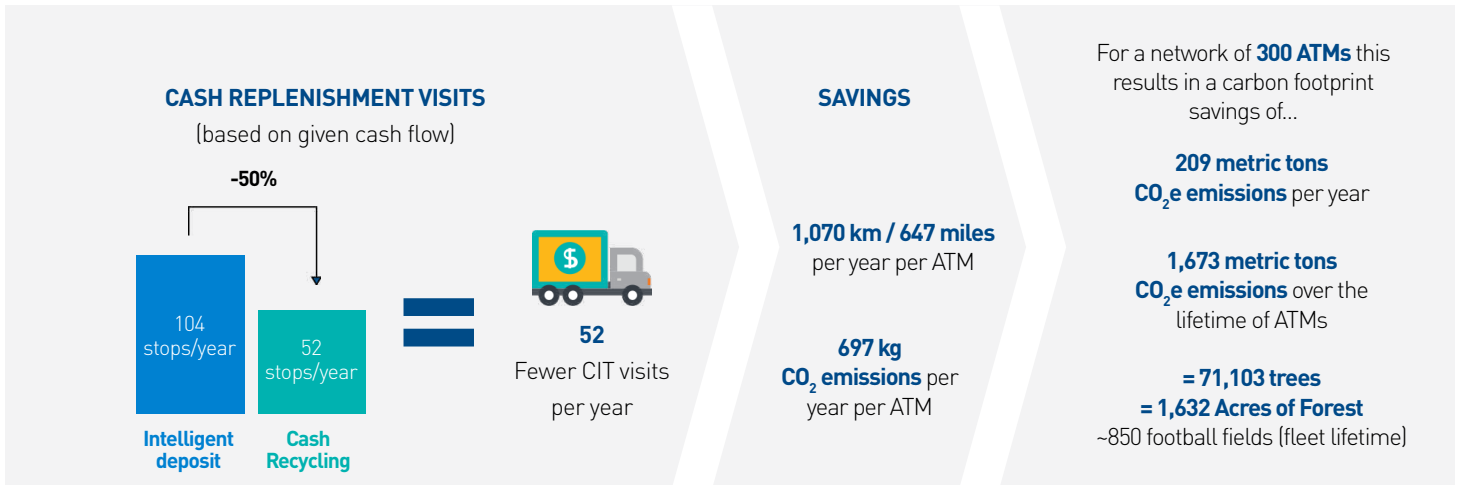
DN Series offers the greatest capacity and functionality in a compact size. Combined with our software, it fully supports smaller branch formats, self-service-only branches or pavilions and video-teller capabilities; or the ATM can be the branch itself.

Decreasing Energy Consumption

All illuminated components of the DN Series use energy-efficient LED technology, and our ATMs are also equipped with intelligent power management, so components that don't need energy are not fed unnecessarily. The devices are also highly efficient – especially when on standby. Energy consumption is 40 to 60% lower compared to legacy devices. Where supported DN Series can be programmed to automatically turn off at a certain time and then turn itself back on again at a predefined time, scaling down further power use.

Reducing CIT Visits

Opting for DN Series cash recyclers can be a highly sustainable choice. Their high-capacity cassettes reduce the need for cash replenishments by default. When enabling cash recycling, ATMs are refilled using consumer deposits. Finally, the flexible cassette configurations offered by DN Series can also further help reduce the need for cash handling visits. All this can lead to a significant reduction of CIT visits, improving sustainability as less CO₂ is produced from burning fuel for heavily armored vehicles. See below example.



Through more accurate cash usage forecasts and optimized cash services using our Vynamic Cash Management software or leveraging our Cash Forecast and Optimization services, cash handling visits can be reduced to another greater extent.

Maximizing Service Effectiveness

Our data-driven approach to technical availability management through our maintenance and monitoring and event management services results in a significant reduction of out-of-service events, more remote resolution, and a higher first-time fix rate, leading to a significant reduction of on-site technician visits. Through intensive use of data intelligence, we conducted 120,000 fewer on-site ATM visits in 2023 in EMEA alone, which equates to carbon footprint savings of more than 1,892 tons when calculating each service visit with an average drive of 25 miles [40 km]. And we are not stopping here. We are continuously enhancing our infrastructures, refining our processes, and upskilling our service teams, so we deliver an increasingly higher-performing service model, which benefits our customers while caring for the environment.

The ATM channel is only truly efficient if it:

- Continuously delivers against customer needs,
- Effectively supports the business strategy and growth objectives,
- Runs at maximum performance,
- Is cost effective and
- Operates according to high sustainability standards.

How does an FI achieve this?

By partnering with Diebold Nixdorf and tapping into our integrated solutions, which include DN Series, Vynamic Software and DN AllConnect Services, FIs can access new opportunities and bring the self-service to new efficiency levels.

Are you ready to benefit from our DN Series More Efficient offering?

**To learn more and receive answers to all your questions,
contact your DN representative today or connect with us.**

