Self-Service Channel Management

Remove the complexity. Unlock the opportunity.

Diebold Nixdorf

DieboldNixdorf.com

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What does it mean to be a financial institution today? The definition is changing, as new players enter the market and new disruptive technologies emerge. If you're anything like the clients I speak with on a regular basis, you're also reflecting on what it means to be a bank in this day and age—and what you can do to stay ahead of the curve. The self-service channel is not only as vital as ever, it's more complex than ever before. And that paradox offers you an opportunity: to partner with a services provider that helps you shape your strategy and flexes to your changing needs, enabling you to offload the complexities you don't want to deal with, while focusing on the areas where you can make the biggest difference. Whether you are a small or large organization, whether you have a regional, national or international footprint, this guide is designed to help you identify and unpack the 12 key areas required for successful self-service channel management. Armed with that knowledge, you can make educated, thoughtful and strategic decisions about how to maximize your resources with the day-to-day support of a managed services partnership.

Every FI is different, but one common driver is the need to develop a strategic roadmap for self-service—and it's particularly critical in a post-COVID world. The self-service channel, and especially the ATM, is crucial for engaging consumers and giving them better access to banking tools. Not to mention, self-service can be a direct link to enhance the customer experience while reducing the costs of delivering financial services.

Optimizing the success and profitability of a self-service channel requires mastery over 12 areas, or pillars. But each pillar requires a specific set of resource capacity, expertise and sophisticated tools, which comes at a very high cost when managed in-house. Often, a financial institution focuses its resources on a definite number of pillars, while accepting that it won't be in full control—it simply won't be able to optimize every single pillar, which means it won't be able to optimally balance resources invested and the return on that investment. It's a strategy that leads to unnecessary risk as well as missed opportunities. There is a smarter approach to the 12-pillar dilemma. This is the avenue that thousands of FIs across the globe have already opted for: outsourcing the management of one, more or all pillars to a partner such as Diebold Nixdorf.

Trusting in an industry expert makes a significant difference. This guide explores how you can maximize the opportunity within each pillar and offers examples of FIs whose self-service channel has become more profitable, innovative and growth-generating while their organization became more nimble, efficient and faster at unlocking value and potential.

Let's get started.

[1]Forbes – To Outsource or Not to Outsource? Ask these 3 Questions First

This guide is the sequel of our 'Future-Focused Transformation' guide, which explains how fundamental self-service is for the banking transformational journey and how carefully financial institutions should consider what the right operating model for them is.

Competitive advantage, risk mitigation and management costs are the three criteria, which leaders should consider when deciding whether outsourcing business activities rather than managing themselves.[1]

The **12 Pillars** Needed to Run and Manage an ATM Channel

Location Strategy & Management
Location Strategy based on Analytics, Site Identification, Contract and Rental Management

Hardware Lifecycle Management
Evaluation, Selection, Integration, Maintenance and Lifecycle Management

Software Lifecycle Management
Evaluation, Selection, Integration, Maintenance and Lifecycle Management

Asset Financing
Financing of all required components of ATM Fleet Setup & Management and converting to a subscription/ATM-as-a-Service model

Security & Compliance
Physical and/or Logical Security Management, Country- and Network-related Statutory & Regulatory Compliance

Monitoring & Fleet Management
24/7 Monitoring, Service Desk and Incident Management

Installation, Maintenance & Repairs (FLM & SLM)
Implementation and Deployment, Repairs and Maintenance

Cash & CIT Management
Cash Forecasting, Optimization, Scheduling, Route Planning, Balancing, CIT Contract and SLA Management

Transaction Processing & Management
Terminal Driving, Transaction Switching & Routing, Issuer & Acquirer Processing, Card Scheme Sponsorship Support, Reconciliation and Fraud/Dispute Management Support

Partner Management
Third-party Partner and/or Vendor identification, contracting, onboarding and SLA Management
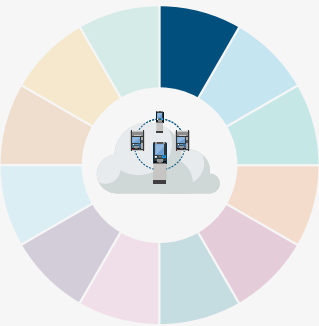
User Experience & Marketing Management
Marketing through ATMs, Lead Generation, Personalization, Value-Added Services

Analytics, Insights & Reporting
Data Analytics, Management Information System and Reporting

Location Strategy & Management

The Challenge

Today's consumers want to bank when, where and however they desire. Convenience is king. Your ATM network needs to be accessible to the places where your consumers live, work and shop, while also offering the appropriate financial services required at each location, on-demand. To optimize customer experience, self-service performance and ATM profitability, a detailed analysis of critical factors is required. This analysis should explore the various components of a successful ATM deployment strategy, including demographics, consumer behaviors and preferences, retail and transportation nodes, and other demand variables that typically differ by region.

Key Success Factors

Optimize your ATM network placement

The ATM is no longer just "in the branch"; now it often is the branch—especially since the pandemic forced many FIs to reduce branch hours during local lockdowns or even close them completely.

You need to ensure you have the right number of ATMs with the right functionality deployed (by location) in the market. And, they must be strategically positioned. To do so, you have to think about your consumers' behaviors and preferences—look through the lens of the consumers you're serving. They're not necessarily thinking in terms of branches and ATMs; they're thinking about convenience and the ability to conduct transactions when and where they want to.

Achieve critical mass

Off-premise ATMs create a more attractive delivery network that can affect your ability to attract new consumers and grow wallet share with existing consumers. ATMs are your brand ambassadors in the physical world, and undersized branch networks can be augmented with well-positioned ATMs in key retail destination points. Additional ATMs can create the critical mass required to capture more market share, while improving convenience for existing consumers. When you use off-premise ATMs as part of your location strategy, you can create more value to the consumers in that market and also lower the overall cost per transaction.

Identify strategic locations

"Strategic value" off-premise ATMs are in highly visible, publicly accessible locations, such as dense employment or population areas, have strong retail traffic and/or are near major public transportation arteries. Because thousands of consumers see these ATMs every day, they are great branding and marketing opportunities for acquiring and retaining consumers.

Create strong visibility

ATMs should be visible from main roads on approach, away from sight-line barriers that could block the view. High accessibility means it is easy for the consumer to enter the area and get to the ATM. With thorough site analysis and a placement strategy, you will yield better ATM key-performance indicators (KPIs)—with high-site quality scores performing three to five times better than those with mediocre scores.

Powered by DN

Location selection is one of the most important decisions your team needs to make, and it requires consideration of several criteria based on your mission and strategy. Diebold Nixdorf's Global Advisory Services team specializes in Market and Channel Analytics with a strong focus on identifying efficiencies and opportunities through optimizing FIs' distribution networks, including site feasibility, market analysis, customer profiling and segmentation and branch transformation.

> "We consistently find in our project work that ATM locations with high site-quality scores typically perform 3–5x better than those with low scores."

- Scott Weston, Senior Manager Global Advisory Services, Diebold Nixdorf
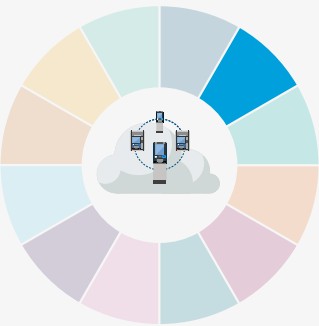
Hardware Lifecycle Management

The Challenge

With consumer habits, technology and regulations continuously on the move, managing an ATM fleet lifecycle has become increasingly complex—especially considering that an ATM's lifetime is 8–12 years or more. The right strategic partnership is critical for keeping up with evolving demands for user experience and addressing new security challenges.

Key Success Factors

Attractive design

With more types of transactions processed at your ATMs, your fleet becomes your best ambassador and the face of your brand in the real world. Many consumers are becoming increasingly aware of what is current or outdated from a design perspective. They are more discerning and selective and will opt for a financial provider that stays on top of the trends.

Compelling user experience

Winning FIs don't stand still. Businesses across all industries need to continuously innovate to offer a more seamless, personalized and richer user experience if they want to remain competitive. It requires constantly analyzing customer needs and developing new solutions so you can offer additional services and more convenience across your ATM channel.

Security and compliance

Throughout their lifecycle, ATMs need to protect both you and your consumers from any type of security attack. They also need to keep meeting evolving compliance regulations, which often demand upgrades to your ATM fleet. For this reason, you need an always up-to-date detailed inventory of your hardware equipment to quickly and easily identify what component will require technical enhancements.

Future-proof technology

When selecting new devices for your ATM fleet, be sure they can support consumers' emerging needs, upcoming industry and security standards and connectivity technologies—and do so easily without adding a punitive cost of ownership burden.

Cash recycling efficiency

With cash representing up to 50% of the total cost of ownership (TCO), deploying cash recyclers is proven to be instrumental in gaining efficiencies and reducing cash-related operating costs.

Maintenance and technology

Whatever the makeup of your ATM fleet, you must focus on optimizing the uptime and lifespan of each device. All upgrades should be completed in a timely manner.

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DN is a multi-award-winning ATM manufacturer with a unique position in the industry: we design and produce every key component of our ATMs. Our DN Series™ self-service terminals are the outcome of significant investment in research and development. Purposely built as best-in-class IoT-connected devices, they boast a groundbreaking 150 sensors and more than 100 data points, so their performance can be adjusted remotely if required, in real-time with our predictive and proactive DN AllConnect℠ Data Engine. The range is versatile with outstanding design and future-proof functionality. FIs can easily adapt functionality and components to adjust to new consumer demands and regulations: move from cash-in/cash-out to cash recycling with just a software update, from card readers to mobile-enabled NFC, and from PIN pad to Encrypted Touch Screen (ETS) and biometrics.

Santander

"The new technology provided by Diebold Nixdorf's DN Series supports our ambitions to deliver financial services at the highest level to our customers."

- Tomasz Zientek, Head of Cash Management/Chapter Owner, Santander Bank Polska
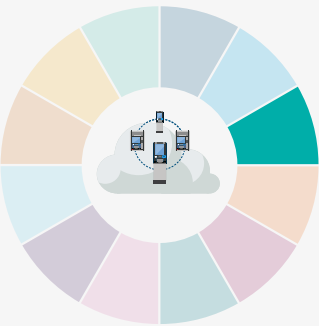
Software Lifecycle Management

The Challenge

ATM software has lagged in technology updates compared to other digital channels. Consumers expect a consistent experience, no matter how, when or where they bank with you. And, they want access 24/7. Although daunting, software updates can vastly improve competitive differentiation and speed to market if handled properly and regularly.

Key Success Factors

Take inventory of your network

An ATM has more than 100 device utilities and drivers, in addition to the different layers of software, including XFS (eXtensions for Financial Services) and the terminal application, along with the operating system (OS), which all need to be maintained and updated. Keeping track of a self-service fleet that contains a diverse range of units is a challenge. Especially if you have units purchased at different times from different manufacturers. The devices might be upgraded—or not. There may be varying software stacks and configurations, not to mention different service histories. To manage this, you need a centralized database. Otherwise, more complexity is added if service technicians are required to roll out changes and upgrades to a nonhomogeneous network.

Keep your software stack up to date

Payment Card Industry - Data Security Standard (PCI-DSS) Requirement 6.1 states that every institution must ensure their system components and software are protected from known vulnerabilities by having the latest vendor-supplied security patches installed within one month of release. Centralized management, with remote administration and maintenance, is key to maintaining control over the requirements. Regardless of whether your network is five devices or 50,000, you must constantly update it and maintain records of current configurations. Regular audits are necessary to identify and address gaps, especially in the software.

Remotely deploy updates to maximize uptime

Strategically deploying software updates from a centralized console and scheduling distributions at timely intervals ensures devices retain optimal uptime. Using distribution packages, for a single device or a group, can optimize communication traffic and provide more efficient throughput and installation time.

Powered by DN

DN Software Deployment Services manages a fleet's desired state, checking every night to make sure each ATM has the right software stack with the most recent patches. When the desired state is out of sync, we remotely detect, repair, install and update the managed policy. Boosting reliability, our Software Deployment managed service features OS patch management for remote deployment of all Microsoft®-issued security patches applicable to the ATM environment as well as simplified PCI audit support with detailed, real-time reporting that includes elements like Electronic Pin Pad (EPP) serial numbers, firmware updates and more.

On a scale of 1–10 (where 1='not at all' and 10='extremely') how confident are you in your overall ATM software security?[1]

1	2	3	4	5	6	7	8	9	10
2%	1%	3%	4%	13%	12%	24%	18%	17%	6%
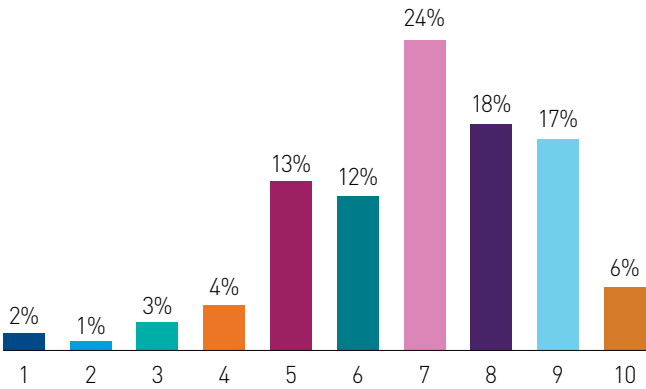
[1]ATM Marketplace - 2020 ATM & Self-Service Software Trends
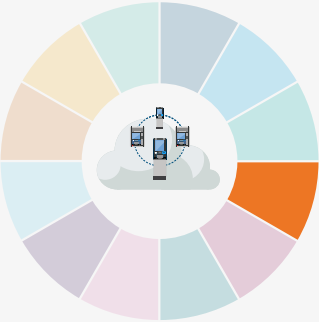
💼 Asset Financing

The Challenge

More than ever, progressive FIs are on a mission to improve consumer journeys and deepen consumer interaction, goals best achieved through the deployment and management of leading-edge technology, paired with the support of a trusted technology partner. However, in times of scarce capital and many competing needs for technological investments, you have to balance the equation with maximized shareholder and stakeholder value. The good news is, more efficient funding solutions, which enable to track and forecast the total cost of the ATM channel, are now available.

Key Success Factors

A strategic self-service channel

Modern self-service channels give FIs the ability to meet consumers' demands for safe, flexible, accessible ways of banking and managing finances in the physical world. By reviewing and transforming your branch strategy, you can respond to consumers' needs and reduce your staff's workload.

The funding challenge

Running a self-service channel usually requires the acquisition and installation of devices and financing the costs related to the fleet's daily management. This requires a lot of planning and internal process management. Capital is never easy to access even for FIs helping consumers manage their finances, due to many technology-driven strategic initiatives running in parallel and competing for funding.

An agile management approach

Profit-generating ATM fleets leverage today's more open channel ecosystem, and FIs that have success in the self-service channel are constantly anticipating what's next. How? Thanks to a flexible technology stack, you can regularly introduce innovations to consumers, make the most of the engagement capabilities offered by the self-service channel, and maintain all required standards. Agile management thrives when simple, flexible financing is in place.

Changing the financing of your ATM infrastructure

Opting for a recurring monthly fee to finance your assets can boost flexibility and guarantee that you'll maximize the self-service opportunity. It becomes easier to refresh, extend or return your equipment as your business strategy evolves, so you always have a fit-for-purpose ATM solution.

And if you want to make things even easier and more straightforward, why not consider a subscription-based model for asset financing and the day-to-day network management? It is transparent, ensures there is no hidden, forgotten costs, and that all expenses related to your ATM network are predictable and known in advance. By managing your channel as a strategic business unit, you can constantly track costs and revenue generated, and thus optimize profitability.

Powered by DN

As the outsourcing model grows in popularity, either with managed services or an "as a service" approach, DN has partnered with reputable technology finance companies to fuse together our world-leading ATM technology, service and software with the power of technology-focused balance sheets that understand the importance of an "as a service" operating model. DN's ATM channel subscription can bundle every aspect of our solutions, from the funding of assets to the financing of day-to-day operations, into a convenient monthly payment. This provides you with budgetary and cash-flow certainty and helps you focus on unlocking the self-service opportunity.

JOFICO

"The 'ATM as a Service' strategy enables us to join forces and continue to offer a high-quality service to our clients in the long-term, optimizing cash management. JOFICO awarded the full span of services to our long-time partner Diebold Nixdorf because their approach allows us to continually evolve the consumer experience".

- Elke Hendrix, President of JOFICO

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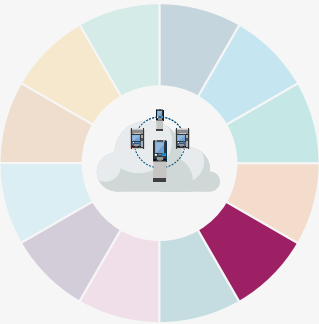
(FLM & SLM)

Security & Compliance

The Challenge

Unattended, 24/7 self-service environments and open-standardized software architecture makes the ATM a prime target for criminals to exploit vulnerabilities and loopholes in security processes, management and monitoring. To deal with these threats, it is crucial to secure not only the ATM, but the entire ecosystem around it. Every person who comes into contact with ATMs represents a potential weakness in the security chain. Weak links can lead to financial loss, and perhaps even more devastating, loss of consumer trust and confidence. It's imperative to make sure your ATM networks are locked-down against these threats.

Key Success Factors

Safeguard against physical attacks

Attacks can target the entire ATM or individual components. This is why a variety of countermeasures is needed to mitigate risk to the terminal and the assets it contains.

- Activating alarms and sensors with monitoring allows detection of unauthorized attempts to access ATM components.
- Video surveillance captures suspicious activity around the ATM in real time, allowing immediate response to attacks, mitigation of fraud attempts and retroactive evidence to assist authorities in investigations.
- A reinforced ATM chassis with hardened steel panels, cable hole caps and additional locks is very effective at deterring attacks.

Prevent unauthorized activity

Hacking, viruses and more insidious technologies are a growing threat to ATM fleets, even if they are less visible than physical security breaches. All data must be protected so that it cannot be intercepted or manipulated.

- Block malware from executing, manipulating and interacting with the ATM's services and devices through application sandboxing and system integrity monitoring.
- Implement "Need to Know" and "Need to Have" OS hardening and user role/privilege management, protecting against fraud perpetrated through unauthorized access to ATMs.
- Protect against access to ATM hard disk with hardware-paired hard disk encryption and boot process protection; defending against data manipulation while the terminal is at rest, and/or hard disk removal.

Secure with proactive protection

Ensuring that your consumers' assets (cash and data) are safe, your systems are intact and your reputation is secure, requires a concerted effort. You must constantly update and keep a record of current configurations.

- Simplify compliance requirements by regularly performing comprehensive audits (PCI DSS, EMV, ISO 27001).
- Streamline the information into one comprehensive centralized system that provides the most up-to-date inventory of your fleet devices, hardware and software components.

Powered by DN

ATM security can be a brand differentiator for your organization. Leveraging our unique global security knowledge base and scale, DN Security Management Services helps you develop an ironclad strategy built on a flexible, modular, multi-layered approach. No need to incur capital and operational costs setting up, maintaining and running a 24/7 secure and PCI compliant ATM channel. DN Security Management Services, coupled with our DN Series ATMs, provides even greater security, including several exclusive design and engineering elements as well as privacy-focused user features.

In 2020, losses due to ATM fraud attacks in Europe reached €219 million and financial loss due to explosive attacks on ATMs increased by 39%. Since 2016, the number of malware attacks has also more than tripled.[1]

[1]*European Association for Secure Transactions (EAST) – 2020 European Payment Terminal Crime Report*
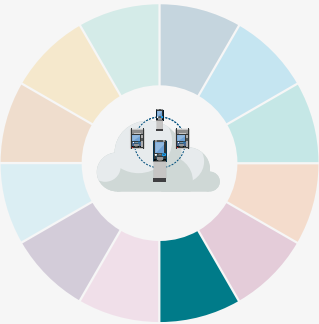
Monitoring & Fleet Management

The Challenge

An ATM network gives your consumers a 24/7 service and communication channel. But managing that network can be highly complex and resource-consuming. It requires a team of experts, best-in-class processes and automation to capture, analyze and act on the data. Many FIs struggle to dedicate resources for effective fleet management, and the result is a negative impact on technical and cash availability, security, compliance and efficiency of marketing campaigns. The net result is a higher total cost of ownership and, ultimately, a poor user experience.

Key Success Factors

Remote fleet monitoring

A 24/7, state-of-the-art, automated remote fleet monitoring solution helps collect and process a broad range of data, at an unsurpassed granular level, for all your ATMs, regardless of the make or manufacturer. It allows you to detect and pre-qualify (in real-time) out-of-service events. It also tracks the level of cash in each ATM and generate alerts. The right monitoring software solution also automatically recommends a course of actions for the resolution of failures based on a configurable rule-based system.

Managing workflow

A robust, fleet monitoring solution includes an automated incident management process workflow that is capable of activating remote resolutions. If a remote resolution was not successful or is not an option, the platform automatically creates a service request and routes it to the appropriate support instances.

Secure remote resolution capability

Based on Diebold Nixdorf data, most incidents can be resolved remotely, in a matter of minutes, without the need for manual on-site interventions, if the right automated tools are in place. This means faster incident resolution, operational cost savings and a better consumer experience. Where issues require further investigation and remediation, you need a support desk with experienced and regularly trained agents who drive incident resolution, using tools fully integrated with your monitoring platform.

Inventory management

An inventory management solution is also key to running your fleet efficiently and securely, ensuring it is high performing and fully compliant. You should be able to collect data remotely and access accurate information in near real time such as software versions, patches installed, hardware configuration and firmware updates for each ATM. The information can be used to ensure that the correct updates are applied to the proper ATMs and provide consistency across the entire self-service network.

Seamless integration of your monitoring tools, support desk and inventory management solution ensures consolidation of all operational data, enabling increased availability, compliance, optimized operations and cost savings.

Powered by DN

DN Support Services provides an integrated, end-to-end solution that maximizes availability of an ATM network, and combines the benefit of a global footprint with local expertise while driving down complexity and TCO. Our Monitoring and Event Management Services leverage the industry's most advanced data collection, analysis and decision-making software. Automated incident management capabilities, including remote resolution, are backed up by a global, multi-lingual 24/7 Customer Help Desk that offers a centralized support service across a wide range of communication channels. Adding on our Inventory Management Solution is proven to deliver the most powerful outcome.

"Customers using our Monitoring and Event Management Service combined with DN AllConnect Data Engine can expect to see their ATM fleet downtime more than halved."

- Adrian Heidenreich, Head of Global Technical Support and Continuous Improvement, Diebold Nixdorf
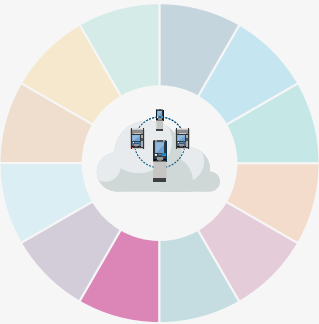
🛠 Installation

The Challenge

Today's branch networks keep evolving with branches closing, opening or being transformed regularly. ATMs are the No. 1 reason why consumers visit branches, and ATM fleets continuously evolve, replacing old ATMs with new ones. Because of this, you need multi-disciplinary expertise to manage ongoing ATM installations and connected technical and remodelling works.

Key Success Factors

Capacity you need, when you need it

You need the flexibility to adjust your capacity to your deployment and replacement roadmap and calendar, with the ability to manage different implementation projects in parallel and scale up and down easily.

Access to in-depth expertise

To succeed in this dynamic self-service environment, you need access to a broad domain of specialists and in-depth expertise, including subject matter experts (SMEs) who can provide direction related to compliance and regulation, IT, logistics, civil works and construction, architecture and interior design, health and safety, regulations, multivendor ATM devices and more. That way, you can establish a high-quality, future-proofed self-service channel with effective delivery.

Network vendor agreements

Because of the multi-disciplinary nature of the self-service channel, and in particular ATMs, you should have agreements in place with a wide network of vendors, all experts in their field, offering competitive rates. That includes deep expertise in project and change management specific to ATM implementation to complete projects on time, on budget and minimize business interruptions. A specialist will also help you implement best-in-class processes and tools supporting the fulfilment of many different projects with the same standards.

Powered by DN

DN Implementation Services is your partner for the seamless management of fast, compliant and cost-efficient end-to-end ATM implementations, consistently—combining local expertise with global knowledge and a network of best-in-category vetted, tested and proven vendors.

"FIs who sign up for our Total Implementation Services benefit from more flexibility in planning and executing changes to their self-service network. Each project is run efficiently so business interruption is zero or kept to a strict minimum. They value the quality of our end-to-end delivery, access economies of scale, gain from increased efficiencies and guaranteed completion dates."

- Chase Andrews, Vice President - Global Field Operations, Diebold Nixdorf
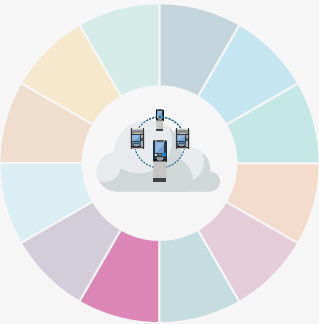
🛠️ Maintenance & Repairs (FLM & SLM)

The Challenge

Although ATM reliability is extremely high, like with any device that is operating 24/7, failures can happen. The challenge is to reduce ATM service events as much as possible, and if they do occur, to minimize the out-of-service time. Every incident impacts consumer satisfaction and is a risk to your business, diverting branch staff from their core activities and adding unplanned and unbudgeted operational costs.

Key Success Factors

Use the power of data

The era of the 'Break and Fix' service model is finally over. Sending a technician to a failing ATM so they can diagnose the fault, order a spare part and return on another occasion to resolve the issue is simply an outdated way of maintaining a fleet. All ATMs have the potential to be "Internet of Things" (IoT)-connected devices, so the use of the latest developments in cloud computing, machine learning and Artificial Intelligence (AI) can help decrease the number of incidents and resolution time, which reduces the cost of downtime and improves ATM availability.

Fix incidents faster, the first time

Whenever an incident occurs, accurate, data-driven diagnosis can be performed remotely and, in some instances, remote resolution can be carried out instantaneously and automatically. If onsite attendance is necessary, data-driven intelligence can provide the required level of technician experience together with information about the precise fix, the spare parts needed and the time the repair should take. This means that incidents can be closed quicker, without the need for repeat visits.

Predictive maintenance

Data-driven intelligence can also power scheduled, proactive service calls, enabling a shift from a reactive to a truly predictive service model where future breakdowns can be foreseen and fixed before they occur. Arranging maintenance visits during times when consumers are least likely to use the ATM helps you maximize the device uptime so it's available when consumers want to bank.

Powered by DN

DN's First Line and Second Line Maintenance Solutions do not only offer the highest number of technicians in the industry worldwide; through DN AllConnect Data Engine, we leverage real-time, IoT connections from Diebold Nixdorf-deployed devices and offer an industry first: a truly predictive and data-driven service model for the banking self-service channel. We deliver the right fix with the right tech and right part, at the right time, every time. We drive the highest device availability to improve the experience for increasingly demanding consumers. Our award winning solutions will help you acquire new customers and grow revenue while lowering TCO and optimizing your internal operational efficiencies.

"The overall availability of our self-service systems is over 99%. By outsourcing the entire self-service fleet to Diebold Nixdorf, effective service processes have been created to maintain this overall availability. Proactive maintenance and support of the systems remotely also lead to this high ratio."

- Kerstin Berghoff-Ising, Member of the Management Board, Sparkasse Hannover
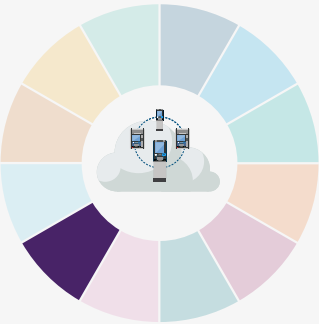
(FLM & SLM)

Cash & CIT Management

The Challenge

Convenient access to cash is critical to consumers. It's the primary reason people use ATMs. And, ATMs drive more digital engagement and customer satisfaction per interaction than any other physical channel. With the cost of cash representing up to 50% of the total annual cost of ATM network ownership, you need to find the right balance between maintaining cash availability while optimizing logistics and idle cash costs, meeting security requirements and controlling risks.

Key Success Factors

End-to-end strategy, day-to-day management

Cash planning is not effective when you take a silo approach. To succeed, you have to simultaneously consider optimization potential and constraints. This is why cash planning and supervision of cash handling should be consolidated in one central service platform, ensuring transparency and efficiency.

A data-driven model

Forecasting cash usage requires access to high-quality data in the right quantity, with the right frequency, delivered via an automated data feed. Such a large amount of data calls for intelligent software powered by advanced machine learning so it can automatically recognize usage patterns, trends, seasonality, holiday effects, exceptions and more. This is how you get reliable forecasts and optimized cash planning for all kinds of ATMs (including cash recyclers). In fact, a data feed can drill down to the container type, currency, denomination and more.

Automated order planning workflows

Automating workflows helps the cash team reduce manual labor and recognize errors early on so they can mitigate operational or financial risks.

A win-win partnership with CIT

Transport schedules need to be constantly reviewed and optimized. They also should be as flexible as supported by CIT—and whenever possible, shifted to a fully dynamic "just in time" mode. To do this, you must work closely and transparently with CIT providers, which can help you resolve operational issues, continuously test new approaches, measure results, refine processes and enhance the collaboration.

Enlist a team of experts

Cash management is a highly complex, multi-disciplinary niche affair. It requires experience and continuously refreshed knowledge. You need specialists who know how to configure and operate state-of-the-art tools, and can implement best practices by leveraging continuous learning and optimization loops from across a wide array of projects.

Powered by DN

DN Cash Management Services features a team of specialists who optimize cash management for FIs around the world. They have local expertise and leverage both global best practice and intelligence gained from our worldwide footprint. The data-driven service is powered by a unique and patented machine learning algorithm. The outcome is a process optimization that reduces overall cost of cash, meets security and compliance requirements and delivers a compelling customer experience.

"FIs and other ATM service providers are often challenged by cash management. The answer lies in a data-driven, tool-enabled end-to-end process optimization. The right strategy, executed by experts, can deliver significant benefits, including savings of up to 35% on cash-related costs and increased uptime for a greater consumer experience."

- Marco Goltz, Global Head of Cash Management Services, Diebold Nixdorf
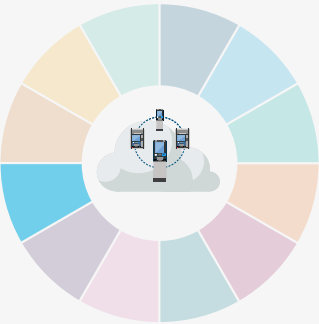
Transaction Processing & Management

The Challenge

Securely and successfully managing large volumes of ATM transactions, any time, day after day, is a complex task. But this is only one in a long list of challenges in managing ATM transactions. The list includes new transaction types, system availability, data security, multiple card schemes acceptance, implementing card schemes mandates, volume scaling and PCI compliance. Adding to that, you need to be as cost-effective as possible and leverage opportunities to increase profitability. That's not easy in an environment where transaction volumes are declining, and interchange fees are dropping in many markets. Another necessity is keeping pace with continuously evolving technology and regulatory environments, embracing consumer demands for new services, finding new and innovative ways to provide services, and overcoming the constant obstacles of legacy systems and operations.

Key Success Factors

High availability of transaction processing

The ability for consumers to complete transactions when and where they want is crucial. User experience is dependent on the performance of the devices across your network and cash availability. You also need high-performing infrastructure and operations to support transaction processing between the ATM and card schemes hosts. High availability of transaction processing capabilities enables you to deliver a superior consumer experience, increase the number of transactions completed across your network and improve profitability.

Regulatory compliance

Full compliance with card scheme operating regulations, PCI-DSS rules and any local standard is essential. The regulatory environment is constantly evolving. This means frequent updates to the transaction processing environment, implementation of card schemes mandates, documentation of processes and completion of regular audits. With more data breaches than ever, and changing legislation, maintaining a compliant transaction processing environment is essential for the profitability and credibility of your ATM estate.

Diverse transaction types

Offer a broad range of transaction types and constantly adapt to consumers' needs and habits. Along with the most common transactions, such as cash withdrawals and balance inquiries, you need to support additional transactions like dynamic currency conversion, deposits and foreign currency dispense. In addition, as consumer behaviors constantly evolve, you need to support new technologies such as cardless transactions.

Protect your business and your customers

With ATM fraud a constant threat, real-time estate and transaction monitoring can help detect attacks and attack patterns. This monitoring is increasingly important to ATM deployers and requires implementing of shielding solutions.

Powered by DN

Diebold Nixdorf can drive integration across your entire ecosystem, including any ATM terminal application and backend infrastructure, to support all your ATM transaction processing requirements. Through our agile transaction management capability, infrastructure, partnership commercial proposition, and experienced team, we simplify your ATM transaction processing operations, giving you lower operating costs, reduced time to market for new services and less regulatory complexity. Our solutions are modular. You can select the service elements you outsource to us, ensuring costs and benefits are balanced.

"High availability and compliant transaction processing are essential to achieve customer satisfaction and profitability of an ATM estate. DN Transaction Processing and Management Services deliver upon both."

- Bill Acheson, Head of Services Growth and Strategy, Diebold Nixdorf
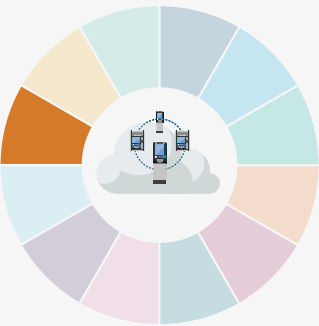
Partner Management

The Challenge

There is no doubt about it. Running an ATM fleet is not something you can do with internal resources alone. It requires deep expertise in truly diverse areas and sophisticated tools, which only extremely specialized companies can provide. Third-party vendor identification, vetting, contracting, onboarding and SLA management processes are highly resource-consuming. And it can be a larger issue than initially thought to ensure full integration of diverse vendor solutions within your own systems and processes.

Key Success Factors

Specialized service providers

We live in a fast-paced environment, where complexity constantly grows, requiring a continuously higher specialization level. This also applies to the ATM ecosystem. You need specialists who can ensure your channel is up to your consumers' expectations, secure and meets regulatory standards. Experts can help run it efficiently, optimize your cost of ownership and help make short- and long-term operational and technology decisions.

A broad set of specialities

Some examples of ATM-specific expertise include installation, security, monitoring, maintenance, software lifecycle management, transaction processing and user experience. Hiring and keeping the required level of in-house expertise and resources comes at a very high cost and does not guarantee success.

Understanding outsourcing complexities

Entrusting third-party service providers comes with its own challenges. What do you request from vendors? How do you vet and select them? How do you know they use the most advanced tools and processes? How do you measure and check their performance? How do you ensure they don't have a siloed perspective, so they work well together and with your internal teams to deliver against your objectives?

A single point of accountability

Streamlining outsourcing is possible when you appoint a single partner to support you in defining a winning self-service channel vision and strategy, and executing against it. Experts help you identify how you can grow your self-service channel, maximize consumer satisfaction, increase efficiencies and reduce TCO. Let them bring in the needed resources when needed. Let them orchestrate third-party service providers and your internal teams. Let them implement best practices, take accountability and deliver against your KPIs.

Powered by DN

Are you willing to shift the burden of implementing and managing your fleet to a trusted partner? With Diebold Nixdorf, you're gaining access to world-leading expertise and an extensive, global knowledge base. We help you shape a winning strategy for your self-service channel, tailored for the context where you operate. We bring the most advanced tools together with best-in-class processes (and a network of proven selected partners) for any aspect you want us to manage. Our commitment to you is increased revenue generated directly or indirectly from your self-service channel, staffing efficiencies, faster speed to market, optimized consumer experiences, enhanced compliance and security, and lower TCO.

bankdata

"If you look at the time usage of the team that was running the ATM network, they were probably devoting around 60% of their time to managing the network, and 40% to developing new functionality. The partnership with Diebold Nixdorf means they now have a much greater opportunity to focus on new features that can help us future proof our banks and our channels for many years to come. We're excited to be able to support the strategic IT requests of our 11 partner banks, speed up our time-to-market with new functionality and support the latest technology in the most optimized, efficient way possible."

- Asbjørn Møldrup Pedersen, Head of ATMs, Bankdata (Nordics)
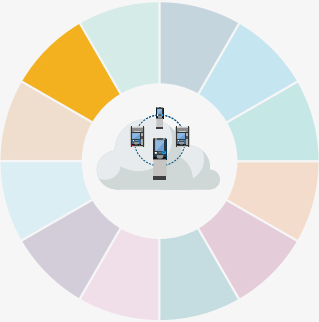
User Experience & Marketing Management

The Challenge

As branch visits and teller interactions are significantly reduced, the ATM can become the best way to serve, inform and engage consumers 24/7. Therefore, it's critical that a flexible, open software platform drives your self-service network, with advanced functionality and services, while leveraging its power as an effective marketing channel. Personalizing the banking experience for consumers and small and medium businesses (SMB) is also an opportunity. With the right technology, the self-service channel can deliver meaningful engagements and truly differentiate you from the ATM down the street.

Key Success Factors

Choose Open, Flexible Terminal Software

Connectivity and meaningful journeys go hand-in-hand. It is critical to implement terminal software that not only enables basic and advanced functionality, but also ensures fast-to-market introduction of new services in agile ways, leveraging core-connectivity and other back-end environments to drive consumer engagement and optimized journeys.

Personalize the experience

Consumers want to be recognized and understood, even at the ATM. According to a recent study, 35%[*] of FIs are supporting some form of personalization such as preferred language and fast cash amounts, while 31% are improving the experience through targeted campaigns that provide consumers with banking offers while they are in the banking frame of mind. Those enhanced experiences translate into increased loyalty, additional sales and customer acquisition.

Deploy content easily

Centralized marketing management can help target consumers with relevant, timely information, and can create tailored, intuitive and impactful experiences during every self-service transaction. With easy-to-use tools, non-technical staff can manage and deploy marketing content across channels faster and at a lower cost, and track results.

Increase brand awareness

Messages can be as simple as applying a cohesive brand image or raising awareness of new products by utilizing the idle loop, "please wait" and "thank you" screens. These can be presented using static non-interactive campaigns to all consumers at ATMs across the fleet.

Target off-us consumers with acquisition campaigns

Improve consumer experience by leveraging your fleet to strategically deliver campaigns to non-customers, through BIN identification. Or, target specific ATM locations like those on university campuses with an experience and messaging designed specifically for those consumers. The touchpoint will feel authentic because it is a result of understanding who they are and how they bank.

Cross or upselling to existing consumers

Engage consumers and enable a personal, two-way conversation targeted to a single cardholder. With dynamic text, together with high-impact graphics, intelligent communications can be presented to individual consumers based on their unique interests and behaviors—and solicit a response.

Powered by DN

Diebold Nixdorf has been helping FIs create meaningful self-service experiences for their consumers for decades. And now with advanced engagement software hosted in our secure cloud environment, accessible from any web browser, we give you the freedom to deploy innovative and personalized marketing messages. With as a service or a managed service, campaigns can be administered anywhere, anytime, while we manage and maintain the back-end infrastructure.

"Online marketing is becoming more anonymous and more expensive every year—making it challenging to deliver personalized and effective advertisements. At the same time, the ATM channel can deliver perfect consumer targeting at extremely low cost with high conversion rates - 11% of consumers who purchased a financial product claim they became aware of it through a message read on the ATM screen.[**] Marketing leaders in financial institutions need to think of their ATM network as a strategic marketing channel for customer acquisition, cross-selling and upselling."

- Jürgen Kisters, Vice President, Global Banking Marketing, Diebold Nixdorf

[*]2020 ATM & Self-Service Software Trends, ATM Marketplace
[**]Nielsen IQ International Retail Banking Consumer and Technology Survey commissioned by Diebold Nixdorf, March 2021
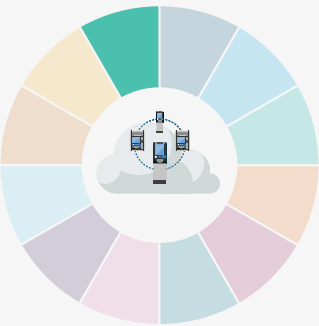
Analytics, Insights & Reporting

The Challenge

How do you know how your ATM network is performing? Is your technical availability high enough? Are incidents resolved as per agreed SLAs? Are cash levels managed efficiently across your devices? Are there locations where you would benefit from an additional ATM or a cash recycler? Or maybe places where there is no business case for an ATM? How much is your fleet driving customer acquisition or upselling to existing customers? Can't see the forest for the trees? You're not alone.

Successful businesses use data and insights to help develop their strategies, review their operating models and continuously improve their services while gaining efficiencies. The challenge when it comes to running an ATM network starts with the quantity of data, the breadth of the topics that require analysis and the disparate sources. The next challenge is gaining the tools to gather data and processing the information, not to mention enlisting in the expertise to analyze and extract important insights. And as time is of the essence, the insight must be produced in a swift manner so it can be used to inform decisions.

Key Success Factors

Identify data points

Understanding what data points need to be tracked requires a deep and holistic understanding of all the intricacies of running an ATM fleet, all the factors that influence its performance and management and how they are interconnected.

Deploy advanced, automated tools

You've heard of IoT, cloud computing, machine learning, AI, etc. These are not buzzwords, but the minimum required technologies you need in order to process a vast amount of data, in real (or near real) time. Don't forget—your objective is not only to detect patterns in the past or track accurately the present, but also to predict the future.

The human touch

Artificial intelligence starts with human intelligence, and both continuously feed each other. This is a continuous learning loop and the outcome is a continuously enriched knowledge base. But only human expertise through a team of specialists in ATM-related data analysis can interpret data from the entire network and the individual ATM and turn it into insights to make informed, localized decisions.

Optimize the display

This relates to visualization and presentation interfaces. Communication is key and you want to get your message across. It is important to display insights in a way that is easily understood, and this is a science in itself.

Powered by DN

Analytics, Insights and Reporting: DN can cover it all for you. Decades of proven experience in providing managed services covering all aspects of running ATM networks of all sizes and in all geographies make our knowledge base unique. You benefit from the culmination of our global intelligence and applying that insight based on local terminal context; it is continuously enriched as we constantly gather additional intelligence. Through DN AllConnect Data Engine, we use the latest developments in IoT connectivity, cloud computing, machine learning and AI for a fully-data driven approach to fleet management. We offer a range of tools you can use to access data in real-time, and a unique set of expertise to distill bespoke insights that bring value and growth.

"Only 26% of banks extract the best out of data. Most banks don't capitalize on their-data rich advantages. Legacy systems make data management tedious.[1]"

[1]Source: Capgemini Financial Services Analysis, 2020; 2020 Global Banking Executive Interviews and Survey

Conclusion

Twelve pillars. Each comes with its challenges and no individual pillar is more or less important than the others. Each presents significant opportunities that build on one another—and when one pillar falters, there is a ripple effect. How you are equipped for each pillar may differ. DN knows the challenges inside and out, and has best practices to deal with them in a seamless and efficient manner. You don't have to invest all your resources in managing the complexity; instead, you can focus on identifying and leveraging growth opportunities.

DN has the world's largest installed ATM base, close to 1 million devices, and service has always been in our DNA. As a company, we have offered managed services for self-service equipment for over 20 years and we currently manage more than 200,000 devices across the globe. Our relationship with managed services customers is a true and transparent partnership; a clear journey to optimization and growth. We integrate with your technologies and become one team with yours. We adapt to your needs and deliver against them, whether it is support for one pillar, many of them or running your fleet end-to-end on your behalf. We help you understand the big picture, define a winning strategy, plan and execute against it. **We understand the many details involved in running an ATM network, and we can help you manage every one of them.**

Here are a few examples of how you'll benefit from partnering with DN:

- We can help you become agile and accelerate your speed to market with consumer-focused innovations that drive growth.

- We use the latest technologies, ensure your network is always high performing, secure, compliant and future proof.

- You can access global best-in-class processes and knowledge, local teams of experts and data-driven intelligence to boost daily availability and inform strategies and decision-making.

- You enjoy optimized TCO and increased profitability.

In the following pages, we'll share how we've partnered with customers worldwide to help them unlock value and opportunity with a profitable, innovative and growth generating self-service channel.

bank99

Michael Wiedeck
Chief Sales Officer,
bank99

"Our focus is to expand on the market by acquiring new customers and offering more services to existing ones. Partners such as Diebold Nixdorf make that possible by delivering the reliable and secure solutions our customers need, integrating into our ecosystem and taking full accountability so **our team can shift their focus from operational management, to planning and delivering strategic growth**."

bank99
Austria

U.S. **$709** million
in total assets

1,800 service points,
of which **400** branches

480 self-service devices

The customer

bank99 is a truly Austrian brand, committed to serving 99% of Austrian consumers. As a newcomer to the market, their mission is to offer a different way to bank. From their inception, they've looked for innovative approaches to delivering simple, frictionless financial services both physically and digitally. They have moved quickly and decisively, launching in April, 2020, just 337 days after the project was kicked off. Diebold Nixdorf delivered a tested and fully working ATM-as-a-Service solution in only three months. This was made possible thanks to the company's long-standing experience in running end-to-end self-service channels on behalf of customers across the globe and to a local team of experts across a broad range of areas. bank99 entrusted full operational accountability for their self-service channel to Diebold Nixdorf, opting for a subscription-based model. The DN "as a Service" offering integrates hardware, software and services seamlessly into one comprehensive solution, providing faster scalability and optimizing bank99's internal operations. It removes both the

costs and the risks connected with the ownership of the self-service fleet while delivering an enhanced end-user experience for an all-in-one, predictable monthly subscription fee.

Their objectives

- Meet consumers' demands for safe, flexible, user-friendly, accessible banking in the physical world

- Quickly roll out a fully operating self-service network

- Enable a broad range of transaction types (cash and non-cash) across the self-service estate

- Increase flexibility with an ATM subscription model

- Outsource end-to-end management of their fleet to a one-stop technology hardware, software and services partner

Case Study | bank99

Our solutions

• Hardware Lifecycle Management (across fleet of ATMs – including recyclers -, and kiosks) and Implementation Services

• Second Line Maintenance and DN AllConnect™ Data Engine

• Full suite of managed services including Software Deployment, Security & Compliance, Cash Optimization & Handling, Monitoring & Event Management and Integrated Service Desk Support

Our impact

Within three months, the first wave of ATMs was successfully deployed and fully operational

Very well-planned and executed implementation rollout ensured entire fleet was installed on time

Data-driven technology and human expertise ensured high availability, **superior consumer experience and satisfaction** from day one

Outsourcing meant the organization could remain lean with **no need to invest in tools and infrastructure and their maintenance**

In-house resources can **focus on planning and delivering strategic growth** rather than on daily operational fleet management

"We had a vision that our clients would have access to our differentiated offerings through one connected channel. **With Diebold Nixdorf, we now have the resources and the business partnership to turn that vision into a reality at optimal cost to operate.** *As a banking start-up in the 21st century, the ability to scale our digital retail banking offering to our Austrian customers in many remote locations is not only valuable, but also absolutely critical."*

- Patrick Kovacs, Senior Project and Program Manager, bank99

# ČSOB (Československá Obchodní Banka)

Radek Hayek
Executive Director of Retail Distribution,
ČSOB

"We chose Diebold Nixdorf for their ability to continuously spearhead innovation and efficiencies in the ATM area. **They are a reliable partner and a key player in the overall digital transformation** that we're driving across the whole process within the bank. From my perspective, Diebold Nixdorf is one of the leading vendors on the market, so we are happy to have them on our team."

ČSOB
Czech Republic

CZK **8.5** billion net profit

4.2 million clients

212 branches / **2,500** Czech Post Salespoints

1,025 ATMs

8,300 employees
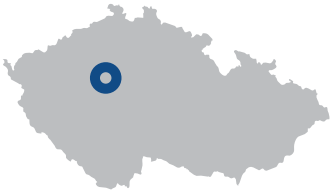
The customer

The ČSOB group is one of the largest financial services organizations in the Czech Republic. They are leading the digital transformation in the banking sector across Europe; providing the highest quality of service and consultancy to consumers is at the center of their digital strategy. ČSOB has also strongly pursued their objective of shifting all cash transactions from the teller to the self-service area, hence technical uptime and cash availability are simply a must.

Diebold Nixdorf and ČSOB started their partnership in 2001, and the relationship has grown and evolved over the years. Today, ČSOB's entire self-service fleet of 1,025 ATMs is supplied and operated end-to-end by Diebold Nixdorf. Diebold Nixdorf's Managed Services have enabled ČSOB to streamline its in-house ATM operations staff and at the same time minimize investments in expensive management tools and related upkeep costs. As a result,

ČSOB seamlessly expanded the footprint of their self-service channel, increased the quality of service to consumers and benefitted from reduced total cost of ownership (TCO).

Their objectives

- Deploy best-in-class ATMs with a higher cash processing capacity, increased speed and reduced energy consumption

- Maximize security with more protection against physical, data and cyber-attacks

- Future-proof ATM investment and functionality

- Lay groundwork for tellerless and unattended branches

Case Study | ČSOB

Our Solutions

- Hardware Lifecycle Management and Implementation Services for a fleet of 1,025 DN self-service devices including DN Series™

- Outsourcing of end-to-end self-service management and operations to DN including:

  - 1st and 2nd Line Maintenance powered by DN AllConnect℠ Data Engine
  - Monitoring & Event Management, Integrated Service Desk, Inventory Management
  - Software Deployment
  - Security and Compliance

  - Cash and CIT Management
  - Transaction Processing and Management
  - User Experience and Marketing Management with Vynamic® Marketing Software
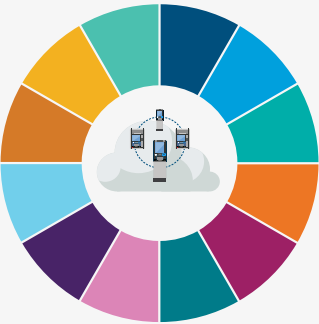 - Analytics, Insights and Reporting

Our impact

Cost of cash reduction and increased availability: ATM uptime of 99.8% and cash availability of 99.98%

Large capacity cash recyclers reduce need for frequent cash services and allow **smooth transition to tellerless mode**

Increased sustainability thanks to DN Series low energy consumption, fewer on-site repairs, cash recycling and fewer CIT visits

Always-on security and compliance; enhanced protection against physical and cyber attacks

Effective and cost-efficient targeted marketing campaigns with Vynamic® Marketing

Streamlined in-house operations team

Branch employees have **more time to serve, advise and grow revenue**

"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 Hayek, Executive Director of Retail Distribution, ČSOB

FOREX

Ann-Charlotte Bergström
Manager Strategic Relationships & ATM,
FOREX

"We knew that outsourcing the end-to-end management of our self-service channel would increase efficiency and drive additional revenue. Partnering with Diebold Nixdorf has been a game-changer for our organization."

FOREX
Sweden

5 million clients per annum

80 branches

100 ATMs across Finland, Norway and Sweden
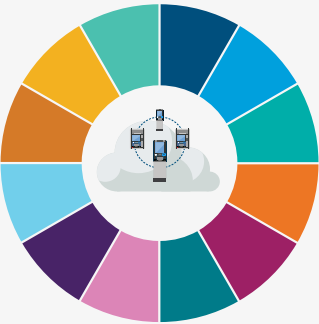
500 employees

The customer

FOREX is the market leader when it comes to travel money and foreign exchange in the Nordics. After opening its first branch in Stockholm in 1965, FOREX is now present across Sweden, Norway, Finland and Denmark, serving more than 5 million unique customers each year through nearly 80 branches.

The partnership between FOREX and Diebold Nixdorf started when FOREX signed a Managed Services contract to hand over the end-to-end management of its entire ATM fleet to Diebold Nixdorf. Customer centricity is the key driving force behind both companies' operations and has resulted in a strong, successful, and unified collaboration. As FOREX continues to target growth and have a core focus on the consumer and digitization, Diebold Nixdorf has provided the innovation platform to bring new opportunities to fruition, including increasing consumer touchpoints, enhancing operational efficiencies and reducing complexities across the ATM channel.

With specialist industry knowledge, Diebold Nixdorf has worked hand-in-hand with the organization to define and develop its self-service strategy. As part of an integrated channel approach,

FOREX has increased its number of ATMs from 35 in 2019 to 100 in 2022, including DN Series™, in key locations with a high footfall, such as airports and train stations.

Their objectives

- Fast and efficient roll-out of a fully operating self-service network across multiple countries

- Offer market-leading 24/7 availability to consumers

- Maximize protection against potential security attacks

- Outsource end-to-end fleet management to a one-stop technology services partner

- Deliver innovations and offer new compelling consumer journeys

- Drive additional revenue opportunities through the self-service channel

Case Study | FOREX

Our Solutions

- Implementation of entire 100 ATM fleet including DN Series
- Hardware and Software Lifecycle Management
- Asset Financing
- Security and Compliance via Vynamic® Security

- 24/7 Monitoring, Event Management, and Integrated Service Desk
- 2nd Line Maintenance powered by DN AllConnect℠ Data Engine
- Transaction Processing via Vynamic® Transaction Engine
- Marketing Management

Our impact

High availability: ATMs are always up and running; downtime kept to a minimum

Single point of accountability: fast and efficient set up of operations and outsourcing capabilities across multiple countries

Always-on compliance and security: multi-layered, future-proofed protection against attacks

Multi-currency management: **12 different currencies**

Innovative ATM design and large interactive touch screen, enabling **easier user experience and advertisements**

ATMs as brand ambassadors: increasing visibility in key locations, touchpoint opportunities 24/7 and generating additional revenue

Strong growth of ATM fleet: From 35 ATMs in 2019, to 100 in 2022

"DN AllConnect Services help us become more competitive and successful on the market. We have become far more agile and Diebold Nixdorf is bringing competence and tailored solutions to our needs. With Diebold Nixdorf, we can bring innovation faster to market and differentiate."

- Carolina Bopp, Senior Dealer, FOREX
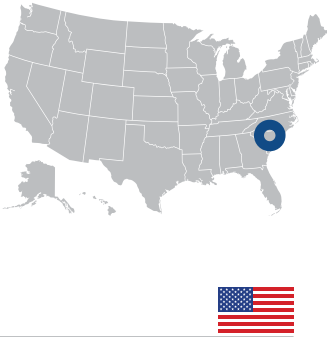
Founders Federal Credit Union

Joe McCain
Chief Procurement Officer,
Founders Federal Credit Union

"At Founders, we are driven by one thing and one thing only – member service. We are committed to providing the highest level of service to our more than 200,000 members – day in and day out. **Our longstanding partnership with Diebold Nixdorf helps us live up to this commitment.** We remain impressed with their customer-centricity, innovation and service quality."

Founders Federal Credit Union
United States

U.S. **$3** billion in total assets

Approximately **650** employees

30 branches

70 self-service devices

The customer

Founders Federal Credit Union, founded in 1950, is a not-for-profit financial institution providing financial services to any person who lives or works in a qualifying community and to employees and retirees of select business affiliates, organizations and associations. They are consistently recognized as one of the most innovative credit unions in the United States. They have also been a Diebold Nixdorf customer for over 25 years and have partnered with our Managed Services experts for 15 years.

Over the years they have continuously increased the outsourcing of the management of their self-service channel to Diebold Nixdorf. This has helped streamline the in-house ATM operations staff, who have been redeployed to other parts of the business. Our managed services support has also enabled Founders to minimize investments in expensive management tools and related upkeep costs. As a result of the shift to DN managed services, Founders seamlessly expanded the footprint of their self-service channel, increased the quality of service to consumers and saw a reduction in their total cost of ownership (TCO).

Their objectives

- Remove complexity connected with OS patch deployment and PCI compliance requirements

- Outsource the end-to-end management of cash to a single vendor accountable for cash availability and cost optimization

- Enhance control of security-related risks to protect their brand reputation and their consumers

- Elevate consumer experience by increasing availability and delivering a personalized user journey

- Leverage the power of their self-service channel to increase engagement, drive customer acquisition and strengthen the relationship with existing members

Case Study | Founders Federal Credit Union

Our solutions

- Supply and installation of Through-The-Wall and Drive-Up ATM solutions including technology upgrades such as ActivEdge

- First Line and Second Line Maintenance powered by DN AllConnect™ Data Engine

- Full suite of managed services including Monitoring & Event Management, Integrated Service Desk Support, Inventory Management, Electronic Journal Retrieval, Software Deployment, Security Core, Cash Forecasting, Optimization & Handling

- Vynamic® Marketing as a Service

- Physical Security

Our impact

Over 99% technical and cash availability + personalized user experience ensures high customer satisfaction

Always-on security and compliance

Continuous reduction of TCO

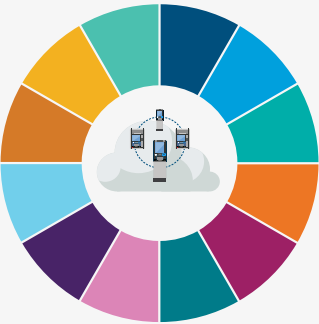**Redeployment of in-house operation staff**

High-performing and cost-effective marketing campaigns

"The management of cash and our CIT provider simply took too much time from our branch and back operations teams. Managing cash efficiently, combined with the need to meet compliance and security requirements, made the process complicated. Transferring the end-to-end cash management to Diebold Nixdorf is a game changer. We now deliver a better member experience and are able redirect our employees where they add more value while reducing our cash-related costs."

- Joe McCain, Chief Procurement Officer, Founders Federal Credit Union
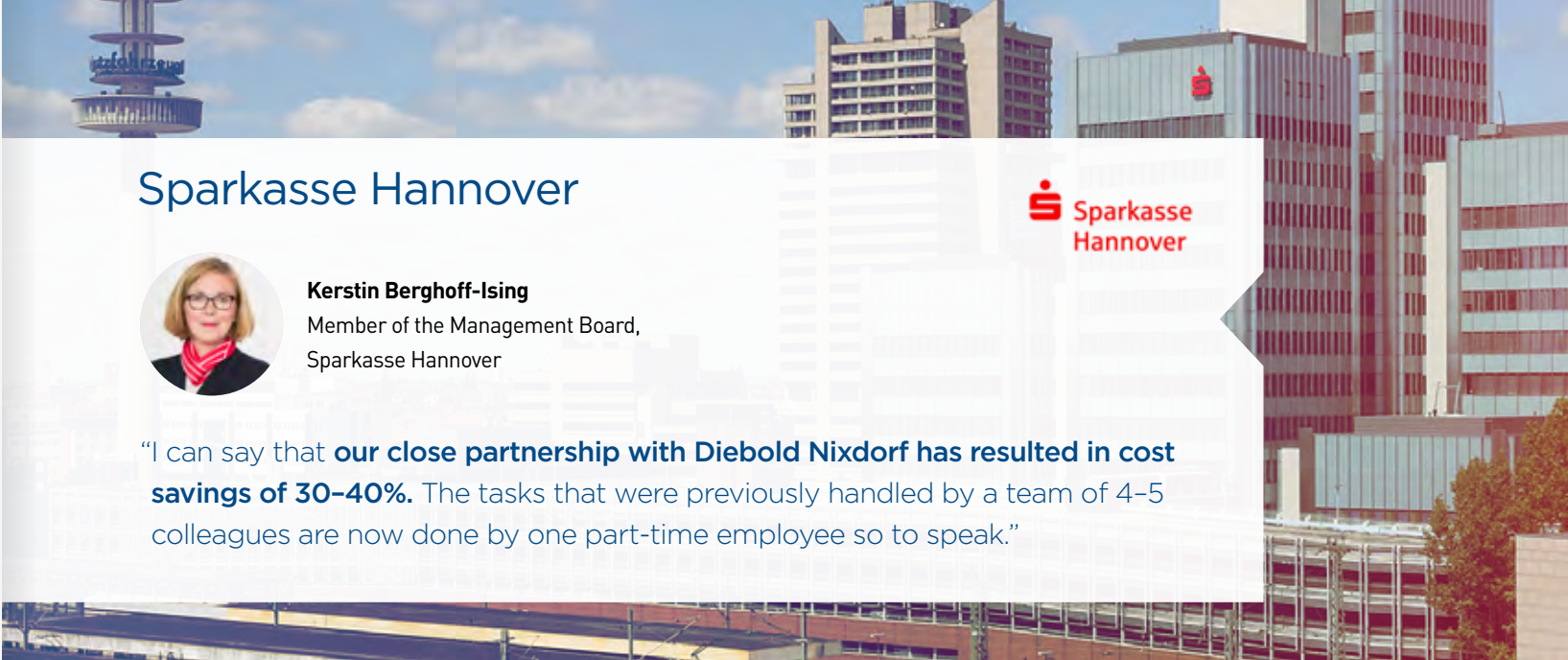
Sparkasse Hannover

Kerstin Berghoff-Ising
Member of the Management Board,
Sparkasse Hannover

"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."

Sparkasse Hannover
Germany

€16.5 billion in assets

Approximately **1,700** employees

#6 out of **372** German savings banks

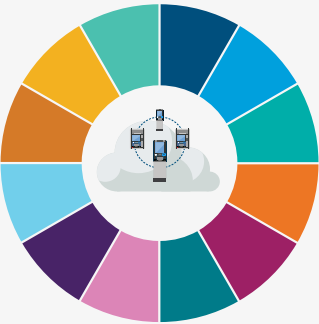Approximately **100** locations

450+ Devices

The customer
With total assets of 16.5 billion euros, Sparkasse Hannover is the 6th largest German savings banks and employs around 1,700 people. The bank boasts a 450+ self-service device-fleet across approximately 100 locations.

Sparkasse Hannover and Diebold Nixdorf have maintained a close partnership for almost 20 years. The partnership took to a new level at the beginning of 2019, when Sparkasse Hannover moved to a monthly subscription fee operating model after it transferred the ownership of their fleet to a leasing company and a significant portion of their operations to Diebold Nixdorf. As a result, service quality to the end-user has improved significantly - availability has risen to 99% - and costs have been reduced by up to 40%.

Their objectives
- Best-in-class ATM reliability to drive more footfall, revenue and a superior customer experience
- Precise understanding of new national and international regulatory requirements with a seamless process to ensure always-on compliance and pass all audits
- Easier lifecycle management of devices with a 100% accurate view on all components of each device
- Simplified deployment of software updates across a fleet made of various device types, purchased at different times, with different stacks and configurations
- Scale up/down resources and capacity on-demand with access to the right set of expertise at the right time
- Future-proof ATM investment and functionality accelerating the deployment of cost-efficient cash recyclers and replacing older devices with more energy-efficient devices, with a smaller footprint and state-of-the-art design

Case Study | Sparkasse Hannover

Sparkasse Hannover

Our solutions

- Purpose-built IoT-connected DN Series™ 200H/DN Series 200C/DN Series K30
- Implementation Services
- First Line and Second Line Maintenance Services powered by DN AllConnect℠ Data Engine's real time actionable insights
- Full Support Services including Monitoring & Event Management and Integrated Service Desk
- Inventory Management
- Software Deployment

Our impact

Increased availability to over **99**%

Reduction of number of incidents and faster resolution

Seamless software patches deployment

Increased security and always-on compliance

Increased efficiency of fleet lifecycle management

Significant cost savings between **30**% and **40**% resulting in a lower Total Cost of Ownership

Reduction of staff requirement: most operations tasks have been transferred to DN, allowing a team reduction from 4–5 to **one headcount**

"The overall availability of our self-service devices is over 99%. Outsourcing the entire self-service fleet to Diebold Nixdorf means effective service processes have been created to maintain this overall availability. Proactive maintenance and automated, remote incident resolution also contribute to this high ratio."

- Patrick Schlicke, IT and Service Provider Manager, Sparkasse Hannover

VyStar Credit Union

Melissa Thomas
Senior Vice President, Operations and Payments,
VyStar Credit Union

"From our everyday operations to our most strategic challenges, Diebold Nixdorf understands our business. **We don't operate as a typical client-supplier relationship often does—we truly work together as one team.** The relationship is rooted in transparency and honesty. Our DN team has such fantastic problem-solving skills and a deep knowledge of the industry that they sometimes anticipate our questions. We appreciate their can-do attitude."

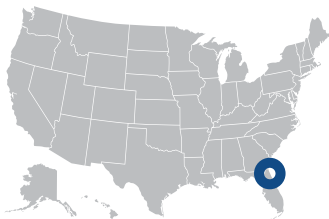**VyStar Credit Union**
United States

U.S. **$12** billion in assets

16TH largest U.S. credit union

62 branches

230+ ATMs

More than **2,000** employees

The customer

Since 1952, VyStar Credit Union has focused on improving the financial lives of its members and supporting the communities it serves. The credit union has continuously expanded and transformed its business to offer superior services to members. The partnership between Diebold Nixdorf and VyStar continues to grow and strengthen, too. A managed services customer for years, VyStar recently augmented its operations with additional managed services delivered by Diebold Nixdorf. This puts the credit union's ATM channel at the forefront of its strategy to enhance member experiences and increase customer satisfaction and competitiveness—all while driving additional revenue. Data-driven intelligence coupled with automated resolution capabilities and the expertise of DN technicians and desk support agents helped increase VyStar's technical ATM availability to 99.5%. In a world where convenience, ease and speed are a priority, VyStar boosted member satisfaction by offering members the option to set preferences and tailor their VyStar ATM experience according to their needs and lifestyle. Additionally, VyStar implemented a multi-layered, cutting-edge

approach to security and compliance, ensuring all audits were successfully passed and that its fleet is fully protected against all known and future threats.

Their objectives

- Future-proof ATM devices and outsource deployment project management end-to-end

- Deliver a top-notch member experience

- Fully outsource software patches

- Provide always-on compliance and security

- Resume service quickly in the event of natural disasters

- Unlock the marketing potential of the ATM channel

- Implement tried, tested and proven innovation

Case Study | VyStar Credit Union

Our solutions

- Implementation Services
- First Line and Second Line Maintenance, powered by DN AllConnect Data Engine
- Monitoring and Event Management
- Integrated Service Desk

- Inventory Management
- Software Deployment
- Security Core and Enhanced, including ActivEdge card readers
- Vynamic Connection Points software (Vista)
- Vynamic Marketing as a Service

Our impact

99.5% availability

Proven **business continuity** plan

Seamless software deployment and compliance

Increased efficiencies and freed up internal resources

Achieved **world-class level** of security protection

Increased member satisfaction through personalisation of the user experience

"Partnering with Diebold Nixdorf has been a continuous positive experience. They have always delivered against all new requirements, which is the reason why we keep entrusting them with more aspects of our ATM operations."

- Melissa Thomas, Senior Vice President, Operations and Payments, VyStar Credit Union

![Diebold Nixdorf logo]

How do you want to manage your self-service channel? Whether you need a supportive services partner or end-to-end management of the ecosystem, our world-leading experts have the tools and know-how to design and implement an optimized, efficient approach to channel management that drives uptime and increases profitability.

Let's have a conversation about what makes sense for your long-term strategy.
Contact your Diebold Nixdorf representative today or request a workshop.