Europe

ATM Cash Optimization

Data-Driven Efficiency in Cash Operations

Reducing the Cost of Cash – Without Compromising Availability

Despite the growth of digital payment, access to cash at the ATM remains the key reason consumers engage with their financial provider in the physical world. Balancing cash availability, inventory and operational costs is challenging, especially across a diverse estate of ATMs and cash recyclers. With cash-related costs reaching up to 50% of the ATM channel's total cost of ownership, enhancing cash management drives the profitability of your retail banking operations.

Empowering You to Offer Compelling Cash Services Cost-Efficiently

As part of our Branch Automation Solutions portfolio, the ATM Cash Optimization Managed Services Package enables financial institutions and ATM deployers to reduce cash-related costs while supporting a seamless customer experience. We achieve this through optimized cassette configurations and intelligent cash order planning for each ATM – ensuring cash levels are always right-sized while optimizing cash-in-transit (CIT) schedules across your fleet.

Cassette Configuration Tailored to How Your ATMs Are Used

Did you know that configuring ATM cassettes based on actual usage patterns can significantly reduce cash handling interventions and related costs – while also decreasing the amount of moved bank notes, leading to extended uptime and device lifespan?

Cash usage patterns, such as transaction volume and bill-mix, can vary widely between ATMs, making one-size-fits-all cassette configurations ineffective. Adaptability is key; that's why Diebold Nixdorf offers 4 cassette types for DN Series®, making it possible to optimize configurations, maximize device capacity utilization and better match ATM usage.

- Our in-house built software analyzes transaction data[1] per ATM and uses advanced algorithms to simulate configuration options.
- Our cash analysts evaluate the impact of configuration changes on CIT visit frequency and moved bank notes.
- You receive quarterly cassette configuration recommendations or a what-if-scenario analysis to support informed decision-making.

AI-Powered Forecasting for Smarter Cash Order Planning

Achieve the perfect balance between always-on cash withdrawal and deposit availability with optimal cash inventories. Our CIT-agnostic cash order planning predicts future cash usage at each ATM, guiding cash service scheduling (right load amounts and dates). All cash orders are managed in one central platform, increasing transparency and efficiency while mitigating operational risks.

[1]TCR Connectivity to DN AllConnect℠ Data Engine must be on

HOW SMART CASH ORDER PLANNING WORKS:

- Monitoring: ATM cash data at the denomination level is automatically collected for all cassette types (including deposit).
- Forecasting: Cutting-edge software with AI capabilities processes historic cash usage and current inventory data to accurately predict future cash needs for each ATM.
- Optimization: Cash order recommendations are generated based on cost parameters, highly configurable business and logistical rules.
- Features: We support deposit and recycling functionality, multiple currencies in one device and synchronized on-demand schedules.
- Supervision: DN Cash Analysts validate and fine-tune recommendations before releasing ready-to-use cash orders.

Building on a Solid Foundation

As more transactions shift to the ATM channel, its importance continues to grow. Therefore, the **ATM Availability and Security Solution Package** forms the backbone of ATM Cash Optimization. Our data-driven managed service model ensures your channel reaches market-leading uptime, while remaining compliant and protected from security threats. Your institution benefits from DN's deep ATM operations expertise, advanced technologies, tested and proven processes and the industry's best service teams.

Better Together

Diebold Nixdorf leverages its unique position in the industry as an end-to-end ATM manufacturer and provider of software and services to deliver a holistic approach to ATM cash availability.

DN SERIES® ATMS

- Market-leading cash recycling technology enabling up to 50% CIT visit reduction and boasting higher cassette capacity:
  - All-in – up to 125% vs competition
  - Recycling – up to 50% vs competition
- Dual cassettes allowing for more denominations and currencies.
- Industry-leading banknote separation and transportation engineering with advanced friction pick technology for higher reliability and availability.

VYNAMIC® CONNECTION POINTS (VCP) TERMINAL SOFTWARE

- End-to-end cash recycling support including multi-denomination and multi-currency.
- Recycling IP ownership enables quick turnaround on note validation, adaptation to regulatory changes and easier introduction of new currency.
- Superior fitness note validation, counter handling and support of bulk and mix deposits of notes and coins.

DN ALLCONNECT MAINTENANCE SERVICES℠

- No company other than Diebold Nixdorf can better maintain a DN Series.
- Our award-winning field services combine the experience and skills of our support desk agents and technicians with the use of DN AllConnect℠ Data Engine, our data intelligence platform built in-house.
- The outcome: incidents are resolved faster, with industry-leading first-time fix rates and predictive maintenance.

MORE EFFICIENT ATM OPERATIONS

- 99%+ cash availability
- Access to expertise pool
- Removes the burden of cash management
- Enhanced risk management

LOWER TOTAL COST OF OWNERSHIP

- Up to 50% cost reduction
- Reduced cash handling visits/costs
- Lower cost of capital
- Minimized costly emergency CIT visits

INCREASED REVENUE

- Higher customer satisfaction
- Increased ATM traffic, transactions and revenue
- Shifts more transactions to self-service
- Frees branch staff for revenue-generating interactions

Branch Automation Solutions: The Ultimate Banking Experience

Branch Automation Solutions are easy to adopt, software-enabled managed services packages that facilitate seamless, richer, and faster consumer journeys by merging self-service, branch and digital technologies to nurture and grow customer relationships. The solution packages enable financial service providers to improve the efficiency ratio and augment the consumer experience while enhancing the cash ecosystem, further automating processes, reducing operational costs, optimizing the branch network and driving customer loyalty.

Learn more at **DieboldNixdorf.com/BranchAutomationSolutions.**