

# Redefining ATM Success



## Seamless Availability and Security in Modern Banking

In today's digital-first banking environment, customers expect 24/7 access and uncompromising security. These expectations are not competing—they are complementary. Availability without security invites risk. Security without availability erodes trust. Financial institutions must deliver both, seamlessly.

An ATM that's out of service is more than a technical issue—it's a customer experience failure. According to industry research, ATM downtime is a leading source of frustration among banking customers and a threat to customer retention. How can financial institutions address that?

At the same time, criminals are devising increasingly sophisticated ways to access ATMs, putting both consumer data and institutional reputations at risk, as cyberattacks continue to escalate. ATM deployers also need to adapt to a constant flow of new compliance requirements, from PCI to new operating regulations for the different global and local card schemes. In such a context, how can banks and credit unions ensure protection and compliance at a reasonable cost?

These pressing concerns were discussed with several financial institutions at Diebold Nixdorf's signature customer event, Intersect, where the company launched its new Branch Automation Solutions (BAS) portfolio.

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## Solving the Availability and Security Challenge: Insights from Real-World Customer Experiences

Here's how three institutions are transforming their ATM operations through availability and security as a service.



### Banco Popular: Managing Complexity Across Regions

Peña highlighted the unique challenges his institution faces. With over 700 ATMs spread across Puerto Rico and the mainland United States, Banco Popular operates three distinct banking entities. Peña emphasized that customers expect 24/7 access to their funds, and bad actors don't take time off. Regulatory requirements such as PCI 4.0 and NFC mandates only add to the complexity.

"We manage two banks in different regions with the same team, thanks to a secure and available channel supported by a great partner," said Peña.

To meet these demands, Banco Popular turned to Diebold Nixdorf Managed Services. Peña described how partnering with a trusted provider has enabled his team to manage operations across regions with greater efficiency and security while giving them more time to focus on operational improvements. Real-time monitoring, proactive alerts, and integrated systems have improved end-user ATM service availability.

"We can't do this alone. Managing two banks with one team in Puerto Rico requires a trusted partner. With managed services, we've gained real-time monitoring, proactive alerts, and peace of mind."



"The ATM is not just a box that gives money. It's a digital extension of your brand. It delivers time and peace of mind."

**Moises Peña**  
Head of Retail Digital Channels  
Banco Popular

## TDECU: From Reactive to Proactive

McGaheeran shared a compelling story of transformation. After experiencing significant losses due to skimming and physical attacks, TDECU made the decision to return to Diebold Nixdorf for ATM services. The results were immediate and impactful.

“We were experiencing significant losses. Since switching to Diebold Nixdorf, losses dropped to zero,” said McGaheeran.

McGaheeran noted that the credit union now operates 165 ATMs across 11 states with 98–99% uptime. The shift to Diebold Nixdorf Managed Services has allowed his small team to manage the entire ATM fleet efficiently. He also emphasized the importance of proactive service and real-time data, which have helped TDECU respond quickly to issues and improve customer satisfaction.

Another benefit of managed services is access to a wealth of insights through a portal. Available reports provide a detailed overview of the performance and health status of the self-service channel. The data can be presented to the institution’s leadership. It can be leveraged to make informed decisions and truly maximize the value of the ATM network.

“Now, with managed services, we’re running at 98–99% availability. Our small team can manage the entire fleet—and our members notice the difference.”



“Members expect 100% plus availability. If an ATM is down, we’re put on blast on social media.”

**Danny McGaheeran**  
Director of Shared Services Operations  
TDECU



## First Horizon: Empowering Branches and Enhancing Trust

Beecroft discussed how her institution has leveraged Diebold Nixdorf Managed Services to improve both security and customer experience. With nearly 600 ATMs across 13 states, First Horizon faced challenges in maintaining uptime and responding to customer concerns.

Beecroft explained that outsourcing security and patch management has significantly reduced the burden on internal teams. Branch staff have also been empowered to support ATM operations, particularly for through-the-wall units, which has improved response times and service quality.

“We tried managing firewalls and patches ourselves—it’s impossible to keep up.”



“Clients want to do what they want, when they want. If the machine isn’t up or feels unsafe, they’ll blast it on social media. You have to respond quickly.”

**Katie Beecroft**  
ATM & Debit Card Implementation Manager  
First Horizon

## Building Trust Through Reliable and Secure ATM Services

**Availability and security are no longer optional—they are strategic imperatives.**

With DN Series and Diebold Nixdorf’s Branch Automation Solutions, financial institutions can deliver secure, seamless, and scalable self-service experiences. The result? Greater customer trust, long-term loyalty, and operational efficiency.

Learn more about Diebold Nixdorf’s [Availability and Security Managed Services](#).