

# ATM Pooling Model Evolves to Serve Consumers in New and Innovative Ways

When nearly every ATM in the country bears your logo, being at the forefront of best-in-class customer service is integral to success. Operating as Finland’s largest interbank network of ATMs, Automatia maintains its leadership position in the industry through the delivery of an agile, turnkey service for all Finnish financial service providers, in partnership with Diebold Nixdorf.

Automatia spearheaded one of the world’s first pooled (i.e. “shared”) ATM networks over 25 years ago to enable Finnish banks to provide a reliable and flexible network of financial services to consumers. Operating across a broad estate, Automatia offers banks the ultimate level of efficiency and has maintained a commitment to evolving the services delivered through the ATM channel in the face of significant industry change.

By offering financial services to consumers with an “ATM as the branch” approach, both private and small-and-medium-business (SMB) customers can access flexible financial services in convenient locations, at a time that suits them.

## Business Overview

### Automatia

Established in 1994

Based in Finland

Interbank ATM operator with more than **1,200** ATMs

Owned by the three largest banks in Finland: Nordea, Danske Bank and OP Financial Group



## CHALLENGES



Enable banks to continue to offer public access to banking services in the face of a downward trend in branch numbers



Provide customer-focused banking services for both consumers and SMBs through a shared ATM network



Implement more cost-efficient deposit solutions

## SOLUTIONS



End-to-end software enabling full ATM functionality to power meaningful transactions



Innovative self-service recycling solution providing flexible automated deposit options for both notes and coins



Comprehensive support and maintenance service solution

## IMPACT



An extensive geographic network of ATMs delivering 24/7 services “as the branch”



Consumers and SMBs can quickly and easily make mixed deposits at convenient times and locations, which are immediately credited to their account



Process optimization and cost reduction, ensuring customer needs are met through the ATM channel in the most efficient and future-proof way possible



### A NEW PATH TO SUCCESS

Developed with a clear focus to provide optimized solutions to the financial services industry in Finland, Automatia needed a strategic partner that could facilitate the effective delivery of a domestic network of deposit-taking and recycling ATMs.

With international expertise and nationwide service capabilities, Diebold Nixdorf was chosen as a trusted partner to implement systems, software and services to deliver on Automatia's ambitious goals. Initially deploying a network of cash-out ATMs only, the brand led the way in the Finnish market with the introduction of automated deposit and recycling technology in 2012.

Faced with increasingly demanding consumers, Automatia's next goal was to deliver round the clock access to off-branch ATMs, alongside more robust deposit services to enable its banks to serve not only private customers, but also SMBs.

### THE ATM AS THE BRANCH

As physical branch numbers across Finland gradually reduce, offering consumers an ATM "as the branch" has become increasingly important—particularly with some branches moving towards a cashless model. Working alongside the banks, Automatia has literally taken financial services to the customer: From shopping centers and retail outlets to gas stations, customers get 24/7 access to the services they need.

Although cash in circulation has seen a decline in Finland, the volume of deposits at ATMs continues to grow, making cost-effective management a top priority. With private customers accounting for the highest volume of deposits and SMB customers accounting for the greatest value of deposits, providing the optimum mix of efficiency and flexible deposit options in one ATM is crucial.

Customers can quickly and easily deposit notes, coins or a mixture of both in a single transaction with Diebold Nixdorf's recycling ATMs with coin sidecars. "With our flexible deposit options at the ATM, we can offer consumers and businesses real-time deposit services for notes and coins," explains Automatia's Vice CEO, Jyri Marviala. "The deposits are immediately credited to the customer's account, providing an instant view of their account balance."

Automatia estimates that up to 90% of all cash transactions have been made through their network of ATMs in last few years. Being able to process these transactions in a cost-effective manner has ensured that customers continue to have access to ATM services, while the banks have maintained minimum cash-handling costs. How has this been achieved? Through recycling technology.



"Self-service deposit and withdrawal capabilities with cash recycling have enabled us to realize the world's best cost-efficiency in cash services."

—Jyri Marviala, Vice CEO, Automatia



### REDUCING COSTS FOR THE FUTURE

As pressure continues to mount for banks to minimize operational costs, delivering back-end efficiency remains the commanding priority for Automatia. Processing of deposits, particularly coins, can be expensive when not handled correctly—but with the help of Diebold Nixdorf's leading technology, Automatia is able to offer its banking customers the most optimized and cost-effective cash-handling processes possible.

With automated sorting and recycling of notes, the end-to-end solution also minimizes associated cash-in-transit (CIT) costs, thereby reducing the total cost of ownership and ensuring the ATM network in Finland remains not only efficient, but also future-ready as part of a digital banking landscape.