

DN Series™ ATMs improve customer experience in the self-service channel and increase ATM availability and security

The installation of DN Series™ cash dispensers and cash recyclers in conjunction with the use of Vynamic View software has resulted in a 44% increase in cash availability at ATMs, while reducing failures by 50% and significantly speeding up fault detection.

Banco Regional de Monterrey (Banregio) operates more than 156 branches across Mexico. The bank offers personalized and advisory services with a focus on serving the financial needs of small- and medium-size businesses (SMBs) and puts a high value on promoting the community they serve. The partnership between Banregio and Diebold Nixdorf began in 2016. Since then, Diebold Nixdorf has accompanied the bank throughout their digital transformation to improve the customer experience.

The high failure rate of its aging ATM fleet and below market-standard ATM availability forced Banregio to renew its self-service channel with market-leading technology. The bank decided to replace existing ATMs with DN Series devices. During the last eight months, Banregio installed more than 60 DN Series ATMs with the aim to not only improve the availability of its self-service channel but also improve customers' experience with a more modern design, while expanding functionality and paving the way for enabling cash recycling in the future. **"We value the long-term partnership we have with Diebold Nixdorf and the close cooperation in determining how best to successfully achieve our goals. Over the years they have gained our trust in both their products and their support,"** says Junior Gabriel Garcia Soto, ATM Channel Manager.

Overview

Banregio

Monterrey, Mexico

Total Assets: **\$111 MILLION**

Employees: **~4,500**

Branches: **+156**

Self-Service Devices: **~300**



"We are proud to be the first bank to install DN Series ATMs in Latin America. The modern, modular design and large screen improve our customers' experience and allow us to easily enable new network functionalities, such as cash recycling, in the future."

—**Daniel Lopez**, Director of Digital Banking and ATMs, Banregio

CHALLENGES

- Low availability of the ATM network
- High number of failures especially in the dispensers
- High level of skimming and fraud; lack of security at the ATMs and for consumers
- Aged ATM design/functionality
- No ability to add new functionalities and pave the way to enable cash recycling

SOLUTIONS

- Rollout and implementation of 62 DN Series (15x DN 200V, 5x DN 200A, 42x DN 400V), equipped with latest security features: ActivEdge® card reader; NFC, barcode, and fingerprint readers; ATM privacy wings; and encrypted PIN pad with privacy shields
- Installation of Vynamic® View monitoring software

IMPACT

- **Reduction** of failures by 50%
- **Increased cash availability** by 44 %
- **Improved speed** of fault detection by 315% through Vynamic View
- **ATM availability increased**
- **Faster incident resolution and speed of operation** at DN Series ATMs versus network average
- **24-hour banking access and services** through multifunctional ATM
- **Improved customer experience**
- **Reduction of costs** thanks to the larger cassettes requiring less endowment
- **Increased security** through anti-skimming technology, additional shutters, and keyboard privacy shield

TAKING CUSTOMER EXPERIENCE TO THE NEXT LEVEL

One priority for Banregio was to improve the customer experience at their ATMs, for which the research-based design of the DN Series is ideally suited: **“One of our key strategies is to provide our customers with innovative financial products and services while enhancing their banking experience. Deploying the DN Series with its sleek, modern design is a great way to bring that strategy and our individual branding into our self-service channel,”** explains Junior Gabriel Garcia Soto, ATM Channel Manager. The user-oriented design, in combination with DN Series’ custom colors, illuminated privacy wings and large screens, turn Banregio’s ATM fleet into a prime brand ambassador, displaying their originality and dedication to innovation.



ANTI-SKIMMING TECHNOLOGY PROVIDES INCREASED SECURITY

Improving the security of their self-service fleet and providing increased security for their consumers was also a key strategy for Banregio. Daniel Lopez, Director of Digital Banking and ATMs, Banregio states **“Protecting our customers is an absolute priority for us. We are happy that the DN Series ATMs not only look great but also help protect our customers and their assets and data from criminals thanks to multiple security features.”** In addition to a more secure base layer of security Banregio’s DN Series devices are also equipped with ActivEdge anti-skimming card readers, NFC, barcode, and fingerprint readers. Illuminated privacy wings and PIN pad privacy shields support a more private transaction experience. Results can already be seen in daily business, as Daniel Lopez explains: **“Since installing the new DN Series devices, fraud and skimming attacks are no longer an issue, and our customers feel much safer when using our ATMs.”**

IMPROVED FAULT DETECTION SPEED BY 315% AND REDUCED FAILURE RATE BY 50%

One of the biggest challenges for Banregio was the high failure rate of its aging ATM fleet. After the installation of 60 new DN Series devices, the failure rate decreased significantly. Daniel Lopez Director of Digital Banking and ATMs, Banregio explains: **“The implementation of DN Series ATMs increased the availability of our fleet and the failure rate was reduced by 50%. Our consumers directly profit from this improvement to our ATM uptime.”** Banregio also profits from a faster fault detection and solution thanks Diebold Nixdorf’s Vynamic View monitoring software. Vynamic View ensures their fleet is running optimally, allows remote resolution of issues and provides analytics to drive future business decisions to optimize their network.



HIGH CAPACITY IN A SMALL FOOTPRINT

The high-capacity cassettes of the DN Series devices greatly increase cash availability and reduce costs.

Junior Gabriel Garcia Soto, ATM Channel Manager, Banregio says: **“To us it was important that our new ATMs have a higher capacity and a smaller footprint than before. This was an important requirement for all our branches, but most importantly, the mini branches of our ‘Orange Spot’ project. The DN Series provides both, which helps us in reducing our branch footprint and operational costs while improving the sustainability of our ATM fleet – without needing to compromise on effectiveness.”** The cash engines of the DN Series are developed inhouse by Diebold Nixdorf and profit from more than 50 years of experience and more than 3,000 patents – resulting in a greatly improved design and efficiency.



“Since the implementation of the new DN Series ATMs, we have seen improvements across our entire self-service channel. We were able to reduce ATM failures by 50% and increase cash availability by 44%. On top we have dramatically improved the protection of our customers and their assets and data from criminals. Because of this success, we plan to expand our fleet with more DN Series devices in future.”

—Junior Gabriel Garcia Soto, ATM Channel Manager, Banregio