

Future-Proof ATM Network and Increased Usage of ATM Channel Thanks to DN Series™

By installing DN Series cash dispensers and recyclers, Caja Rural Granada increased ATM uptime and availability, while lowering its total cost of ownership by 5%. Caja Rural Granada, a Spanish bank with 191 branches mainly in the Granada area, offers universal banking with a special focus on small- and medium-sized businesses (SMBs) and the agricultural sector. Caja Rural Granada and Diebold Nixdorf began their partnership in 2002. Since then, the bank has continuously become more innovative, thanks to the added value that Diebold Nixdorf's products and professional service provide.

Overview

Caja Rural Granada

Granada, Spain

Total Assets: **€6.96 billion**

Employees: **766**

Branches: **191**

Self-Service Devices: **346**



Most recently, Caja Rural Granada approached Diebold Nixdorf to modernize its fleet of devices and create a future-proof ATM network that allows the bank to evolve new network functionalities. "Diebold Nixdorf's willingness to work as a team with us on our problems coupled with the quality of its devices have made us increasingly confident in their capabilities and products," says Jerónimo Luque Frías, CEO, Caja Rural Granada. The bank decided to exchange existing ATMs with DN Series ATMs and cash recyclers, and results are already noticeable: Cost savings resulted in 5% lower total cost of ownership (TCO) and the number of overall self-service transactions increased significantly.



"We are glad to have Diebold Nixdorf as ATM expert by our side to help us modernize our self-service channel and create a "future-proof" ATM network that allows us to evolve new network functionalities, such as cash recycling."

—**Jerónimo Luque Frías**, CEO, Caja Rural Granada

CHALLENGES

- Build up “future-proof” ATM network to allow the bank to evolve network functionalities, such as cash recycling
- Modernize self-service channel
- Provide valuable services to SMBs by allowing them to automate deposits 24/7
- Improve accessibility of self-service channel with ATMs that provide a modern and ergonomic UI
- Implement new, contactless access methods
- Improve sustainability to reduce energy consumption and overall carbon footprint

SOLUTIONS

- Rollout and Implementation—including technical installation and design—of 85 DN Series devices (200A, 250A, 450H)
- Hardware Lifecycle Management
- Online deposits for retail customers and SMBs

IMPACT

- **Significant cost savings** result in 5% lower total cost of ownership
- **Reduced number of incidents** by 25% in DN Series vs. rest of network
- **Faster incident resolution** at DN Series ATMs vs. network average
- **Improved ATM uptime; Increased overall ATM fleet availability** by 1.5%
- **Improved sustainability** thanks to lower energy consumption and reduction of CIT and maintenance visits
- **Increased security** due to solutions that ensure regulatory compliance and enable stronger physical protection
- **Customer led solutions:** Deposit Services are available 24/7
- **Improved accessibility:** Large interactive touch screen and modern ergonomic UI allow users to interact with ATM in an easy and intuitive way
- **Increase usage of self-service channel:** Number of transactions at ATMs boosted by 5% since implementing DN Series
- **“Future-proof” ATM network** allows easy evolution to new functionalities

SIGNIFICANT BOOST OF ATM TRANSACTIONS SINCE IMPLEMENTING DN SERIES

As a first step, Diebold Nixdorf installed 85 DN Series devices—70 cash dispensers and 15 cash recyclers—and 100% of the installation was delivered on time and within budget. José Antonio Carmona Fresneda, COO of Caja Rural Granada is satisfied: “I can say that Diebold Nixdorf fully met our expectations. Since implementing DN Series ATMs and cash recyclers, we have seen increased overall usage of the self-service channel.” More and more users take advantage of the self-service area, and especially the cash recyclers are used around the clock by SMBs for cash deposits. The overall number of cash transactions at the ATMs has been increased by 5%, which is significant since the systems have only recently been put into operation.



INCREASE OF ATM UPTIME AND AVAILABILITY AND LOWER TCO

Caja Rural Granada has also been able to dramatically increase ATM uptime and availability. "The availability of our fleet increased by 1.5%. Since incident resolution is faster with DN Series versus the average network, the number of incidents has been reduced by 25%." By implementing DN Series devices, the bank not only benefitted from automated cash processes but was also able to reduce costs resulting in 5% lower TCO.

MODERN, SECURE AND SUSTAINABLE SELF-SERVICE FLEET

Caja Rural Granada is very satisfied with the new ATM fleet: "DN Series has reinforced our expectation of Diebold Nixdorf devices as reliable, future-proof, operator-friendly and highly secure. We appreciate the large touchscreen and the modern and ergonomic user interface, which improves accessibility and allows customers to interact with the system in an easy and user-friendly way," says Salvador Ruiz Fernández Head of Electronic Payments and ATMs. The bank also profits from Diebold Nixdorf security solutions that increase not only the protection of the entire ATM network from physical attacks but also ensure regulatory compliance. As the bank is also constantly working to reduce its carbon footprint, the sustainability of DN Series during the lifecycle of the ATM was also very important.



CASH RECYCLING TAKES SELF-SERVICE CHANNEL TO A NEW LEVEL

The bank plans to replace all its ATMs that are more than 10 years old with cash recyclers within the next two years. José Antonio Carmona Fresneda, is very positive: "Cash recycling will free our employees from spending time on cash processing and will meet the current demands of our customers and employees." With cash recycling, Caja Rural Granada also contributes to sustainability by reducing energy consumption and the frequent need for CIT or repair trips.



"DN Series has reinforced our expectation of Diebold Nixdorf devices as reliable, future-proof, operator-friendly and highly secure. We appreciate the large touchscreen and the modern and ergonomic user interface, which improves accessibility and allows customers to interact with the system in an easy and user-friendly way. Also important to us is the sustainability of the entire ATM network thanks to lower energy consumption and the reduction of CIT or maintenance visits."

—**Salvador Ruiz Fernández**, Head of Electronic Payments and ATMs, Caja Rural Granada



"ATM uptime has increased significantly at those points where ATMs have been replaced with DN Series. The availability of our fleet increased by 1.5% and the number of incidents has been reduced by 25%."

"I can say that Diebold Nixdorf fully met our expectations. Since implementing DN Series cash dispensers and cash recyclers, we have seen increased overall usage of the self-service channel. More and more users take advantage of our ATMs and use them for cash deposits. The number of ATM transactions has increased by 5%."

—**José Antonio Carmona Fresneda**, COO, Caja Rural Granada



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