

# Improved efficiency and advanced services for Argentina's largest ATM network

Link is an Argentine company that provides technology, IT and large-scale processing services with worldwide certifications. It provides IT solutions to banks, financial institutions, credit cards and government entities, as well as to small and large companies. More than 50 entities use its digital banking platforms for individuals, companies and government, and it has 33 mobile banking and security applications for business banking.

The Company projects an annual growth of 10% of its ATM fleet in Argentina.

In 2017, they searched for a partner who was able to provide a multivendor software platform that could easily and quickly unify over 9,000 ATMs and offer tools that would enhance the network availability via remote management and improve their security. Diebold Nixdorf won this competitive bid and began implementing its solutions in 2018.

## Overview

### Link

Buenos Aires, Argentina

Customers: **43** associated banks

Employees: **940**

ATMs: Started with **9,000** multivendor ATMs  
and now has **11,500**, mostly DN Series™  
(60% of Argentinien market)



## INITIAL CHALLENGES

- Legacy platform had limited growth and innovation due to complex code and lengthy development cycle.
- Struggled to get regulatory modifications done in a timely manner.
- Security and availability were top priorities and needed to be addressed.
- Wanted to ensure services added value/ROI to associated bank customers.

## DN SOLUTIONS PROVIDED:

### Initial contract included:

- Multivendor terminal application for 9,000 ATMs in the network
- Management and monitoring of the ATM network through Vynamic® View
- Multi-layer security

### Extended Contract Includes:

- DN Series: 200V/100D/150D and 200A
- Marketing and Content Management with Vynamic Marketing
- Cash management and automation for the ATM network through Vynamic Cash Management
- Increased software licensing for over 11,500 ATMs

## IMPACTS

### Customer Impact:

- Multivendor solution provides consistent services to all ATMs across associated banks' network.
- Modern ATM terminal software reduces time to market, lessens development costs and improves innovation.
- Advanced security with biometric authentication (fingerprint/facial) available on 100% of devices.
- Regulatory modifications as well as screen notifications are easily implemented.

### Operational Impact:

- Remote access improves network availability, keeps downtime to a minimum.
- Automating processes for obtaining network information results in improved productivity and costs; optimizing IT and services resources.
- Modern ATM network is Certified ISO 14001/14067 Environmental Management Standard for reduction of carbon footprint."

## SINGLE SOFTWARE PLATFORM UNIFIES ENTIRE MULTIVENDOR FLEET

Link, a leading technology organization, provides ATM management services for many Argentinian banks. As each associated bank owns their own ATM fleet, the entire estate totalling over 9,000 ATMs in 2017, was a mix of Diebold Optevas, Wincor Cineos and other competitive ATMs. The mix of software, combined with regulatory modifications and the need for innovation, added complexity to Link's operations and drove them to seek a partner that would enable them to provide standard applications across the network to ensure it remained one of the most reliable companies in the IT market. Following a competitive RFP that included a matrix of requirements involving technology, functionality, security and commercial viability, Diebold Nixdorf was selected to provide a multivendor software platform.

**"Our past platform was very limited," said Maximiliano Perez Wallace, Product Owner. We knew we could not grow the channel or add any new functionality easily as changes required a lot of development and time."**

In 2018, Diebold Nixdorf began a multi-phase project to unify all brands and models of ATMs within the network with a single terminal application as well as security and availability management solutions. Vynamic View was implemented as the centralized availability management solution, which easily and quickly integrated into the network to monitor and manage all the equipment.

This ambitious project aimed at providing an end-to-end solution that would add value and transform the ATM channel into a Point-of-Service/ Commercial channel for all Link's associated bank partners.

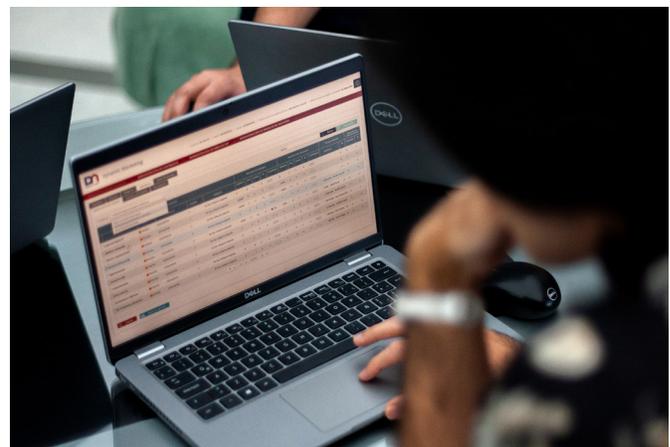


## NEW FUNCTIONALITIES ADD VALUE TO ENTIRE NETWORK

Migrating all the ATMs to one world-class platform allowed Link to reduce its resources for maintaining the mixed fleet and to quickly add new devices, while concentrating on developing new services and functionalities for the network.

**"We added functionalities that were impossible with our previous platform, allowing us, for example, to operate 100% with fingerprint and facial biometrics, remotely access the ATMs, and support the reduction of CO<sub>2</sub> by reducing the carbon footprint, making Link a certified Network with the ISO 14001/14067 Environmental Management Standard," said Maximiliano Perez Wallace, Product Owner.**

The solutions implemented provided insight into the transactional and performance details, and allowed Link to optimize and automate several of the processes for obtaining information. This resulted in improved productivity and optimization of resources. For the end client, the partner banks, there was an immediate improvement in terms of transparency as they could access information about their network that had not been available so far. Implementing Vynamic View, with its centralized remote management ability, has reduced on-site service requests by 40% and has lowered overall costs.



### TRUST AND SYNERGY ENABLE CONTRACT EXPANSION

Diebold Nixdorf, together with Link, have demonstrated the operational capacity to efficiently address and manage a technological transformation project for the multivendor ATM network, initially sized at 9,000 ATMs. To date, this installed base has increased by 25% and is now over 11,200 ATMs and rising.

Although it is the largest network in Argentina, Link looks to expand its coverage and offer its services to the Latin American association ATEFI. The partnership with DN has allowed them to monetize new functionalities/services to improve the customer experience and expand their portfolio to also recommended hardware. In 2019, Link worked with Diebold Nixdorf to introduce the first new DN Series 200V ATM within its network, and since then, 90% of the fleet has been converted to DN Series consisting of DN100D/ DN200 and DN250 models.

Additionally, the implementation of solutions such as Vynamic Marketing and Vynamic Cash Management allowed Link to offer value-added services to its partner banks that generated a solid return on investment. With Vynamic Marketing, partner banks can for the first time create dynamic marketing content and messaging; and Vynamic Cash Management optimizes the flow of cash and generates savings around its logistics and distribution. These services, more importantly, transformed the ATM channel into a business with public reach and additional revenue generation.

Throughout all the activities of the project, both parties have maintained a comprehensive view of the solution based on an initial scope and with the ability to understand and adapt throughout the process. Each company was able to incorporate their experiences into the project to achieve a world-class solution, which today allows Link to have a regional perspective for the expansion of its business; including a new business model, the so-called "Non-Banking ATM Network," which was the first non-bank ATM network in the country with over 1,000 ATMs distributed nationwide.



“The main challenge did not lie in the technical capabilities but in the communion that must be achieved between the parties. Everyone involved must feel committed to the objective and be part of a working team. All technological projects have ups and downs, the important thing is to face these moments as a team and ensure common success. After more than 3 years working together, the trust and synergy achieved between the technical, operational, commercial and management teams allow us to move forward in new challenges that go beyond the original scope of the project set in 2017.” - Diego Juarez, CEO



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— Maximiliano Perez Wallace, Product Owner