

Advisory Services and Branch Design and Deployment



**Modernize Your Physical Branch Designs for the
Future of Retail Banking**





Bridge the Physical and Digital with the Right Branch Design

In the past, brick-and-mortar financial institutions (FIs) played a huge role in how and where consumers conducted their banking. Today, some would say the classic brick-and-mortar model is a thing of the past, with the advent of new channels such as digital apps and online service portals that give consumers faster and more convenient ways to conduct their banking.

That perspective, however, glosses over the day-to-day reality for millions of consumers: despite the unexpected global consequences of the coronavirus, they still crave face-to-face interactions—and as the world moves forward in the “new normal,” it will be imperative for FIs to offer consumers more options, not fewer.

Diebold Nixdorf’s Advisory Services and Branch Design and Deployment (BDD) teams support FIs around the globe by connecting physical components of the banking experience to the digital channels consumers want and need. When it comes to redefining the branch experience, whether physical or digital, design matters. We focus on four key components of branch design:

- 1. PHYSICAL DESIGN**
- 2. OPERATIONAL DESIGN**
- 3. CHANNEL EXPERIENCE DESIGN**
- 4. BRAND DESIGN**



Physical Design

A branch's physical design affects consumers in many ways. The layout, comfort, cleanliness and convenience of the space all contribute to their feelings about their experience—and can be a factor in whether or not they return.



- The physical layout should be indicative of the size, format and traffic flow within the branch and should allow for ease of movement once the intended consumer journey is solidified.
- Security and privacy for consumers, as well as branch staff and other on-site vendors (i.e. cash handlers), should remain top-of-mind during the design phase—that can include placement of pods and teller windows/desks, especially if an open concept format is envisioned.
- Physical branch design should remain flexible due to potential industry and environmental disrupters.

Operational Design

Operational design takes into consideration the traffic patterns within your branch. This can encompass a wide range of considerations:

- Current type, volume and frequency of transactions performed by consumers.
- The type of equipment needed to conduct current transaction mix, as well as new equipment needed for potential migration of teller transactions to the self-service channels.
- Employee training and readiness support should be prepared to assist consumers with performing transactions on new technology.
- The physical layout of the branch and equipment should allow for smooth transitions so consumers and branch staff are able to move freely and easily from one station to another.
- Ensure that the choreography of proactive interaction between staff and consumers will result in the desired consumer experience.



Channel Experience Design

In an omnichannel environment, FIs must find a balance between transaction type and human engagement for consumers. Based on the flow of traffic and transaction mix at your FI, what type of branch do your consumers want and need?



SELF-SERVICE FIRST

This model is a fully automated branch with limited branch personnel.

In areas where a full branch no longer makes sense, a Self-Service First approach can be a critical component of your leave-behind strategy.



ASSISTED SELF-SERVICE

This model is balanced equally between self-service options and branch personnel available for assistance.

To alleviate cost pressures, FIs are entering markets with smaller format branches and encouraging attendant-dependent consumers to use self-service.



CONSUMER'S CHOICE

This model provides banking equipment, such as recyclers, as an addition to the technology mix to create efficiencies in the assisted self-service model.

Consumer's Choice enables performance of more complex transactions at the ATM and drive-up (video assistance), while allowing branch staff to focus on upsell opportunities.



Brand Design

In some cases, your organization may want to create a future-proof branch design that provides the ability to:



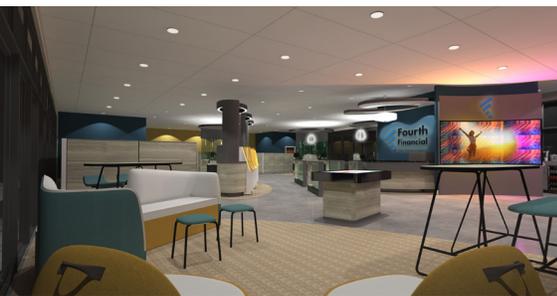
Improve brand awareness and perception.



Easily replicate for future designs that are flexible, sustainable and recognizable throughout the branch network and financial services industry.



Create shared spaces for a particular segment of interest or for in-person meetings with consumers and subject matter experts.

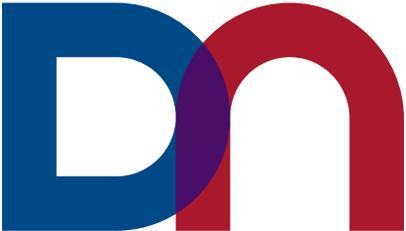


Your branch redesign project shouldn't look like anyone else's.

Diebold Nixdorf's Advisory Services and Branch Design and Deployment teams are experienced professionals who have the background and expertise to craft a design strategy that's right for you. They review your existing model, make recommendations, assist in making informed and educated decisions with straightforward data and provide answers to fundamental questions that affect your branch operations.

To schedule a consultation, contact your Diebold Nixdorf sales representative or visit [DieboldNixdorf.com/AdvisoryServices](https://www.dieboldnixdorf.com/AdvisoryServices).





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