

# Speed, Agility, Flexibility: DN Delivers ATM-as-a-Service Solution in Just Three Months

bank99 is a truly Austrian brand, committed to the local communities it serves and passionate about innovating for the future of banking. From its inception, it's a financial institution that's moved quickly and decisively—it launched in April, 2020, just 337 days after the project was kicked off, with the goal of serving 99% of Austrian consumers. A joint venture between Austrian Post AG and the GRAWE Banking Group, it offers financial services to Austrian Post customers. bank99 opted for Diebold Nixdorf's subscription model to deploy a self-service channel aimed at offering advanced transaction sets while driving efficiencies and optimizing their entire self-service network.

## Overview

### bank99

Austria, Vienna





**1,800** service points  
including **400** branches

**100** employees




**\$709** million in total assets








## CHALLENGES

-  Quickly roll out a fully operating self-service network
-  Enable a broad range of transaction types across the self-service estate
-  Increase flexibility with an ATM subscription model
-  Outsource end-to-end management of their fleet to a one-stop technology services partner

## SOLUTIONS

-  Hardware Lifecycle Management (across the fleet of ATMs including recyclers and kiosks) and Implementation Services
-  Second Line Maintenance and DN AllConnect™ Data Engine
-  Full suite of managed services including Software Deployment, Security & Compliance, Cash Optimization & Handling, Monitoring & Event Management and Integrated Service Desk Support

## IMPACT

-  Within three months, the first wave of ATMs was successfully deployed and fully operational
-  Very well-planned and executed implementation rollout ensured entire fleet was installed on time
-  High availability, superior consumer experience and satisfaction from day one
-  Outsourcing meant the organization could remain lean with no need to invest in tools and infrastructure and their maintenance
-  In-house resources can focus on planning and delivering strategic growth rather than on daily operational fleet management

As a newcomer to the Austrian market, bank99's mission is to offer a different way to bank. From their inception, they've looked for innovative approaches to delivering simple, frictionless financial services. One of their first noteworthy initiatives was offering the ability to open a new account in five minutes, and their ongoing efforts are aimed at reducing complexity for their staff and their consumers. Diebold Nixdorf supported the 'green field' approach of Austrian Post to setup its own new retail bank called bank99 by delivering a tested and fully working ATM-as-a-Service solution in only three months. This was made possible thanks to the long-standing experience of Diebold Nixdorf in running end-to-end self-service channels on behalf of customers across the globe and to a local team of experts across a broad range of areas.

### **FAST IMPLEMENTATION DELIVERS CASH AND NON-CASH SELF-SERVICE OPTIONS ACROSS AUSTRIA**

bank99 wants to meet consumers' demands for safe, flexible, user-friendly, accessible banking in the physical world. They identified the self-service channel as the best way to meet those needs and chose Diebold Nixdorf as their end-to-end partner. DN's extensive global expertise in supporting financial institutions from a hardware, software and services perspective informed their final decision.

"We had a vision that our clients would have access to our differentiated offerings through one connected channel", says Patrick Kovacs, Senior Project and Program Manager at bank99.

"With Diebold Nixdorf, we now have the resources and the business partnership to turn that vision into a reality at optimal cost to operate. As a banking start-up in the 21st century, the ability to scale our digital retail banking offering to our Austrian customers in many remote locations is not only valuable, but also absolutely critical."

### **"AS A SERVICE" MODEL ENSURES END-TO-END FLEET MANAGEMENT AND SUPPORT**

bank99 entrusted full operational accountability for their self-service channel to DN, opting for a subscription-based model for their network. The DN "as a Service" offering integrated hardware, software and services seamlessly into one comprehensive solution, providing faster scalability and optimizing bank99's internal operations. It removes both the costs and the risks connected with the ownership of the self-service fleet while delivering an enhanced end-user experience for an all-in-one, predictable monthly subscription fee.



*"Managing modern ATMs is complex and requires special know-how. We relied on the expertise of Diebold Nixdorf to help ensure the launch of a country-wide network of ATMs and branches was successful and seamless, so for us, that partnership was critical to our success."*

—Michael Wiedeck, Chief Sales Officer, bank99

As bank99's single point of contact for all things related to the self-service channel, DN manages ATM and cash availability, security and compliance. Technical availability is powered by DN Second Line Maintenance, Monitoring & Event Management and Integrated Services Desk, all supported by real-time, data-driven and actionable insights from DN AllConnect Data Engine.

DN AllConnect Data Engine ensures high end-user availability through proactive maintenance, with fewer incidents and the ability to resolve many issues remotely. Data-driven technology is also used to track cash usage across the network, so we can predict usage and work with CIT partners to optimize cash planning and handling at each location.

A multi-layered approach is in place to ensure compliance and protection from physical, logical and fraud attacks with a security package including intrusion protection, access protection, hard disk encryption and more.

### **FUTURE PROOFING THROUGH A HOLISTIC PARTNERSHIP**

"Our focus for the near future is to continue expanding on the market by acquiring new customers and offering more services to existing ones," says Michael Wiedeck, bank99's Chief Sales Officer. "Partners such as Diebold Nixdorf make that possible by delivering the reliable and secure solutions our customers need, integrating into our ecosystem and taking full accountability so our team can shift their focus from operational management, to planning and delivering strategic growth."

