

# Expansion of digital roadmap and strengthening of personal customer relationships through Diebold Nixdorf's ATM-as-a-Service solutions

Due to Diebold Nixdorf's Managed Services, Valiant Bank AG reduces process complexity and ensures cash availability of nearly 100%, while offering consistently high ATM availability with an average of 99.5%.

Valiant Bank AG is an independent Swiss financial services provider with a comprehensive and easy-to-understand offer intended to meet all the financial needs of private Swiss customers and small- and medium-sized businesses. The bank can be found locally in 14 provinces but is present across Switzerland thanks to its innovative digital services.

Diebold Nixdorf and Valiant have been partners since 2006, and the bank relies on its collaboration with the company for the development and implementation of its digitalization strategy as well. With its many years of experience, Diebold Nixdorf's team of experts provides support for the location concept and management and the holistic operation of the self-service channel through its proven ATM-as-a-Service solutions.

## Overview

### VALIANT BANK AG

Bern, Switzerland

Branches in **14** provinces

More than **260** systems,  
more than half of which are  
at third-party locations

Approx. **1,000** employees

**36.5** billion Swiss Francs



“What’s important to us is that the systems operate without any trouble. That’s why we feel comfortable with the idea of having Diebold Nixdorf’s experts take care of cash provisioning and all related processes.”

—Reto Itten, Head of Cash/Security Systems and Archiving, Valiant Bank AG

**CHALLENGES**

- Targeted establishment of new locations and network expansion of off-premises ATM locations
- Expansion of digital its digital offering and optimization of (operating) processes through the provision of a broad, innovative array of transaction types
- Outsourcing of end-to-end management to service partners with holistic service offers and one-stop technology
- Compliance with and expansion of security standards when operating and replenishing ATMs
- Consistently high system availability

**SOLUTIONS**

- Rollout and installation of more than 200 Diebold Nixdorf devices
- Location strategy and management in cooperation with Valiant Bank
- Asset financing: ATMs at third-party locations are property of Diebold Nixdorf
- Hardware and software lifecycle management
- Security and compliance
- 24/7 monitoring and incident management for entire fleet of ATMs
- Installation, maintenance, repair and second-line maintenance driven by DN AllConnect<sup>SM</sup> Data Engine
- Cash and cash-in-transit (CIT) management, including cash handling

**IMPACTS**

- Consistently high ATM availability of 99.5% through intelligent recovery processes
- Cash availability of nearly 100%
- Substantial streamlining and workload reduction through Diebold Nixdorf's cash handling and CIT management
- Central, automated distribution of software and on-screen advertisements
- Support in reducing security risks and complying with regulatory requirements through equipping of self-service systems with extensive security functions
- Expanded opening hours due to expansion of digital ATM network
- Transparent costs and systems that always have the latest technology since the majority of Valiant's cash machines remain the property of Diebold Nixdorf



### THE FUTURE IS DIGITAL AND LOCAL

To give its customers the best possible banking experience, Valiant Bank AG is investing significantly in the expansion of its digital offering – its online services, a new app and the optimization of its operating processes – as part of a digital roadmap. At the same time, the bank offers its customers personal advisors at its local branches. Its new branch strategy relies on a hybrid model that cleverly combines the expansion of a self-service offer and digital services with dedicated personal consulting options. The local presence created by the bank's self-service locations ensures the wide-scale customer proximity the bank wanted, and the array of digital services enables it to offer extended opening hours into the evenings and on the weekends.

### ATM-AS-A-SERVICE MODEL ENHANCES CUSTOMER SATISFACTION AND INCREASES PROFITABILITY

Optimal operation of the self-service channel and the provision of high-quality customer service involve an enormous degree of complexity. Diebold Nixdorf's ATM-as-a-Service reduces this complexity to a minimum. The business model in use at Valiant Bank is based on a joint contract concept: The ATMs at the third-party locations are owned by Diebold Nixdorf, saving the bank the start-up costs of purchasing them. The Head of Cash/Security Systems and Archiving at Valiant, Reto Itten, explains: **"Diebold Nixdorf has been operating self-service systems at third-party locations with the Valiant logo for years. This works so well that we decided to outsource our device park in selected business locations to Diebold Nixdorf."** Diebold Nixdorf's ATM-as-a-service portfolio integrates hardware, software and services seamlessly in a comprehensive solution that enables faster scalability, optimizes the bank's internal processes and increases the profitability of its ATM fleet. The payment model for both hardware and services is based on fixed monthly rates linked to the number of transactions on the basis of the fees charged for third-party withdrawals. Risks associated with the ownership of a self-service fleet are absorbed. The bank is always informed of all the costs of its self-service channel, as they are both predictable and monitored continually. Raoul Meichtry, Managing Director, Diebold Nixdorf, knows: **"This model means that costs for the bank's entire device park are transparent. It also ensures that the systems used always have the latest technology."**



### HIGHEST CASH AND ATM AVAILABILITY THROUGH ATM OUTSOURCING

It is very important to Valiant Bank AG that its self-service systems are reliable and trouble-free. **"That's why we feel comfortable with the idea of having Diebold Nixdorf's experts take care of cash provisioning and all related processes,"** says Itten. Diebold Nixdorf handles preventive monitoring, incident management, cash planning and CIT management. The company independently uses intelligent forecasting systems to plan cash requirements at Valiant ATMs, orders CIT services and monitors correct replenishment. André Bodmer, Head of Customer Center, Valiant Bank AG, is very satisfied: **"It's been a long time since one of our ATMs ran empty. Our cash availability is close to 100%. Technical faults are also rare, and they're rectified quickly by Diebold Nixdorf when they do occur. Intelligent recovery processes ensure consistently high system availability. With an average of 99.5%, our rates are among the best in the industry."**

### REDUCTION IN SECURITY RISKS AND COMPLIANCE WITH ALL REGULATORY REQUIREMENTS

Diebold Nixdorf centrally handles the distribution of software and on-screen advertisements and ensures that system security is always up to date both logically and physically. This also applies to recommendations and information about equipping all the self-service systems with comprehensive security functions, which are especially important to reduce risks and comply with all regulatory requirements with respect to continually changing risk scenarios.



**"With an average of 99.5% ATM availability, our rates are among the best in the industry. We're glad to have Diebold Nixdorf at our side as a reliable partner."**

**—André Bodmer, Head of Customer Center, Valiant Bank AG**