

DIEBOLD PERSPECTIVE

Advancing deposit automation

An integrated portfolio of customised delivery solutions

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To meet evolving consumer needs in today's highly competitive banking landscape, increasing numbers of financial institutions are turning to new delivery technologies. These technologies are impacting the consumer experience across all delivery channels, including the branch, self-service, online banking and the mobile phone.

Deposit automation is an important, complementary offering in a financial institution's broad portfolio of consumer service solutions. Research indicates that deposit automation is growing and will continue to expand in popularity with consumers. At Diebold, we are committed to advancing these technologies and we are focused on enhancing deposit automation technology, which we helped pioneer.

In the current economic climate, one of the main questions financial institutions face is how to make the best use of the efficiencies gained via deposit automation and cash recycling in order to justify the expense of new equipment.

A flexible solution

With the recent introduction of its Opteva® Flex PerformanceSM Series, Diebold has redefined what financial institutions should expect from an automated teller machine: the Flex Performance Series brings together all of today's advanced self-service functionalities – from accepting cash and cheque deposits and dispensing cash to full recycling – all in one ATM model. Delivering flexible self-service transaction configuration options, as well as optimum performance and reliability, the new series of ATMs enable streamlined cash management, greater operational efficiencies and a decreased total cost of ownership.

The centrepiece of the cash management capabilities is the flexibility to configure the

terminal with a recycling module and separate cash dispenser. This combination increases terminal uptime, extends the cash replenishment service cycle and provides a clear upgrade path from basic cash-in and cash-out operation to full recycling. With a cash capacity that is three to four times higher than standard deposit automation ATMs, the Opteva Flex Performance Series decreases deposit pulls. This means that the personnel requirements associated with managing and replenishing these ATMs is dramatically reduced. Consequently, courier and service costs are reduced, tellers can perform higher-value services and branches can operate more efficiently.

Diebold's Flex Performance Series includes the Opteva 828 lobby ATM and the 868 through-the-wall ATM. The recently announced Opteva 820 complements the Opteva Flex Performance Series and builds on Diebold's significant cash recycling experience it has gained across Europe during the last 10 years. Designed and developed by Diebold's custom solutions team, the Opteva 820 offers cash recycling capability, cheque acceptance and coin dispensing in an extremely small footprint. Space is a premium in today's branches and the Opteva 820 provides an effective solution in migrating deposit and bill payment functions and optimising deposited cash through recycling.

Diebold's customer commitment to bring innovative solutions to the market continues, and our ability to deliver complex solutions at the request of an individual customer or an emerging market trend in a relatively short space of time demonstrates what we believe is a unique offer to our customers.

Diebold's focus is on helping financial institutions satisfy the needs of their customers. We will continue to do this, as we have done for more than 150 years, by delivering industry-leading technology and service. ■



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Diebold Opteva® 820