

**DIEBOLD NIXDORF PERSPECTIVE**

# Smart investment, smarter tellers

By Dawn Winston, Senior Software Product Manager, Diebold Nixdorf

Over the years we have heard that branches are dying out and tellers are going away. But even with all that speculation, there are still 12,244 bank branches per 100,000 adults globally<sup>1</sup>.

So what are consumers doing at all these branches?

According to a recent survey by Deloitte<sup>2</sup>, most global consumers still use the branch to open accounts – from simple deposit accounts to more complex loans and wealth management. It was noted that the in-branch experience is the key to overall satisfaction, mostly due to the human interaction.

Of course, the flip side is that consumers crave digital innovation – and their desire for integrated, seamless physical-to-digital journeys extends across every channel, including the branch.

## Bring true digital innovation to the traditional teller line

We've established that the branch is still relevant and the experience is paramount to customer loyalty and sustaining relationships. So why is transforming the teller line into something innovative for both staff and consumer like moving a mountain?

Is it because most teller systems are older than some of the staff itself, and bank executives are hoping that it will one day disappear with some new digital toy?

The fact is, the teller line is part of the branch DNA. It's connected to the banking core platform – and regardless of how dated the core is, no financial institution wants to replace the core, it's just too expensive. So how can a financial institution update its teller system, keep its core foundation and not 'break the bank' literally? Invest in a teller system that is built for mobility and is architected to connect to the core and all other channels via APIs.

Yes, I used mobility to describe a teller system. Tellers don't need to be tied to a desk or counter when there are so many cool mobile devices available. By using a teller system that can be accessed on

any device (including tablets and smartphones) via a standard web browser, financial institutions can revolutionize the way consumers conduct in-branch teller transactions, while empowering staff to build a relationship with clients in a less formal way.

## Tablets enable unprecedented teller freedom

This progressive, future-forward solution turns the teller into a concierge to assist customers with self-service interactions such as pre-staged transactions, over-the-limit withdrawals or cardless authentication. It also enables them to complete more complex transactions in-branch via face-to-face encounters in a casual soft seating or café setting.

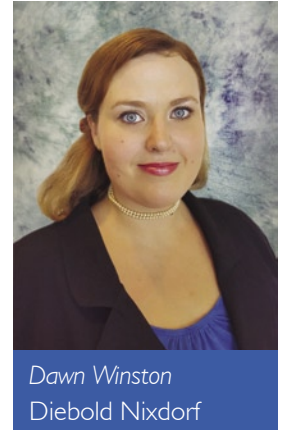
Investing in a teller system with shared transaction processing architecture opens the possibility of reimagining the transactions conducted in a branch. It is now possible for transactions to be processed across multiple channels – started in one channel and resumed in another channel. For example, a customer can pre-stage a transaction on a mobile device and complete it in-branch, where a teller engages with them face-to-face and enables a more complex transfer via a tablet so that the disbursement of funds is available to the customer from the ATM.

This ability to manipulate channels intuitively and seamlessly changes the playing field. By sharing one common transaction processing architecture and integrating into a common processing engine, both employee-driven branch transactions as well as self-service transactions can be conducted on a single application with multiple purposes.

Vynatic™ Teller, part of the Vynatic Transaction Engine suite, can be your first step to fully integrating your channels and innovating the in-branch experience for all your customers. Vynatic Teller opens the opportunities for more flexible branch environments, fitting into your branch now – and as you shape your future. ■

[Learn more at DieboldNixdorf.com/Vynatic](https://www.dieboldnixdorf.com/vynatic)

<sup>1</sup> The World Bank International Monetary Fund Financial Access Survey  
<sup>2</sup> Global Digital Banking Survey, Deloitte, 2019



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