



Self-Service Channel: The Way to Increase Profit

By Bill Acheson, Head of Services Strategy and Growth, Diebold Nixdorf



In an increasingly digital world, an ATM network can be perceived as a low-return-on-investment consumer touchpoint. The temptation can be to decrease the attention and resources it receives, but this can be risky as it can lead to missed revenue and cost-savings opportunities. With the right strategy and operating model, the ATM channel can strongly support financial institutions' objectives of delivering a compelling consumer experience, business growth and cost-efficiency. Here is how financial institutions can access the full value of their self-service channel.

Maximize uptime of devices across your fleet

A highly available ATM receives more consumer visits, attracts new ones and generates more profit. To optimize uptime across your network you need a data-driven availability management model with remote monitoring, machine learning and artificial intelligence to detect and pre-qualify out-of-service events in real time. As most incidents can be resolved remotely, the right automation tools should be in place to deliver faster incident resolution and reduce costs. Where issues require human intervention, a team of regularly trained, desk support agents and technicians with access to data-driven intelligence can ensure each on-site visit is planned in detail, completed with the maximum efficiency and no repeat visit is required.

Drive more transactions and shift work from the teller

Are you making the most of the 24/7-functionality of your ATM network? Offer services that help generate additional revenue and make your consumers' lives easier by providing a wide range of transaction options. For many consumers, the ATM is the branch, and they expect a personalized experience, such as initiating and

completing transactions from their smartphone. By giving more to consumers, they reward you with their loyalty, which leads to business growth. As you convert your branches into advising centers where your staff focuses on value-added consultative banking, the ATM channel should take over the management of transactional operations.

Leverage the power of your ATM network as a marketing channel

ATMs are your most important consumer touchpoint in the physical world. Take full advantage of this highly cost-efficient, customer information, engagement and marketing channel. Embed targeted messages within the transaction journey to promote new products and services, cross-sell or upsell. Displaying offers while consumers are in the banking frame of mind is proven to be effective. According to the recent NielsenIQ International Retail Banking Consumer and Technology Survey, 11% of consumers who purchased a financial product became aware of it through a message read on the ATM screen.



bank99
Austria
480 self-service devices

Speed, Agility, Flexibility: ATM-as-a-Service solution up and running in just **three months**

- Lean organization
- Future-proofed network
- Predictable monthly subscription fee

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"With Diebold Nixdorf, we have the resources and business partnership to turn a vision into a reality."

Michael Wiedeck
Chief Sales Officer



ČSOB
Czech Republic
1,025 self-service devices

Fulfilling a **vision of innovation** and unattended branches

- Streamlined in-house operations
- Significant cost savings
- Increased sustainability

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"We chose Diebold Nixdorf for their ability to continuously spearhead innovation and efficiencies in the ATM area. They are a reliable partner and a key player in the overall digital transformation of our bank."

Radek Hayek
Executive Director of Retail Distribution



Realize cost savings and control every cent spent on your ATM channel

Using data and the latest forecasting technology reduces the cost of cash by enabling better planning of cash in transit services, preventing costly emergency visits, and ensuring you always have the right amount of cash at the right ATM at the right time. However, the cost of cash is only one component of the total cost of ownership (TCO). When managed in-house, the cost of personnel, infrastructure and operational overhead can be very difficult to control as there can be many hidden or forgotten costs. The fixed cost of ensuring compliance or innovating can be very high. Handing over the management of your self-service channel— either partially or fully —helps access economies of scale and deliver significant cost-efficiency improvements, while providing budgetary and cash-flow certainty. It also helps streamline in-house staff resources and

reduces investments in expensive infrastructure, management tools and related upkeep costs.

Diebold Nixdorf has offered managed services for self-service equipment for over 20 years, and we currently manage more than 200,000 devices worldwide. Our relationship with over 1,300 banking managed services and ATM-as-a Service customers is a true and transparent partnership: a clear journey to optimization and growth.

If you need help to bypass the barriers of legacy banking infrastructure, fast-track innovation, reduce TCO and bring your ATM channel to the next level, with consumers at the heart of it, simply get in touch and let's start the conversation.

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



FOREX
Sweden
100 self-service devices

When digital transformation means **enhanced customer experience** and **revenue growth**

- Single point of accountability: one partner with integrated approach to hardware, software and service
- Scalable operating model
- Reduced complexity

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“We knew that outsourcing the end-to-end management of our self-service channel would increase efficiency and drive additional revenue. Partnering with Diebold Nixdorf has been a game changer for our organization.”

Ann-Charlotte Bergström
Manager Strategic Relationships & ATM



Founders Federal Credit Union
U.S.
70 self-service devices

Elevating the user experience is compatible with a **lower total cost of ownership** and **higher profitability**

- 99%+ technical and cash availability
- Redeployment of operations staff
- High-performing marketing campaigns

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“We remain impressed with Diebold Nixdorf’s customer-centricity, innovation and service quality.”

Joe McCain,
Chief Procurement Officer



Sparkasse Hannover
Germany
450 self-service devices

Outsourcing of self-service fleet has resulted in **99%+ availability** and **cost savings of 30-40%**

- Faster incident resolution
- Simplified software patches
- Operations headcount downsized from five to one

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“We no longer have to worry about day-to-day ATM management and having the latest technology on-site.”

Kerstin Berghoff-Ising,
Member of the Management Board



VyStar Credit Union
U.S.
230+ self-service devices

Outsourced self-service fleet management **drove competitive advantage, risk mitigation** and **increased profitability**

- 99.5% availability
- Personalized user experience
- World-class security protection

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“Partnering with Diebold Nixdorf has been a continuous positive experience. They always deliver against our requirements, and we keep entrusting them with more aspects of our ATM operations.”

Melissa Thomas,
Senior Vice President,
Operations and Payments

