



With omnichannel integration, everyone benefits.

By Joe Myers, Executive Vice President Global Banking Diebold Nixdorf



I have been with Diebold Nixdorf for slightly more than two months now, and I have spent the time learning more about our solutions and getting to know the business, our customers and what challenges and opportunities they're facing. One thing I have learned from more than 20 years in the financial sector is that customer experience is everything. In a time where consumer loyalty is degrading rapidly, aligning priorities with consumer expectations is essential. Our own research shows that multichannel accessibility is still a key consumer requirement when selecting a new financial provider. Apart from fees, the top criteria for choosing where to bank were digital functionalities and both ATMs and branches in an acceptable distance.

But this is about more than giving consumers what they want—although that alone should be a decisive factor. We keep asking “Why?”. Well, because with an integrated omnichannel experience, everyone benefits:

Consumers demand an omnichannel experience, so they can have the freedom to bank when and where they want.

This may require a re-thinking of the role each channel plays: A mobile app and online presence need to be complemented by a self-service channel that meets consumers where they are and wows them with its integration into the digital channel, ease of use and personalization options. FIs should consider off-premises installations where the ATM acts as the branch. For conveniences, yes, but also to ensure access to cash. Meanwhile, branches become consultation centers where human interaction is at the center to fulfill consumers' need for a human touch. FOREX in Sweden has been very successful by installing ATMs at major transportation hubs where the demand for cash is high.

Staff want to spend less time handling cash, so they have the freedom to build stronger relationships with customers.

By migrating cash transactions to the self-service channel, bank employees are free for more important, revenue generating work. Additionally, with the right data-driven tools they can gain a deeper understanding of their client's situation and make meaningful suggestions for improvements—both to private consumers and business customers. ČSOB in the Czech Republic was able to fulfill its vision of cashless branches in some of their locations that are equipped with DN Series™ ATMs that are also monitored and maintained by Diebold Nixdorf.

Small and Medium Businesses (SMBs) account for more than 90% of global business, but only 13% say that their branch needs are currently being met2.

The long wait times as well as the long delay between depositing and being able to access the funds grind on them. By enabling deposits at the ATM and pre-staging via the app, they get back their time and gain flexibility to deposit their days earnings outside of branch hours and even hand over the



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“The ATM is a critical factor in our branch transformation, both from a cost-efficiency and customer experience perspective. [...] The ATM allows us to be present where our customers are, at airport terminals, gate piers, and malls. As brand ambassadors, they bring visibility to our brand, increase touchpoint opportunities, and ultimately generate additional revenue.”

—Ann-Charlotte Bergstroem, Manager Strategic Relationships & ATM, FOREX



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“DN Series technology helps us fulfill our objective of shifting all cash transactions from the teller to the self-service area. The increased reliability of the fleet allows employees to focus on advising clients by moving transactions to the ATM.”

—Martin Eyberger, Head of Operations and Development, ČSOB



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“The implementation of DN Series ATMs increased the availability of our fleet and the failure rate was reduced by 50%. Our consumers directly profit from this improvement in our ATM uptime.”

—Daniel Lopez, Director of Digital Banking and ATMs, Banregio

task to an employee they trust through mobile capabilities. And the deposited amount can be directly credited to their account. Thus, making their lives easier and giving them the feeling that their financial services provider not only fulfills their needs but also appreciates their business. Banregio in México focuses on servicing the financial needs of SMBs. With DN Series ATMs the bank was able to provide its consumers with 24/7 available banking and services.

And finally, Financial Institutions can reduce operational costs by migrating day-to-day transactions to digital touchpoints like the app or the ATM and—as seen above—create happier and more loyal clients.

Amid the threat of fintechs and the possible entry of big tech companies into the market, that should count for a lot, just as more content employees should, considering the growing war for talent. By positioning their ATMs outside the branch, FIs can gain additional benefits: a wider physical presence expands their reach and brand recognition while simultaneously fulfilling their social responsibility to improve financial inclusion and sustainability. Caja Rural Granada in Spain was able to markedly improve the operation of its ATM fleet and reduce the total cost of ownership by 5%. Meanwhile Virginia Credit Union in the United States was able to future-proof its self-service channel for mobile interactions.

¹NielsenIQ International Retail Banking Consumer and Technology Survey commissioned by Diebold Nixdorf

²DN U.S. Merchant Automation Survey, 2019



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“DN Series has reinforced our expectation of Diebold Nixdorf devices as reliable, future-proof, operator-friendly and highly secure. [...] Also important to us is the sustainability of the entire ATM network thanks to lower energy consumption and the reduction of CIT or maintenance visits.”

—José Antonio Carmona Fresneda, COO, Caja Rural Granada



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“Since the inception of Diebold Nixdorf’s solutions, VACU has moved at a faster pace than other large banks in the area as far as deposit automation, digital cash envelopes and future-proofing for a more mobile environment.”

—Jason Rooke, Manager of ATM Operations, Virginia Credit Union

So, what are you waiting for?

Find out how DN Series can be the ideal point of convergence between your physical and digital channels.

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

