

DN AllConnect Managed Services<sup>SM</sup>



# Unlock the Self-Service Opportunity with As-a-Service Solutions





## Unlocking the Self-Service Opportunity to Grow your Business

Today, more and more financial institutions (FIs) are realizing that their ATM fleet can be a highly performing asset, especially when integrated with other digital banking services to support a streamlined, efficient and profitable retail banking delivery strategy.

This is because:

- New technologies available open new opportunities and can not only enable the offering of new banking services through the self-service channel, but also enrich the user experience.
- FIs are reducing their physical footprint, so the importance of the self-service channel as a brand ambassador and a touchpoint for consumers to manage their finances is growing.
- FIs are converting their branches into advising centers focused on value-added consultative banking: they need their staff to focus on building the relationship with their customers while the ATM channel should take over the management of transactional operations.

However, the reality is, operating an ATM fleet is generally not an FI's core expertise—and not something a bank can do with internal resources alone. Indeed, running the ATM channel optimally, providing a high quality of service to consumers and seizing the true opportunity it represents, comes with a high degree of complexity.

### Are You Set Up to Navigate the 12 Pillars?

Optimizing ATM fleet success and profitability requires mastery, knowledge and operational excellence in 12 pillars. Each pillar is a domain that needs to be managed and requires a dedicated set of resource capacity, expertise and sophisticated tools, including deep knowledge of areas such as technology, compliance, regulations, payments protocols and more. Not to mention, there are associated costs in terms of time, skill development, infrastructure and operational overhead. These expenses can be overwhelming for FIs that attempt to manage ATMs in-house. Optimizing an ATM fleet is also one of many strategic initiatives competing for capital and it might not win.



# Self-Service Channel Management

## Key Challenges for FIs

### Availability

- ATM out of service (including out of cash) is the number one frustration with their bank for 40% of consumers. <sup>1</sup>

#### Risk

*Repeated negative experiences can impact the brand perception and cause consumer attrition.*

### Security and Compliance

- Only 6 % of FIs have full confidence in their ATM software security.<sup>2</sup>
- New security threats keep appearing, with fraud, explosive and malware attacks growing steadily. In 2020, losses due to ATM fraud attacks in Europe reached €219 million and financial loss due to explosive attacks on ATMs increased by 39%. Since 2016, the number of malware attacks has also more than tripled.<sup>3</sup>
- FIs need to adapt to a constant flow of new compliance requirements from PCI to new operating regulations of the different global and local card schemes.

#### Risk

*Damaged brand reputation and financial loss*

### Innovation

- Branch visits and teller interactions have significantly decreased throughout the years. For many consumers the ATM is the branch and related expectations have grown. They also benchmark their FI against high-tech service providers and neo-banks. They want the self-service channel to keep up with new digital technologies, offer new services, new ways of transacting, omnichannel journeys and personalization.
- New technologies keep being introduced at a faster pace. FIs' legacy systems and operations can reduce speed and significantly increase cost of innovation.

#### Risk

*Loss of relevance, consumer attrition, low return on investment*

### Profitability

- When managed in-house, the cost of personnel, skill development, infrastructure and operational overhead can be very high and difficult to track as there can be many hidden or forgotten costs.
- The fixed cost of introducing new functionality can be very high and only worth it when spread over a large fleet.
- The ATM has become the best way to serve, inform and engage consumers 24/7. From experience we are seeing that FIs, by not introducing new functionality or simply not considering how they can leverage the power of their ATM network as a marketing channel, don't generate as much revenue as they could.

#### Risk

*Lack of understanding of how cost-efficiency can be improved; missed revenue opportunity; lack of economies of scale impacts profitability*

Source:

1. Nielsen IQ International Retail Banking Consumer and Technology Survey commissioned by Diebold Nixdorf, March 2021
2. Source: ATM Marketplace: ATM and Self-Service Software Trends 2020
3. Source: European Association for Secure Transactions (EAST) – 2020 European Payment Terminal Crime Report

# DN AllConnect Managed Services

## Transforming Your Self-Service Channel



### Market Leading Availability

- Technical availability and cash availability are the foundation for the delivery of a compelling experience to consumers. Diebold Nixdorf customers benefit from device uptime consistently over 99%.
- We also offer best-in-class cash forecasting and end-to-end management services, which ensure the right amount of cash is always available at the right time in the right ATM. Most of our customers hit a 99.9% cash availability across their channel.



### Always-On Security and Compliance

- Daily checks and software patch deployments ensure compliance and successful security audits, and are the first line of defense against many types of logical security attacks.
- We offer multi-layered security protection, which is grounded in our unique position as a hardware, software and service specialist.
- You benefit from future-proofed security as we track attack trends across the world and continuously design new solutions to meet new threats.



### Fast-Tracked Innovation and Best-In-Class User Experience

- Become a first mover: our customers can deploy innovation faster to market thanks to an architecture enabling agility and seamless integration between different systems and platforms.
- Consumers using our customers' ATMs can personalize their journeys according to their preferences, such as opting for fast cash, choosing the language they transact in, transacting contactless or with a mobile pre-staged experience, requesting an e-receipt instead of a paper receipt, etc.



**Martin Eyberger**

*Head of Operations and Development  
CSOB, Czech Republic*

**"The current uptime across our 1,025-ATM fleet is 99.8%.**

And uptime has become important as many locations are moving to cashless branches. And when we install ATMs and cash recyclers, clients start to expect 24/7 availability. By using Diebold Nixdorf's cash management services, we have not only streamlined our in-house operations and achieved significant cost savings, but also **above-average cash availability of 99.98%.**"



**Jason Rooke**

*Manager of ATM Operations  
Virginia Credit Union, U.S.*

**"Since the inception of Diebold Nixdorf's solutions, VACU has moved at a faster pace than other larger banks in the area**

**as far as deposit automation, digital cash envelopes and future-proofing for a more mobile environment."**



### Extended Sustainability

- Our data-driven approach to uptime fleet management results in a significant reduction of out-of-service events, more remote resolution and a higher first-time fix rate, leading to a significant reduction of on-site technician visits.
- Through our cash optimization services, cash handling visits are also significantly reduced thanks to highly reliable forecasts and optimized CIT schedules. Adding cash recycling makes a further impact.

These efficiency gains help reduce carbon emissions related to maintenance and cash handling activities, helping you reach your sustainability targets.



### Increased Revenue

- A superior user experience drives higher customer satisfaction and increased footfall. More traffic means more transactions, generating additional revenue; it also means more opportunities to target users with relevant marketing messages that support customer acquisition and increase loyalty and custom of existing clients.
- As your branch employees are released from any ATM-related tasks, they have more time to build the relationship with consumers and drive value where they excel, for an overall increase in your retail branch network profitability.



**Patrick Schlicke**

*IT and Service Provider Manager  
Sparkasse Hannover, Germany*

**“The overall availability of our self-service devices is over 99%.** Outsourcing the entire self-service fleet to Diebold Nixdorf means effective service processes have been created to maintain this overall availability. Proactive maintenance and automated, remote incident resolution also contribute to this high ratio.”



**Alena Singh**

*Premium Banker  
CSOB, Czech Republic*

**“We believe in the power of the ATM network as a marketing channel.** It is a cost-efficient tool to promote new products and services—and it also gives us the possibility to display the right advertisements to the right cardholder and run targeted campaigns.”



## Lower Total Cost of Ownership and Full Transparency

- Outsourcing the management of your self-service channel helps streamline in-house staff resources and removes the need to build, maintain and continuously upskill teams of experts. It reduces investments in expensive infrastructure, management tools and related upkeep costs.
- You gain from economies of scale and more cost-efficient channel management. There are no hidden, forgotten costs. All expenses related to an ATM network are predictable, planned, accounted for and monitored.



**Kerstin Berghoff-Ising**

*Member of the Management Board  
Sparkasse Hannover, Germany*

“I can say that our close partnership with Diebold Nixdorf has resulted in cost savings of 30-40%. The tasks that were previously handled by a team of 4-5 colleagues are now done by one part-time employee so to speak.”



**Wolfgang Wangl**

*Head of Operations/IT  
bank99, Austria*

“For us the cooperation with Diebold Nixdorf is the perfect combination: they’re a one-stop service provider. We have been able to **dramatically minimize our personnel expenses**. Today, we have a 480-device fleet and **one person dealing with ATM as a Service in the bank**. All other services are perfectly handled by DN.”



## Strategic Partnership

- We provide all the key insights you need to make the right decisions and help you shape your strategy, delivering consumer satisfaction, growth and profitability. Every domain you outsource to us is supported by a team of local experts with the right set of skills and capacity. They have access to our global knowledge base, best-in-class processes and state-of-the art tools.



**Radek Hayek**

*Executive Director of Retail Distribution  
CSOB, Czech Republic*

“Using Diebold Nixdorf’s Managed Services has allowed us to **streamline our in-house operations and give back time to our employees**, which they can use to focus on supporting our customers and driving revenue. We have also achieved significant **cost savings** and consistently experience **above-average cash availability**.”



**Martin Fritzen**

*Sales Director  
Sparkasse Hannover, Germany*

“Diebold Nixdorf has now taken over the task of **providing the entire self-service architecture** for Sparkasse Hannover on the one hand, but also operating it on the other. **This means that we no longer have to worry about day-to-day ATM management**. Diebold Nixdorf manages and operates the self-service IT for us and ensures that our devices are available 99% of the time for our customers—24/7 every day.”

# DN AllConnect Managed Services

## A Comprehensive Set of Solutions to Drive Success



### Monitoring and Event Management

Is your objective to reach higher levels of availability while driving operational efficiencies? Our Monitoring and Event Management Services help reduce the number of incidents, speed up resolution and maximize first-time fix rates. More incidents can be resolved remotely and instantaneously, minimizing service interruption to consumers. Our services are underpinned by a 24/7, real-time monitoring platform powered by the industry's most advanced data collection, analysis and decision-making software. Capabilities are enhanced by award-winning DN AllConnect<sup>SM</sup> Data Engine, which uses the latest developments in machine learning and artificial intelligence to identify the precise root cause of an incident and predict impending failures, supporting the pre-empting of incidents. Full, real-time transparency about the performance and health status for every ATM is guaranteed through a comprehensive, highly configurable set of reports accessible via a user-friendly web-based platform.

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### Integrated Service Desk

The Integrated Service Desk offers a single point of contact whenever technical support is required. 1,500+ trained, experienced and regularly upskilled agents ensure assistance to customers in more than 25 languages. They manage the diagnostic and remote resolution where applicable; they also dispatch incidents to other teams, such as field services when required, and track resolution. All this using a state-of-the-art incident management platform and process. Combining our Service Desk with Monitoring and Event Management Services ensures incidents are resolved better and faster. This is because when an incident can't be resolved via automation, its management is seamlessly transferred to the Service Desk agents who then take ownership for driving resolution.

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### Software Deployment

DN AllConnect Software Deployment Services offers a flawless end-to-end delivery model for software lifecycle management. We use state-of-the-art deployment tools and control all the steps of the process from packaging and testing, through change control, dry run and pilot deployment to executing and monitoring the deployment progress in several waves. We track in real-time all utilities, drivers and software stack for each device. We complete an automated remote daily check against the desired state of each device and execute adjustments as needed. All this guarantees PCI-DSS compliance and is a foundation to protect the ATM channel from security attacks, implement innovation faster and ensure higher uptime. Our customers benefit from increased efficiencies; they don't need any in-house tools or experts to release software across their fleet. They can direct their focus to other activities.

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### Security Management

There is no need to incur capital and operational costs to set up, maintain and run a 24-7, secure, PCI-compliant ATM channel. Leveraging our unique global security knowledge base and scale, we help you develop an ironclad strategy built on a flexible, modular, multi-layered approach. As a hardware manufacturer, software developer and service provider, we are expertly positioned to offer a holistic security framework. We detect physical and logical attacks in real time and defend you from jackpotting, malware, host spoofing, denial of service and transaction reversal fraud. You can also benefit from intrusion protection, anti-skimming solutions, encrypted PIN pad serial number tracking and retrieval. Our global security surveillance activities enable us to discover new threats earlier, and implement protections more quickly, constantly futureproofing the safekeeping of your ATM channel and of consumers' card data.

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**Joe McCain**

*Chief Procurement Officer  
Founders Federal Credit Union, U.S.*

"The management of cash and our CIT provider simply took too much time from our branch and back-end operations teams. **Transferring the end-to-end cash management to Diebold Nixdorf is a game changer.** We now deliver a better member experience and are able redirect our employees where they add more value while reducing our cash-related costs."



**Michael Wiedeck**

*Chief Sales Officer  
bank99, Austria*

"Managing modern ATMs is complex and requires special know-how. **We relied on the expertise of Diebold Nixdorf to help ensure the launch of a country-wide network of ATMs and branches** was successful and seamless, so for us, **that partnership was critical to our success.**"





### **Cash Management**

With cash representing up to 50% of the total cost of ATM network ownership, it is worth implementing a solution that increases efficiencies and reduces costs while optimizing cash availability. Our Cash Management Services feature a team of local specialists with access to a continuously enriched knowledge base of global best practice and intelligence. Granular and high-quality data from outstanding monitoring capabilities enable the unique patented machine learning algorithm of the Cash Cycle Optimization® software to produce highly reliable forecasts for each ATM. Win-win partnership models with CITs and proven mastery of recycling and deposit are other building blocks that enhance performance. Our services are modular and flexible, and can deliver consistent cash availability of ~99.9% or above, while realizing up to 35% cost reduction.

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### **Marketing Management**

The self-service channel is the best way to serve, inform and engage consumers 24/7 in the physical world. DN allows FIs to enhance the user experience and enable consumers to personalize the way they transact, offering, for instance, the ability to speed up cash withdrawals and get more sustainable e-receipts; in addition, educational and marketing messages can be embedded within the transaction journey, even at specific times to deliver the right content at the right moment; FIs can also run targeted campaigns to acquire customers or cross-sell existing ones; campaigns can be location-specific to match local objectives and priorities. All this takes place through advanced engagement software hosted in Diebold Nixdorf's secure cloud environment and without any infrastructure burden. FIs can even analyze campaign results by accessing reporting dashboards from any web browser.

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### Terminal Driving

At Diebold Nixdorf we see terminal driving as much more than one of the many required components for ATM transaction processing. Our Terminal Driving Services solution is perfectly integrated within the channel ecosystem, enabling FIs to give more to consumers and unlock value. Would you like to disengage from the financial and operational burden that in-house management of terminal driving and the upkeep of legacy infrastructure represent? Or overcome the limitations of your existing service provider, while leveraging new capabilities to accelerate innovation and differentiate from competitors? We can help you become more consumer-centric and deliver a wider range of transactions and functionality in full compliance, or increase efficiencies by seamlessly introducing cash recycling across your network. You will simply have more control over your ATM channel and seize the opportunity to delight consumers, increase revenue and reduce costs.

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### Branch Management

Diebold Nixdorf's expertise extends beyond self-service. Our Branch Management Services allow FIs to optimize their retail branch network management and increase return on investment. Is your Information and Communications Technology (ICT) infrastructure getting too large or unwieldy to manage in-house? Branch Operations acts as a central point of responsibility to manage banking IT infrastructure. We also provide global network connectivity to equip FIs with a secure and reliable infrastructure to communicate internally and externally across a broad range of connected branch applications. We also offer a Branch Support function, which merges information from your self-service network and internal ICT systems into one central service desk. In addition to resolving incidents more quickly and efficiently, Branch Support provides on-site support and offers the ability to execute deployments, installations, moves, additions and changes.

[Learn More](#)



**Melissa Thomas**

*Senior Vice President, Operations and Payments  
VyStar Credit Union, U.S.*

"From our everyday operations to our most strategic challenges, Diebold Nixdorf understands our business. **We don't operate as a typical client-supplier relationship often does—we truly work together as one team.** The relationship is rooted in transparency and honesty. Our DN team has such fantastic problem-solving skills and a deep knowledge of the industry that they sometimes anticipate our questions. We appreciate their can-do attitude."



**Radek Hayek**

*Executive Director of Retail Distribution  
CSOB, Czech Republic*

"**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** that we're driving across the whole process within the bank. From my perspective, Diebold Nixdorf is one of the leading vendors on the market, so we are happy to have them on our team."



# What is your strategy? How can we help you?

Are you looking for a partner to oversee one or more particular domains where you have the least expertise, available human capital, technological capabilities or strategic/operational “interest” in pursuing?

Or are you considering outsourcing the complete end-to-end management of your ATM channel?

**Whether you call it outsourcing, managed services or ATM as a Service, DN AllConnect Managed Services provides the solutions you need to remove the complexity and access the full value of your self-service channel.** By curating service arrangements based on your requirements, we can help with one or more pillars, or manage the channel end-to-end. We deliver what you need based on how you choose to expand opportunity, enhance user experience and increase profitability.

Are you looking for a true and transparent partnership for a journey toward innovation, optimization and growth? **Would you like to join the more than 1,300 DN banking managed services and ATM-as-a-Service customers worldwide?**

Contact your DN representative today or visit [DieboldNixdorf.com/ManagedServices](https://www.dieboldnixdorf.com/ManagedServices) to discover how we can integrate together, to create market-leading opportunities for your FI and give your customers what they really want.





To learn more, visit [DieboldNixdorf.com/ManagedServices](https://www.DieboldNixdorf.com/ManagedServices).