



Diebold Nixdorf Advisory Services

**Customize your branch and channel
strategies with solutions tailored to you.**





Driving Change in the Marketplace

The financial services industry is transforming at an accelerated pace. Financial institutions (FIs) must rethink the structure, operations and role of their channels to remain competitive as market trends and consumer behavior affect how branches, in tandem with self-service, should be utilized. Consumers' adoption of new technology is evolving and they expect their FIs to deliver services through these preferred channels. Today, consumers have the power to dictate the mix of products and services they want from FIs, as well as when and how they want them.

So how do you know what technology you should deploy—and where and when you should deploy it? Diebold Nixdorf Advisory Services is a team of experienced banking professionals who can help you develop and implement channel transformation initiatives for your FI, including technology. They develop a foundational understanding of consumer preferences, market dynamics and channel operations at your organization by conducting an in-depth assessment of your physical and digital channels. DN's Advisory Services team will provide recommendations based on their knowledge of industry best practices and countless hours of research and implementation at organizations around the globe. This research will also assist in determining the right technology mix for you, as well as how to tie it all together for better consumer experiences, no matter the channel.

Building Strategies for Success

Continually reassessing and evolving current strategies to determine if you are conducting business effectively is the first step in laying the foundation for success. FIs should focus on streamlining processes or possibly even outsourcing time-consuming tasks to drive efficiencies. DN's Advisory Services will help you create a multi-year roadmap to increase channel effectiveness that prioritizes seven areas for improvement:



ACTIONS AND INVESTMENTS IN PEOPLE



PROCESS IMPROVEMENTS



CONSUMER EXPERIENCE



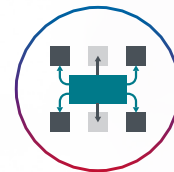
BRANCH AND NETWORK DESIGN



COMMUNICATIONS AND MARKETING



SALES AND SERVICE ENGAGEMENT



TECHNOLOGY AND TRANSACTION AUTOMATION

Creating the Right Delivery Model

While each FI's situation is unique, developing a sustainable branch and channel strategy tailored to your specific needs is possible. Analyzing branch-specific information, such as market potential, demographics, consumer traffic and propensity for adoption allows for a careful, yet steady, approach to design and digital integration.

COMPETITIVE ASSESSMENT, DATA AND SECURITY ANALYSIS

One of the most critical solutions DN's Advisory Services can provide is a competitive assessment and data analysis. The team creates a snapshot of FIs in your region, and identifies key metrics around how they conduct their business. For example, what type of branch and self-service technology are FIs in your area utilizing? What type of functionality are they offering through this technology to streamline transactions within every channel?

In addition, DN's Advisory Services team can assess or identify vulnerabilities associated with ATMs and internal networks. The team takes a consultative approach to addressing security concerns such as, internal security software updates, card reader upgrades and hard drive replacements.

This research is crucial to consider before developing new strategies, especially those that require new technology. Additionally, if you don't currently have personnel that can collect, compile and analyze this data for you, your organization might be heading down a path that isn't sustainable.



ATM CAPABILITY ASSESSMENT

	Financial Institution A	Financial Institution B	Financial Institution C	Financial Institution D	Financial Institution E	Financial Institution F	Best Practice FI Financial Institution G
Cash or Check Deposit w/o Envelope	●	●	●	●	●	●	●
Cardless Access	●	●	●	●	●	●	●
Personalized/Targeted Marketing	●	●	●	●	●	●	●
Touchscreens	●	●	●	●	●	●	●
PIN Changes	●	●	●	●	●	●	●
Payments	●	●	●	●	●	●	●
Video	●	●	●	●	●	●	●
Tablet Integration	●	●	●	●	●	●	●
Denomination Selection	●	●	●	●	●	●	●
E-receipts	●	●	●	●	●	●	●
Languages	4	4	1	4	4	1	2
Personalization	●	●	●	●	●	●	●

● Does not offer ● Full Deployment ● Partial Deployment ● Planned Deployment

ONLINE/MOBILE CAPABILITY ASSESSMENT

	Financial Institution A	Financial Institution B	Financial Institution C	Financial Institution D	Financial Institution E	Financial Institution F	Best Practice FI Financial Institution G
P2P Transfers: Real-time	●	●	●	●	●	●	●
Bill Pay	●	●	●	●	●	●	●
Mobile Deposit	●	●	●	●	●	●	●
Replace Debit Card	●	●	●	●	●	●	●
Take Action on Lost or Stolen Card	●	●	●	●	●	●	●
Add or Change a Travel Notice	●	●	●	●	●	●	●
Add a Card to PayPal	●	●	●	●	●	●	●
Lock Your Card	●	●	●	●	●	●	●
Cardless Withdrawal	●	●	●	●	●	●	●
Manage Statements	●	●	●	●	●	●	●
Budgeting and Spending Tools	●	●	●	●	●	●	●
Open an Account (checking, loan, etc.)	●	●	●	●	●	●	●
Re-order Checks	●	●	●	●	●	●	●
Online Chat	●	●	●	●	●	●	●
Virtual Financial Assistant	●	●	●	●	●	●	●

● Does not offer ● Full Deployment ● Not Real-time

UNDERSTAND YOUR CONSUMER DEMOGRAPHICS

Deepen the understanding of your existing consumer base and how they want to interact with your channels through a detailed analysis of account holdings, delivery channel usage and individual consumer demographics/socioeconomics. Consumers in various markets will have higher or lower proclivity to use self-service channels based on their demographic make-up. A segmentation framework is especially important to target specific customers for direct marketing or transaction migration campaigns that will deepen household penetration and increase wallet share.

UNDERSTAND STAFF PROFICIENCIES

Additionally, consider your staff members. If you plan to utilize your branch personnel in a more universal manner to boost consumer engagement and effectively deepen relationships, consider investing in a robust, comprehensive training program. You must hire and place people in roles that suit their skill set and prepare them for a successful consumer interaction.



UNDERSTAND SECURITY VULNERABILITIES

Lastly, in order to provide a well-rounded and educated assessment of your FI, DN's Advisory Services team will review and analyze security protocols associated with each channel (self-service, branch, etc.). They are notified immediately of security alerts and fraudulent activity across the globe and can help you understand what they mean and what you can do to mitigate those risks. They can also provide guidance on software updates, changes and roadmap planning.

BRIDGE THE PHYSICAL AND DIGITAL WORLDS

As the world becomes increasingly digitized, it is essential to connect physical components of the banking experience to the digital channels consumers want and need. The best path toward effective digitization depends on understanding your consumers and establishing the experience you want to offer. When it comes to the physical redesign of the branch, here are a few items to consider that affect efficiency and consumer experience.

- **Physical Design** – Aesthetics, modernization and size/traffic flow within branch
- **Operational Design** – Traffic patterns, accessibility of technology and staff choreography
- **Channel Experience Design** – Transaction model
 - *Self-Service First* – Some FIs are deploying remote, fully self-service branches that feature limited or no bank staff at the branch.
 - *Assisted Self-Service* – In this model, self-service units allow consumers to perform banking transactions, but can also accommodate assistance from branch personnel.
 - *Consumer's Choice* – Some customers and markets demand personal interaction with trusted individuals, but it is still possible to create process efficiencies in these scenarios by automating time-consuming teller responsibilities.
- **Enhance Brand Value** – Improve brand awareness

“As an example of the importance of understanding your consumer base, DN’s Advisory Services has worked with a number of FIs to transform their branch formats in an effort to reduce costs and improve the consumer experience. As a result, one FI saw a **90% reduction in time spent on cash management activities**, while **increasing their NPS score at the main branch to 100%.**”





Create Your Vision for the Future Today

The DN Advisory Services team is made up of experienced banking professionals who specialize in consumer, channel and branch analysis to build and implement the right strategy. The physical changes to the design and operational flow of your branch are reliable ways to increase efficiencies and ultimately, improve the consumer experience. We can help you transform your branch and channel strategies by implementing solutions that are tailored to your FI.

Let's start the conversation today.

Contact your Diebold Nixdorf sales representative or visit [DieboldNixdorf.com/AdvisoryServices](https://www.dieboldnixdorf.com/AdvisoryServices).



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