

Diebold Nixdorf Advisory Services



Build 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. Financial institutions (FIs) should focus on streamlining processes or possibly even outsourcing time-consuming tasks to drive efficiencies. Our Advisory Services team will help you create a multi-year roadmap to increase channel effectiveness by prioritizing seven areas for improvement:



**ACTIONS AND INVESTMENTS
IN PEOPLE**



PROCESS IMPROVEMENTS



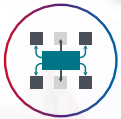
CONSUMER EXPERIENCE



BRANCH AND NETWORK DESIGN



COMMUNICATIONS AND MARKETING



**TECHNOLOGY AND
TRANSACTION AUTOMATION**



SECURITY



Actions and Investments in People

- In some cases, changes to human resources infrastructure will be required to successfully implement new strategies.
- Strengthen technological aptitude of branch staff by providing equipment training and user adoption materials to build confidence and assist consumers with transactions.
- Carefully outline responsibilities of branch staff to ensure they have needed tools so they can perform responsibilities they are required to fulfill, i.e. deepening consumer relationships and driving sales performance.
- Empower and align resources to focus on consumer experience, sales process and employee development.

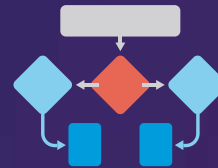




Process Improvements



Reviewing and adjusting processes frequently is critical to improving the overall consumer experience.



Establish a consistent engagement model and the choreography associated with each ideal consumer journey to ensure a positive user experience.



Detail and document workflows to create consistency, minimize risk and enhance teamwork across business lines.



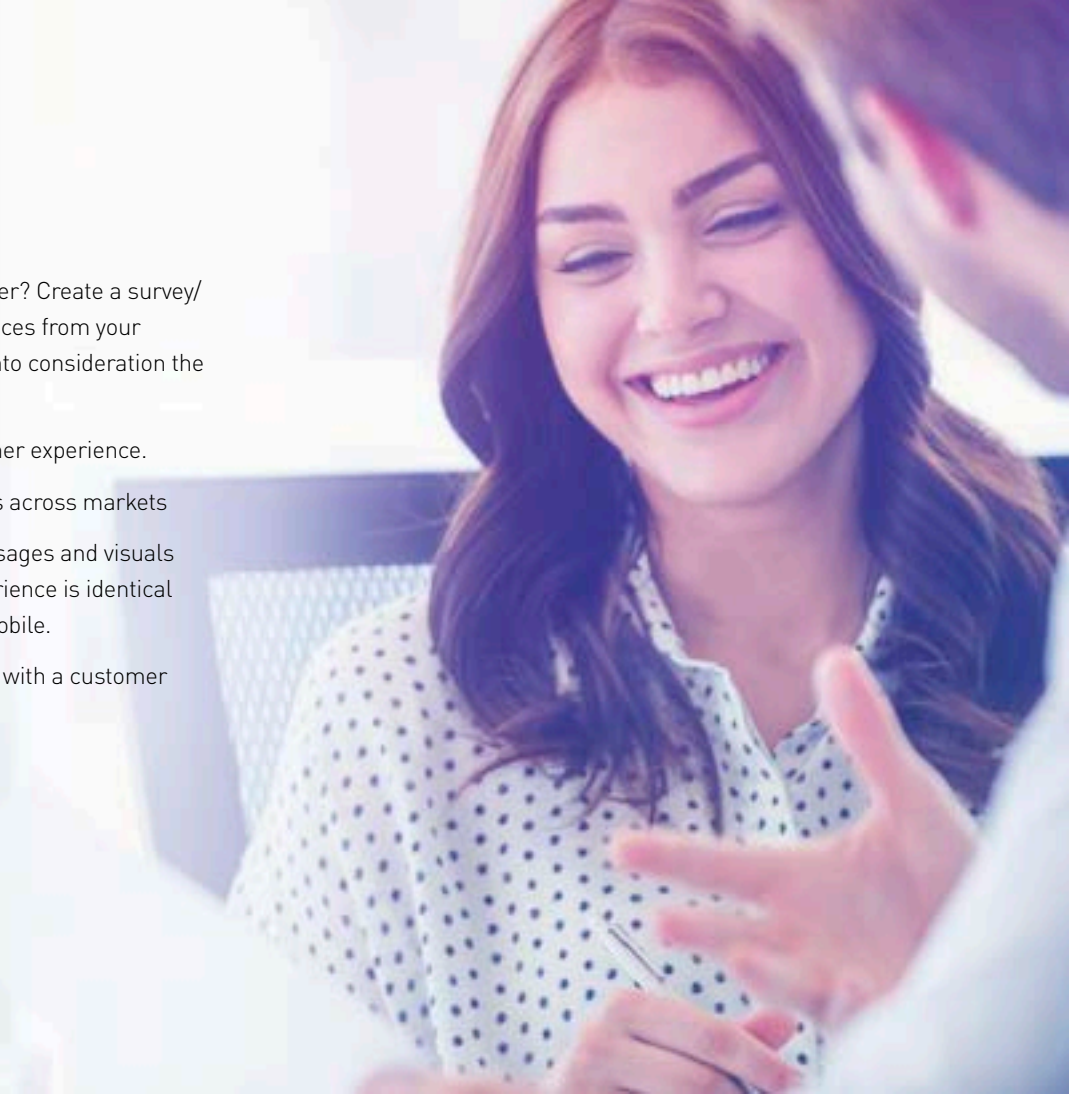
Use technology to create uniform experiences across every channel and establish comfort and ease of use for consumers.





Consumer Experience

- Which channels do your consumers prefer? Create a survey/questionnaire to obtain channel preferences from your consumers. When analyzing data, take into consideration the age/demographics of the responder.
- Identify your organization's ideal consumer experience.
- Be flexible. Uncover consumer variations across markets
- Create and implement streamlined messages and visuals across all channels so the banking experience is identical whether the consumer uses online or mobile.
- Consider providing the option to connect with a customer service representative via video.



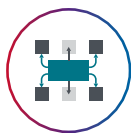
Branch and Network Design

- Design your branches to reflect your strategy, values and brand.
- Differentiate your brand through unique technology, design and experience.
- Create distinct and memorable consumer experiences driven by greater engagement.
- Deploy technology to drive efficiency and enhance experience.
- Promote your brand while educating consumers on bank products and services.



Communications and Marketing

- Create consistent, relevant and demographic-specific messages within every channel to enhance the consumer journey.
- Be thoughtful in omnichannel communications to minimize campaign fatigue where the same message is presented on more than one channel, on more than one occasion.
- Integrate communications with a CRM system and analytics to enhance targeting of message driven by segment or consumer lifecycle.



Technology and Transaction Automation

- An FI's strategy should include select technology investments in the branch, ATM and mobile banking channels..
- Support transaction migration by educating and assisting consumers with new technology.
- Leverage the ATM as a sales and promotional channel to support sales and lead generation efforts.
- Align technology with consumers' behavior.



Security

- Consistently review security protocols to determine if updates/changes are needed to successfully implement new strategies.
- Address physical, electronic and logical strategies.
- Understand current threat landscape and attack vectors.
- Create a security roadmap that evolves with your branch strategy.



The Financial Services Industry is Transforming at an Accelerated Pace.

FIs must rethink structure, operations and the role of their channels to remain competitive as market trends and consumer behavior affect how branches, in tandem with self-service, should be utilized. Our Advisory Services experts are experienced professionals who have the background and knowledge to review your existing strategy, make recommendations, assist in making informed and educated decisions with straightforward data and provide answers to fundamental questions that affect your branch operations.

To schedule a consultation, contact your Diebold Nixdorf sales representative or visit [DieboldNixdorf.com/AdvisoryServices](https://www.dieboldnixdorf.com/AdvisoryServices).





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