

# DIEBOLD IMPROVES ATM EXPERIENCES FOR WESCOM CREDIT UNION'S MEMBERS



WESCOM CREDIT UNION  
PASADENA, CALIF.

Wescom Credit Union members rapidly adopt Diebold's deposit automation-enabled Opteva<sup>®</sup> automated teller machines (ATMs) hosted by "Elizabeth."

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**"Our members have migrated to deposit automation faster than we could have imagined. We're pleased with the adoption rate, the feedback and the growth."**

Kevin Sarber, senior vice president,  
service delivery, Wescom Credit Union

As one of the largest credit unions in the United States, Wescom Credit Union serves more than 200,000 members in Southern California. Eager to enhance self-service experiences for those members, Wescom Credit Union integrated a new animated on-screen hostess into its automated teller machine (ATM) fleet, while adding advanced deposit automation terminals. With support from Diebold, Incorporated, the two enhancements have elevated the visibility and usage of Wescom's new ATMs and helped the credit union operate its self-service channel more efficiently.

To humanize the self-service experience, a friendly on-screen hostess named "Elizabeth" welcomes Wescom members to the ATM and provides visual interludes during processing functions. For example, when a user withdraws money, Elizabeth carries cash on screen while the ATM processes the transaction. She then "pushes" the cash out of the ATM at the same time as the dispenser. The visual is more engaging than a traditional "Please wait" screen.

“We’ve had lines for the new deposit automation Opteva® ATMs (automated teller machines), with no one using the older terminals. Members are willing to wait for the better technology and experience.”

— Kevin Sarber, senior vice president, service delivery, Wescom Credit Union

**Meet Elizabeth!**

Look at what she's done for ATMs:

- No more envelopes
- No more deposit slips
- Touch-screen technology
- Check images printed on your receipt
- Much more

*She's waiting for you inside our newest ATM.*

WESCOM Credit Union

The image shows an animated woman in a blue business suit standing next to a Wescom ATM. The ATM screen displays a 'Main Menu' with options: Quick Cash, Withdrawal, Deposit, Inquiry, Transfer, Payments, Stamps, and Micro-Statement. The Wescom logo is visible in the top left and bottom right of the advertisement.

Wescom introduced Elizabeth to its fleet in 2003, featuring video snippets of a real person. Today, the new Elizabeth is animated, which will enable efficiency and consistency as Wescom develops new interlude screens. Diebold managed the development and deployment of the customized software used to integrate the animated Elizabeth into the ATMs.

“Diebold was instrumental in deploying Elizabeth to our entire fleet, helping to seamlessly integrate her action clips into our transaction flows and screen sets,” said Kevin Sarber, senior vice president, service delivery for Wescom.

Wescom introduced the new Elizabeth as it debuted its new Diebold Opteva® 760 ATMs equipped with deposit automation technology. The ATMs enable members to complete envelope-free deposits while experiencing the industry’s fastest transaction times. Members can deposit up to 30 bank notes and 10 checks in less than 60 seconds.

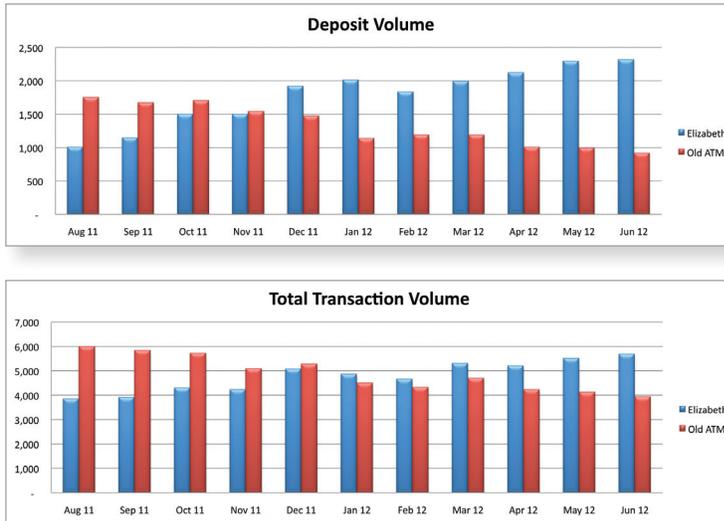
To gauge the adoption rate of its new deposit automation offering, Wescom introduced the new ATMs in phases. Because most of its 28 branches feature two ATMs, Wescom replaced one terminal at each branch with a new deposit automation-ready Opteva ATM. With both ATMs available, members had the option to complete envelope deposits on the original terminals or try envelope-free deposits on the new ATMs.

Data from four Wescom branches show a steady increase in both deposit and transaction volumes at the new ATMs. Deposit volumes for the new ATMs surpassed those of the older ATMs within three months of installation, and the gap continues to increase. Just nine months after adding deposit automation to Wescom’s Costa Mesa, Calif., branch, the new ATM had a deposit volume nearly four times higher than that of the branch’s older terminal.

“Our members have migrated to deposit automation faster than we could have imagined. We’re pleased with the adoption rate, the feedback and the growth,” said Sarber. “We’ve had lines for the new deposit automation Opteva ATMs, with no one using the older terminals. Members are willing to wait for the better technology and experience.”

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Data from four Wescom branches show a steady increase in both deposit and transaction volumes at the credit union's new deposit automation ATMs.



Deposit automation is enabling multiple efficiencies for Wescom Credit Union, including reduced ATM courier trips, faster processing and elimination of empty-envelope fraud. Wescom Credit Union is also spared the time and expense of scanning checks deposited in envelopes at the ATM. Because the ATMs automatically scan checks, Wescom Credit Union can rapidly link those images to members' accounts.

To further enhance efficiencies, Wescom will soon leverage Diebold's OpteView ATM Remote Services capability. The service enables remote management of a variety of ATM services, including adding new Elizabeth animations, applying software updates and diagnosing ATM issues. Remote management can minimize technician visits to the ATM, saving time and money.

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Every branch now has at least one deposit automation Opteva ATM, and Diebold is continuing to replace Wescom's older terminals. The credit union plans to have its entire fleet converted within two years of introducing its first deposit automation ATM.

Call on Diebold for the latest in product, service and security solutions. Since 1859, Diebold has put the customer first.

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