



HOW DO YOU DELIGHT YOUR CUSTOMERS IN NEW AND SURPRISING WAYS?

We've got a solve for that.™

Today's consumers are a different breed. Accustomed to Apple®-like experiences in retail settings, they expect a memorable experience when they enter the branch, including more opportunities for exploration and engagement. That includes "anytime, anywhere" services and account access, as well as greater customization and personalization to their tastes. Yet not all banks and credit unions have evolved to catch up with their expectations. At Diebold, we recognize the vital need to gain preference and loyalty among new consumers, and deliver purposeful innovations that help our customers meet their demands.

CREATING DELIGHT IN EVERY INTERACTION

Based on our intimate knowledge of consumer preferences, Diebold has developed a number of key beliefs regarding the best way forward for financial institutions seeking to delight their consumers:

INTEGRATE



Make channel integration foundational. We must more closely connect the various channels, allowing consumers to more seamlessly conduct operations between them.

REALIGN



Realign the banking experience with consumer expectations of a retail experience. Create more interaction between consumers and staff, provide more education and personalized service, and deliver more expedient service.

INTERACTION



Think of technology as the enabler of a positive consumer experience, not the driver. Relationship building through positive interactions with staff members is always the key.

SUPPORT



Support and education are vital to creating a memorable experience. Staff members must be adequately equipped and unburdened to interact with consumers, which may require whole new staffing models.

EMPOWER



Consumers should be empowered and given more control over their interactions. Convenience is a key driver, and financial institutions should look to harness the mobile channel, online banking and the ATM channel to allow consumers anywhere, anytime access to their accounts.

PERSONALIZE



Hardware usability and the software user experience truly matter. Consumers seek personalization, fast and efficient transactions, and ease of use when dealing with hardware and software; installed technology should reflect this.

IMPROVE



High availability rates are key to reducing customer frustration and its negative brand impact. Improved software integration at the ATM can deliver greater functionality and the peak availability for today's customers expect.



Four of 10 transactions within the next five years will be with Millennials

"Omnibus Survey," Forrester, Diebold, FIServ. 2012.

STRENGTHEN BRAND WITH SEAMLESS TECHNOLOGIES



After a merger and a name change, Centennial BANK needed to establish its brand in the crowded marketplace. And by implementing new technology, they were able to take customer care and attention to a notable new level.

WITH NEW TECHNOLOGY IN ITS NEWLY RENOVATED BRANCHES, CENTENNIAL BANK IS PRIMED TO INCREASE CUSTOMER VALUE AND INITIATE A NEW WAVE OF BANKING OPPORTUNITIES.

THE CHALLENGE

As Centennial BANK pondered how to best implement a overhaul of its branches, it saw the opportunity to differentiate itself with customers by implementing progressive technologies that make the banking experience more convenient, seamless and helpful.

THE SOLUTION

The bank implemented Opteva® 720 Short Stack units and cash recyclers that are optimized for in-branch use. These terminals allow a universal banker to approach a consumer at the ATM without startling them, offering assistance and building a relationship.

The bank also integrated Opteva® 750 terminals equipped with two-way video

communications technology in the drive-through of branches that do not have traditional teller lines, allowing consumers to conduct banking efficiently.

Other integrated technology included OpteView® Advisor, software deployment, endpoint security, advanced skimming detection, electronic security and data access control systems, and Agilis® 3 ATM software—all of which contributed to more reliable, efficient consumer experiences at the bank.

THE IMPACT

With the new technology additions to their branches, Centennial has created a much more convenient, personalized and reliable customer experience—and set the stage for long term loyalty and brand preference.



We've got a solve for that.™

