

# DIEBOLD CONSULTING

Tailored consulting  
solutions for a  
new banking era



## Industry Challenges

Financial institution executives are faced with a major shift in industry dynamics that will fundamentally alter the economics of the industry and require changes in how institutions interact with their customers. Higher regulatory and compliance costs, flattening revenue growth, declining branch traffic and new forms of payment methods are all threatening the traditional banking model and requiring institutions to adapt in order to compete effectively.

Making informed business decisions to address these challenges requires planning, research, timely information and confidence that the steps you are taking – and investments you are making – are truly the right ones for your financial institution.

Using a disciplined, objective and fact-based approach to understanding each client's unique needs and market opportunities, Diebold Consulting helps drive improvements in profitability and operational performance for financial institutions of all sizes.

## About Diebold Consulting

Diebold Consulting works with financial institutions to help them better understand their customers' needs and preferences through proven research methodologies and by leveraging our fact base of customer behavior developed from years of working with financial institutions. Diebold's experts gather and analyze this research, knowledge and insight to then tailor customized strategies to meet a client's need. These strategies are developed to help financial institutions improve bottom-line performance and increase customer acquisition and retention.

Diebold Consulting's practice leverages Diebold's reputation as a trusted advisor, its legacy in the financial services industry, access to subject matter experts and market intelligence. During its more than 150-year history, Diebold has developed strong relationships with thousands of financial institutions worldwide and provided ongoing support for their retail banking operations.

## Diebold Consulting - Scope of Expertise

### Expense Management / Efficiency Improvement

- What workflow process improvements can measurably improve operational performance?
- Given the evolving role of the branch, what changes need to be made to optimize branch staffing and increase frontline productivity?
- How can we leverage technology to reduce the costs of the branch network and what is the business case for these investments?

### Channel Optimization

- What is the future role of the branch? How do we transform our branch locations to meet customer needs while making them more cost-effective to operate?
- How can we migrate customers to alternative channels and self-service platforms without sacrificing customer satisfaction and the ability to pursue cross-selling opportunities?
- Given the shift in transactions from the branch to self-service devices, how do we prioritize investments in channel functionality?

### Customer Experience

- Given the commoditization of financial products and services, how can an institution differentiate the experience it provides to its customers? What capabilities are required to deliver the desired customer experience?
- What are the 'moments of truth' that drive greater customer loyalty? What process improvements are required to ensure we exceed customer expectations?
- Customers increasingly use multiple channels to interact with their financial institutions and they expect a similar experience across channels. How can we coordinate and measure customer interactions across channels to ensure a consistent experience?

### Revenue Growth

- Increased complexity in product offerings, and payment methods create both confusion and opportunities for financial institutions. What opportunities exist to create unique customer strategies to attract and retain targeted customers?
- Given the current outlook for slower revenue growth in the banking industry, what opportunities exist to create new product and service offerings that provide value to customers and an appropriate ROI?
- Financial institutions must increase the productivity of sales channels given the relative infrequency of opportunities to engage with a particular customer. What technologies are available to increase sales effectiveness and how does an institution evaluate the return on these investments?

## Delivering Unique Needs Delivering Unique Solutions

Diebold Consulting solutions are customized to the needs of each client. Our consultants believe that each client challenge must be satisfied with a tailored approach. The process involves investing time in the field to understand each financial institution's unique situation and business priorities.

Each engagement will involve a disciplined, fact-based, consistent, innovative and unique approach to pursuing recommendations. It may encompass some or all of the following activities: rigorous, analytical assessment of the client's current situation; designing and planning; modeling; enabling customers and employees; and measuring and controlling to incorporate learnings into operations.

We become familiar with associates at all levels of the organization to understand their priorities, processes, perceptions and concerns. We use a set of methodologies and analytics to support our recommendations. And our consulting model is based on building a long-term relationship with each client, assisting senior management and business leaders with addressing critical strategic and operational issues beyond the initial engagement.

#### Contact Information:

Diebold, Incorporated  
5995 Mayfair Road  
P.O. Box 3077  
North Canton, Ohio  
44720-8077

Email: [consulting@diebold.com](mailto:consulting@diebold.com)  
[www.diebold.com](http://www.diebold.com)

©Diebold, Incorporated, 2011. All rights reserved.  
File No. 98-187.