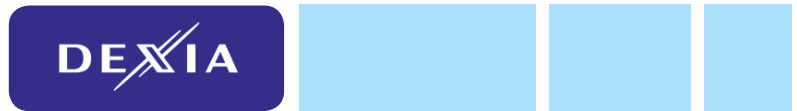


# "CASH SECURE" AND "OPEN" BANK BRANCH: RECONCILING THE PARADOX



Moving all standard transactions to the ATM provides banks the possibility to open up their branches, offering clients an inviting open space whilst giving branch personnel the time to concentrate on a more personal approach to banking. Diebold now accompanies its clients in such bold endeavours.

## Dexia Bank

Dexia was established in 1996 from the alliance of two top-level operators in local public sector financing in Europe: Crédit Communal de Belgique and Crédit Local de France.

It was the result of one of the very first crossborder mergers in the European banking sector and is classified among the twenty largest financial institutions in the euro zone. Its strategy is built on two pillars: retail banking in Europe (Belgium, Luxembourg, Slovakia, Turkey) and a world leadership in financial services to the local public sector and project finance.

Dexia is a retail bank which has 5.5 million customers in Belgium, Luxembourg, Slovakia and Turkey. Over the years, Dexia has developed a broad range of banking services for private individuals, small and medium sized businesses and institutional clients.

Dexia's success rests not only on its reputation, but also on its ability to design sophisticated products and to develop innovative solutions responding to the financial needs of its clients.

## Dexia's Requirements

Faced with the need to renew its ATM pool, Dexia Bank took the bold decision to use this renewal to give its retail banking business what some would term "a facelift", but which is in fact a total re-engineering of its retail banking business.

The prime idea of this re-engineering is to free branch employees from standard transactional duties in order to offer value-added and more personal services to its clients. To ensure such a shift, access to branch employees must be an easy and enjoyable experience for clients. This alone imposes major changes to a branch's configuration: obstacles (such as bullet-proof glass between branch employees and clients) must be eliminated while continuing to ensure top level security. Thus, all cash must remain in a secured environment, while ensuring open access to the branch itself.

Moreover, the ATM must be able to handle all cash transaction, thus must include the possibility to authorize large amounts in all Euro denominations.

The latest Diebold self-service technology enables cash process optimization and cost reduction by automatically recycling deposited notes which are made available for dispensing.

Of course, by moving all cash transactions to the ATM, a branch's self service area must have a high, and almost perfect, reliability rate.



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## Diebold's Response

In order to accompany Dexia in this project, Diebold went beyond the simple supply of ATMs. In fact, Diebold used its relations and references among European banks so that Dexia could see at first-hand what is being done towards in relation to opening up bank branches in other markets. Thanks to examples, Dexia could base its strategy on existing ideas to create its own open branch concept, while Diebold offered its technology to empower such a drastic re-engineering. Thus, one of the prime motivations for Dexia's choice is that Diebold can offer assistance in the development of new concepts rather than simply supplying its technology.

## Implementation of the Open Branch Concept

In order to answer Dexia's strict requirements, Diebold Cable Print's unique engineering and manufacturing capacity was used to tailor existing Diebold technology to fit such requirements. The Opteva 328 EF/D multifunctional ATM won the Dexia tender after in depth technology tests and rigorous benchmarking against competitors solutions.

The reasons for this success are simple: the Opteva 328 EF/D came out first in terms of reliability, capacity and ability to address Dexia's strict requirements.

The Opteva 328 EF/D multifunctional ATM is comprised of two towers: on the one side, the Hitachi HCM module which handles cash-in operations for all Euro denominations and recycling for up to three denominations ; on the other, a standard AFD 5H which handles cash-out for large amounts as well as for denominations not handled by the cash-recycling module.

The lead time from Dexia's choice of the Opteva 328 EF/D to the first implementation was done in record time by Diebold Cable Print: less than five months!

In early 2008, Dexia launched its pilot phase, in which the Opteva 328 EF/D proved to be the enabler of Dexia's Open Branch concept.

The Open Branch concept reorganises a bank branch into three zones: Zone 1 which is the self-service area, which must be cash secure; Zone 2 for general customer service needs; and Zone 3, the branch's advisory zone. A branch now can offer an open (in both conceptual and physical terms) and inviting environment, enhancing personal contact between branch employees and clients. Moreover, with virtually all cash secured within the ATMs (only a small sum in coins remains accessible to branch employees), Zones 2 and 3 are now cash free.

All Opteva 328 will be installed throughout 2009, at a rate of fifty per week and all of Dexia's 1,000-plus Belgian branches will have been transformed by late 2011, early 2012.

## The Impact for Dexia

The creation of the new Open Branches brings Dexia into the future of banking. There are no longer any traditional teller positions, but an open area which in itself invites clients to enter the branch. Branch personnel now have the time and the proximity to truly offer value-added services to Dexia clients.

The self-service area can offer 24/7 service and the automation of all transactions ensure customer service which addresses modern needs: better access times, immediate crediting of cash-in transactions and high security.

## The Impact for Diebold

By accompanying Dexia throughout this project, Diebold has acquired all of the bank's Belgian ATM market. But beyond figures, Diebold has proven that a partnership, a Side-by-Side approach rather than a "supplier" approach to its clients' needs is the great differentiation in today's self-service banking market. A differentiation which will expand Diebold's market position as well as its prospects the world over, since this project can easily be replicated, using standard Diebold products.



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