

WHITE PAPER

MAXIMIZING OPERATIONAL EFFICIENCY

Don't let your aging ATM network cost you more in the long term.

Working old ATMs into the ground is inefficient. In fact, it's a strategy that will cost you more in the long run. As ATMs become older, performance declines. The result is increased downtime, greater maintenance costs and the inefficient use of resources.

In turn, this means loss of revenue, a greater total cost of ownership and ultimately, failure to deliver either the transactions or the experience that today's customers demand.

**IT'S NOT A QUESTION OF IF, IT'S A
QUESTION OF WHEN**

For many, the decision to replace or upgrade ATMs is driven by one resounding factor. And that's cost. But, alongside the initial investment of implementing new technology, shouldn't you also take into account the cost of not upgrading?

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Your current ATMs may very well be meeting your short-term business objectives. BUT what about the long-term?

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38% of financial service institutions intend to adopt or replace ATM technology before 2016.

Corporate Executive Board 2012

Customers today demand more banking services at a time and place that suits them.

Cash, check deposit and payment transactions continue to make up the bulk of activity that's carried out at the branch counter and at existing envelope deposit ATMs. But here is where you can make significant savings.

Offering customers Intelligent deposit transactions like cash and check deposit (without the need for an envelope) at the ATM helps to optimize the operational and cost performance of your branches by automating high volume, low commercial value transactions.

Migration of transactions to intelligent deposit based technologies dramatically reduces costs in time, and money:

- Teller counter queuing times are significantly reduced
- CIT visits are minimized thanks to cash recycling technology. There is a potential for significant savings on cash replenishment as deposited notes are re-used and available for withdrawal
- Cash handling costs are dramatically decreased as back office resources aren't spent processing envelope deposits

Self-service deposits typically take a third of the time of counter transactions and could cost up to four times less.

More and more banks have already made the move to Intelligent Deposit, upgrading their ATMs to deliver outstanding levels of operational efficiency.

Some results from our existing customers that you can expect as well:

- Increased cash deposits,
- Customers experiencing deposits being 3x faster,
- Reduced CIT visits from once a week to once every 3 weeks, saving time and money.

Minimizing Media Costs

Reducing your overall total cost of ownership, NCR 2ST™ (two sided) printing solution enables new and emerging means of receipt and document presentation. Letting you print more information, on less paper. This, together with dual-roll capabilities leads to serious savings for you and, being faster to print, quicker transactions to your customers.

Supply chain expenditure is **DRAMATICALLY REDUCED** with storage, handling and distribution costs minimized. 2ST printing results in up to 45% paper savings for a 10 check multi deposit NCR's market-leading printing technology leads to substantial paper and replenishment **SAVINGS**.

Paper wastage is reduced by more than 20% while dual-roll potentially eliminates paper waste completely



By fully automating the cash and check deposit transaction process, Intelligent Deposit optimizes check imaging and verification. The transaction is quicker, with no disputes arising between the teller and the customer. Reconciliation is easier, while uptime and availability are maximized.

Time is saved. While maintenance and replenishment costs are minimized.

NCR APTRA™ Self-Service Assistant software means that your branch staff and/or CIT company will be able to perform first line maintenance quicker and easier. Yet again, reducing costs and making the most of your resources.

In high transaction volume locations CIT visits can be minimized and availability increased – thanks to NCR SelfServ™ ATM's unique dual-dispense configuration that can include up to 8 cash cassettes.



Wouldn't you prefer to start saving now, rather than later?

Maximizing operational efficiency shouldn't be seen as just a short-term cost-cutting exercise, but a long-term commitment.

You know that upgrading your ATMs is a decision that will have to be made one day. So why not put plans in place now?

NCR SelfServ Intelligent Deposit ATMs deliver the technology and innovative solutions you need to help you lower transaction costs, reduce wastage and maximize resources. Leaving you to funnel expenditure where it's needed most, to help you grow your business.

Speak to your Informa Business Systems, Inc. sales representative today about how operational efficiency can help your business reach all its objectives. The sooner you start upgrading, the sooner you start saving.

As the only financial partner of NCR in the state of Michigan, Informa Business Systems, Inc will be able to extend this service to you and provide all the solutions necessary to help you in achieving your goals.

Call us at (800) 643-7489

www.informabusiness.com

