

# TECHNOBANK 2025 DIEBOLD NIXDORF

## Optimizing Banking Cash Processes with Advanced Technology

JEROME AMARA – VICE PRESIDENT CORE BANKING AUTOMATION PORTFOLIO

9 April 2025

# AGENDA

Optimizing Banking Cash  
Processes with Advanced  
Technology

1. **How consumers perceive branches and Cash?**
2. **What role plays recycling?**
3. **What is Diebold Nixdorf's perspective as industry leader?**

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# Branch Banking – Quo Vadis?

Branches are essential for me to conduct my banking.

I do not use a branch much but it's good to know it is there when I need one.

As long as my bank lets me conduct everything digitally, I do not need branches anymore.

"Branches are essential for me to conduct my banking."

27%

"I do not use a branch much but it is good to know it is there when I need one."

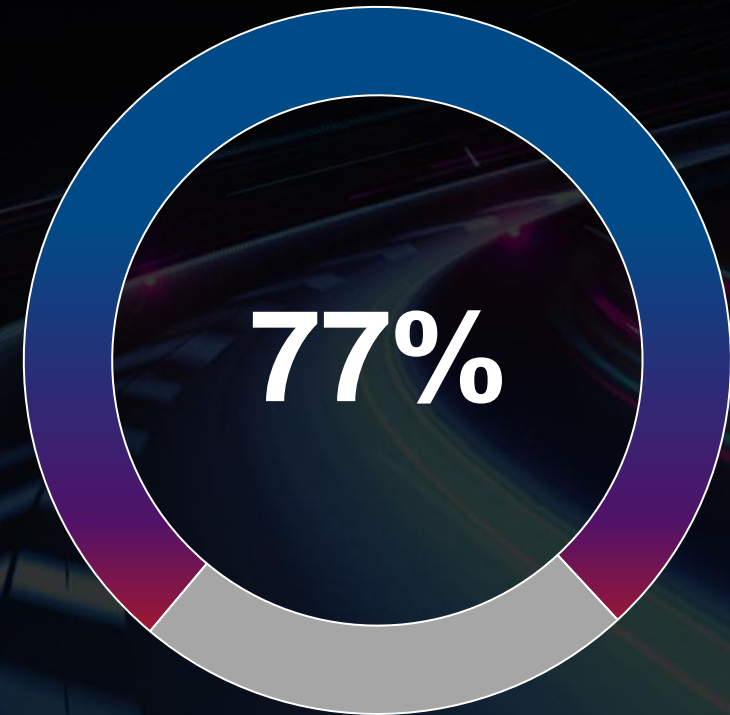
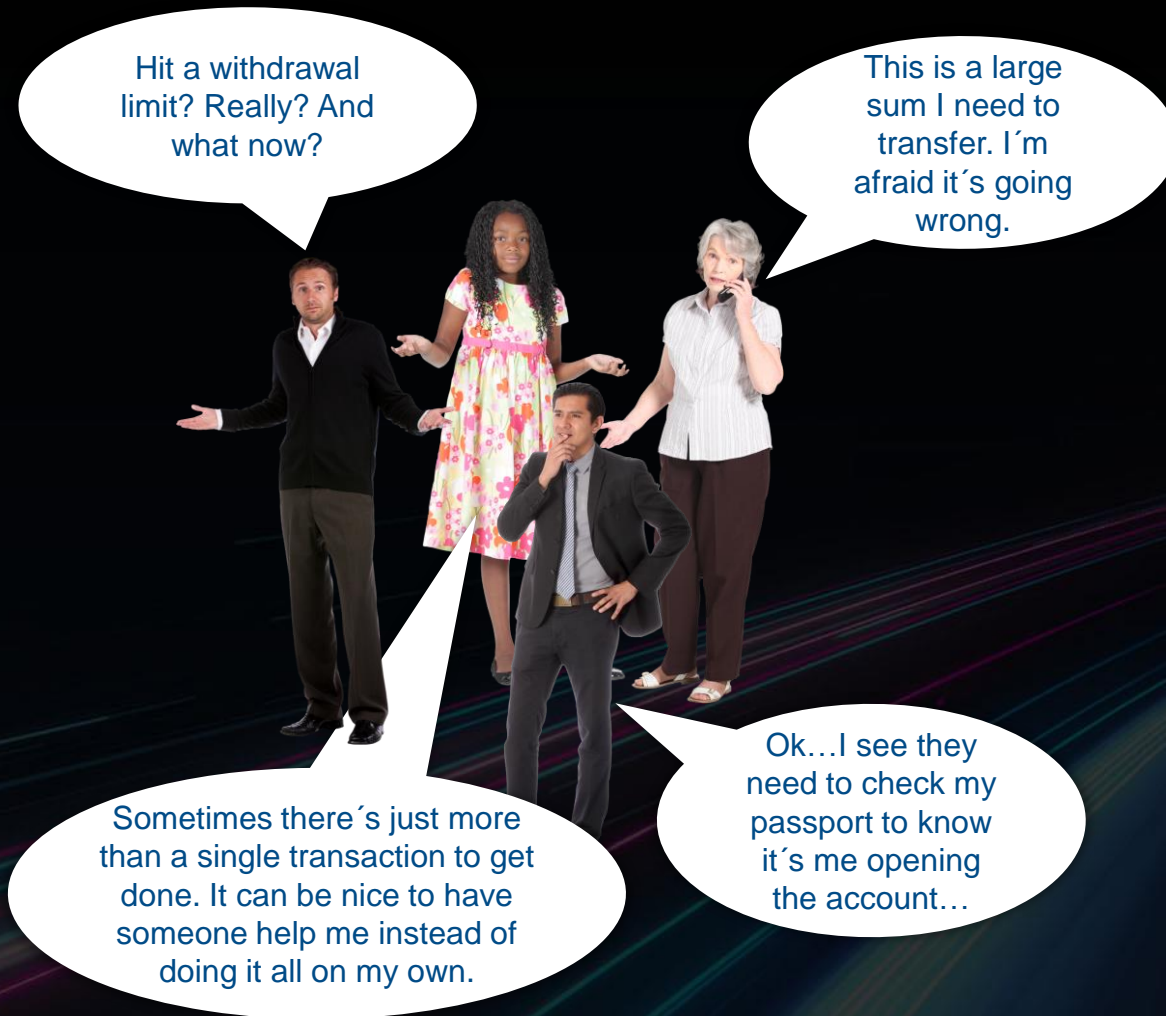
55%

"As long as my bank lets me conduct everything digitally I do not need branches."

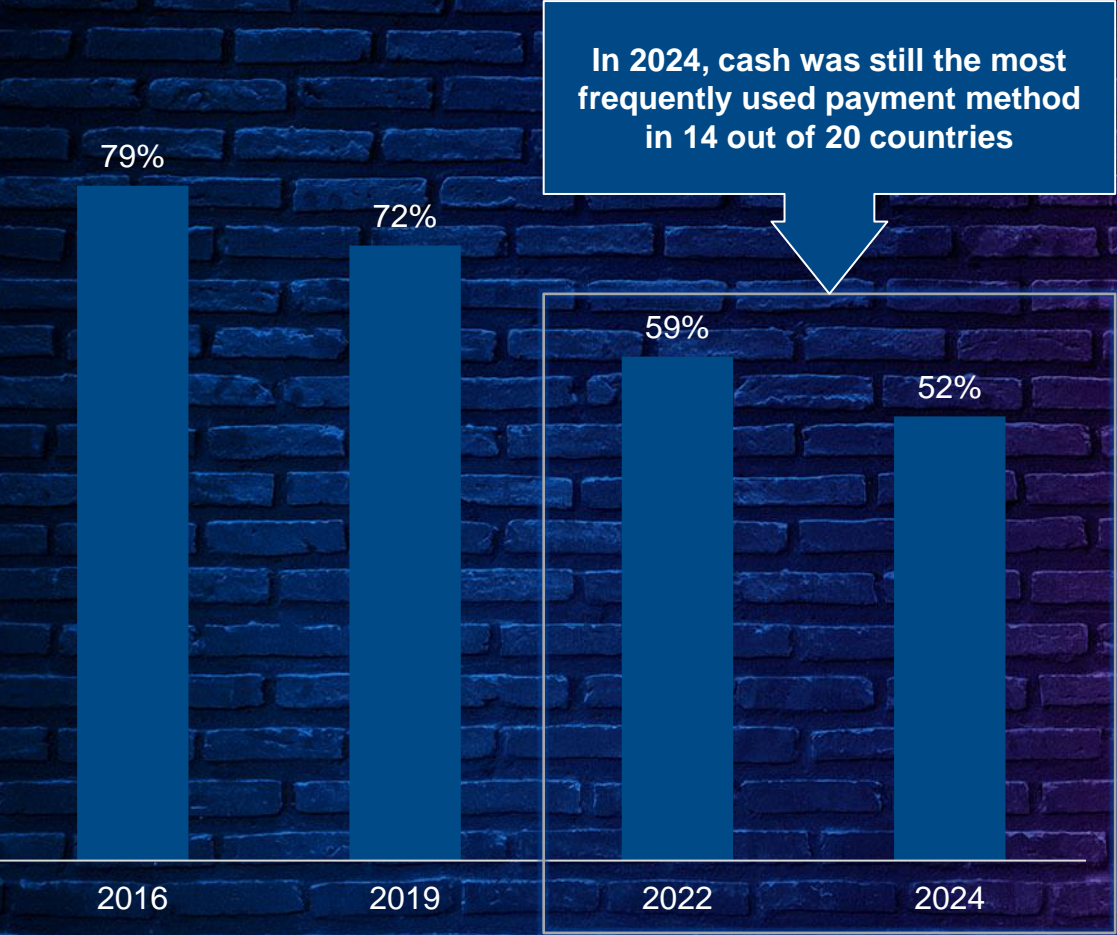
18%

# Taking a consumer perspective on branches

**Will prefer to visit a branch teller in case of a friction:**



# A new normal in level of cash payments?



European Central Bank, Study on the payment attitudes of consumers in the euro area (SPACE) – 2024

How do you expect your use of cash to evolve over the next two years?



Source: ECB, Study on the payment attitudes of consumers in the euro area (SPACE) – 2024; YouGov / DN Retail Banking Survey 2024, all countries.

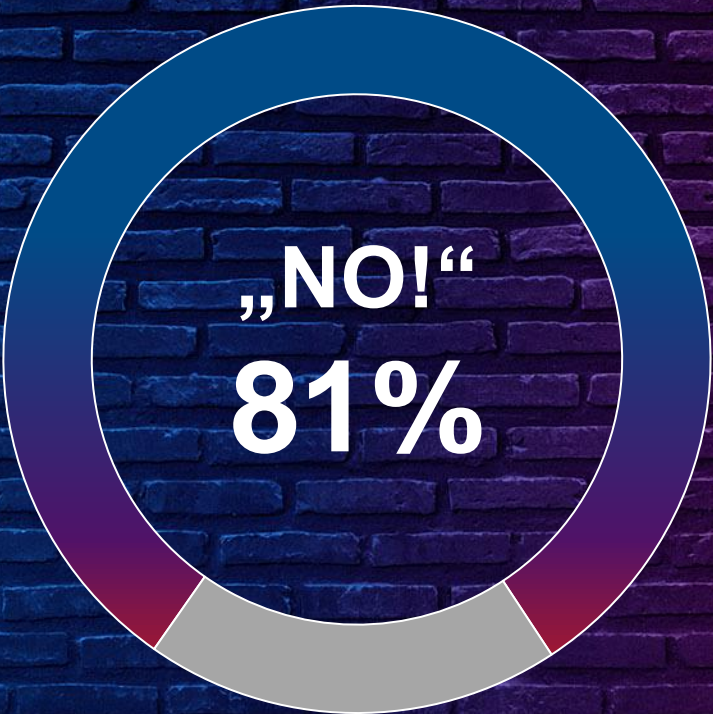


# Navigating Change in Consumer Banking

Access to cash remains a top consumer demand, and ATMs are a core touchpoint



Would you sign up with a new bank that does NOT offer cash withdrawals?



How consumers transact – Channel mix for everyday banking\*



*\*Mix of Channels: Top 3 touchpoint combinations consumers use at least monthly*

Source: 2024 International Self-Service Banking Consumer Survey, YouGov commissioned by Diebold Nixdorf. All countries.



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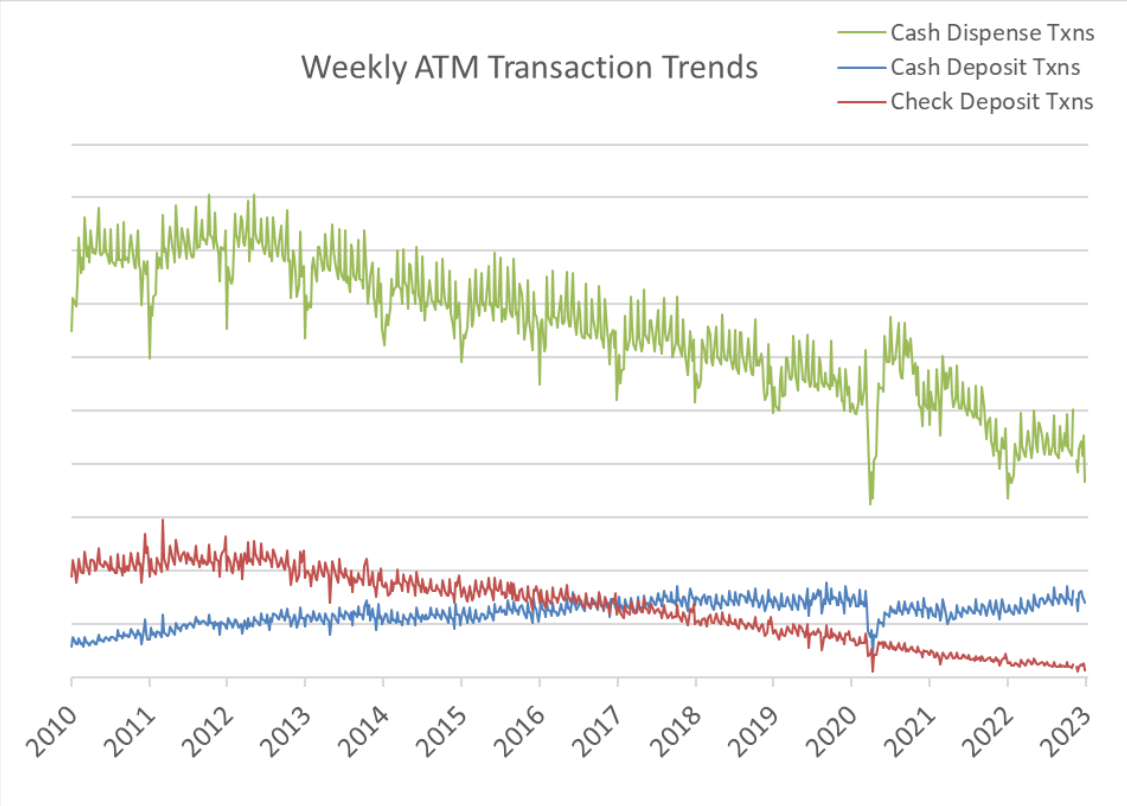
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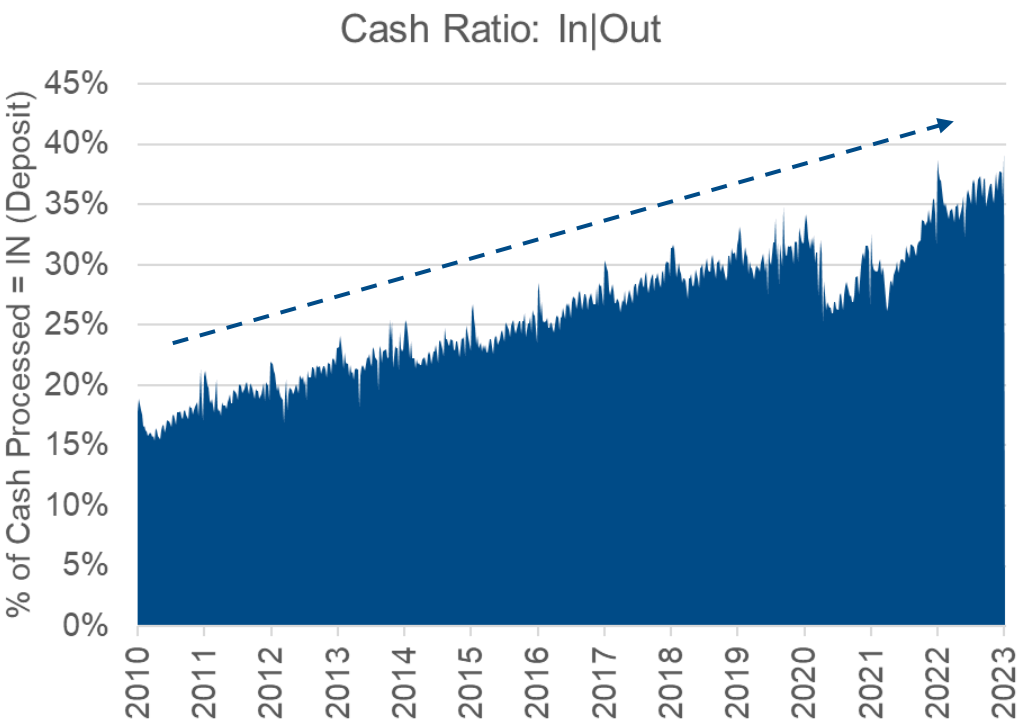
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# ATM Transaction Trends Are More Supportive of Recycling

Shrinking withdraws and increasing deposits are driving increases in cash in/out ratios



DN benchmarks show a 55% increase in cash deposits at the ATM while withdrawal transactions declined



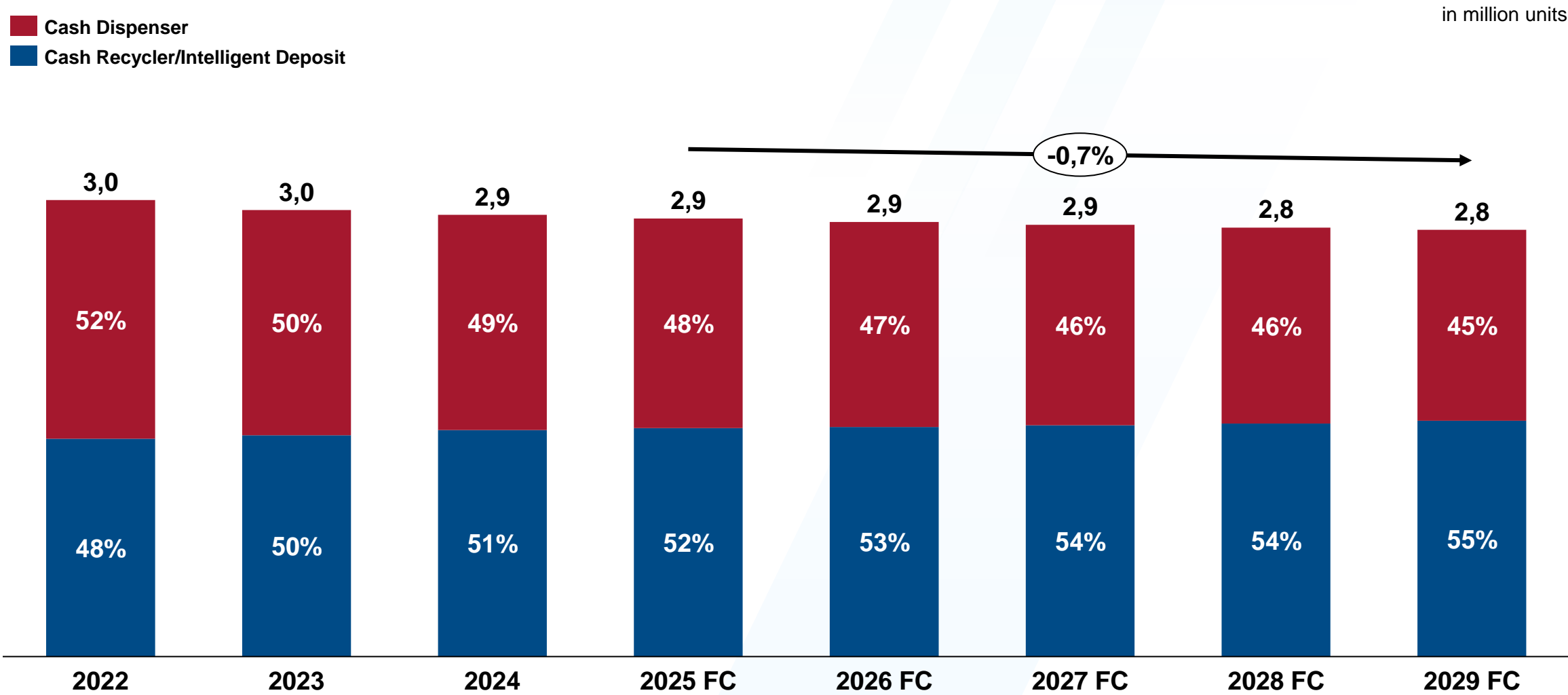
DN benchmarks shows an 107% increase in the Cash In/Out ratio since 2010

Source: Diebold Nixdorf client benchmarks 2010-2023



# ATM market development based on RBR

## Global ATM Market iBase by CD and ID/CRS

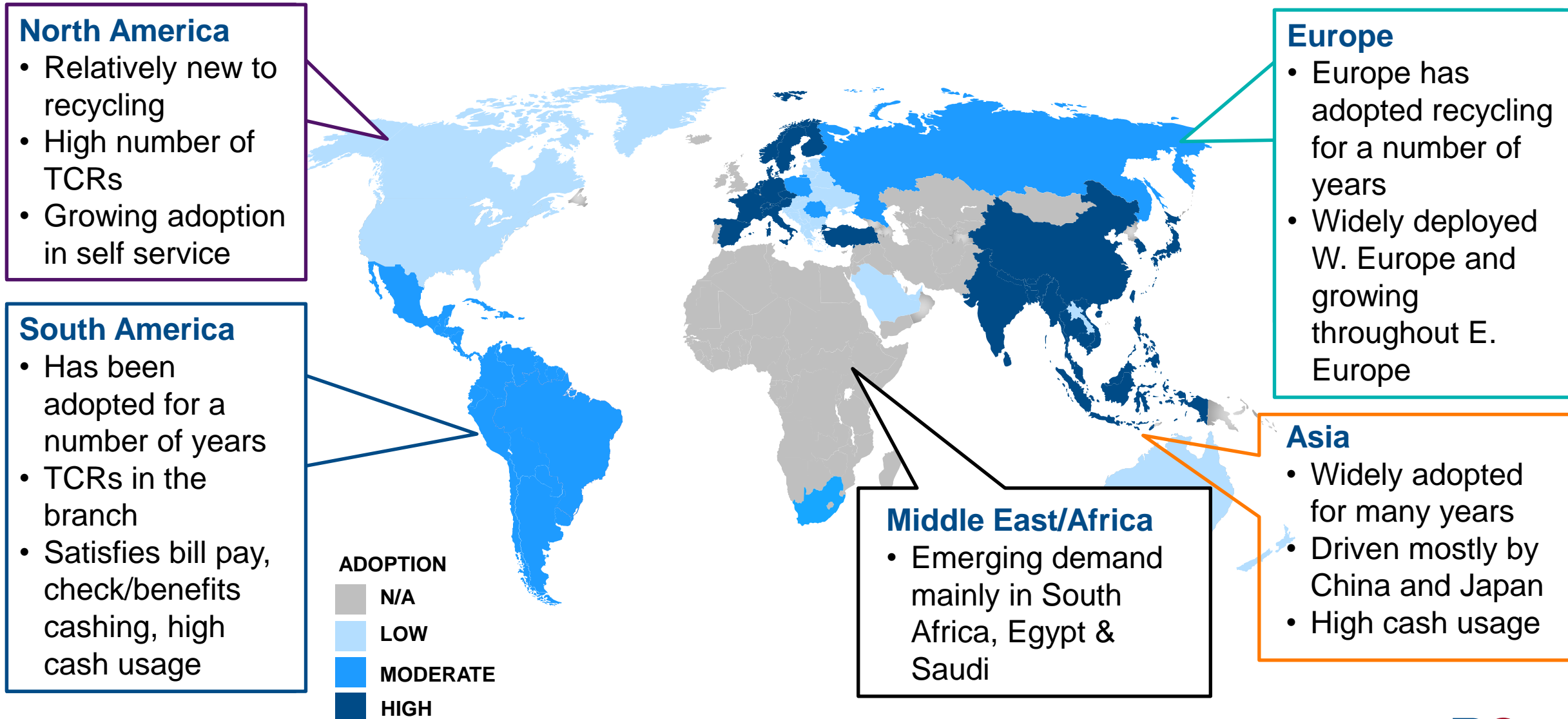


Source: RBR Data Services 2025, Global Deposit Automation and Recycling;



# Self Service Cash Recycling

Europe and Asia have seen widespread adoption of recycling a decade ago, it's finally getting attention in Americas.



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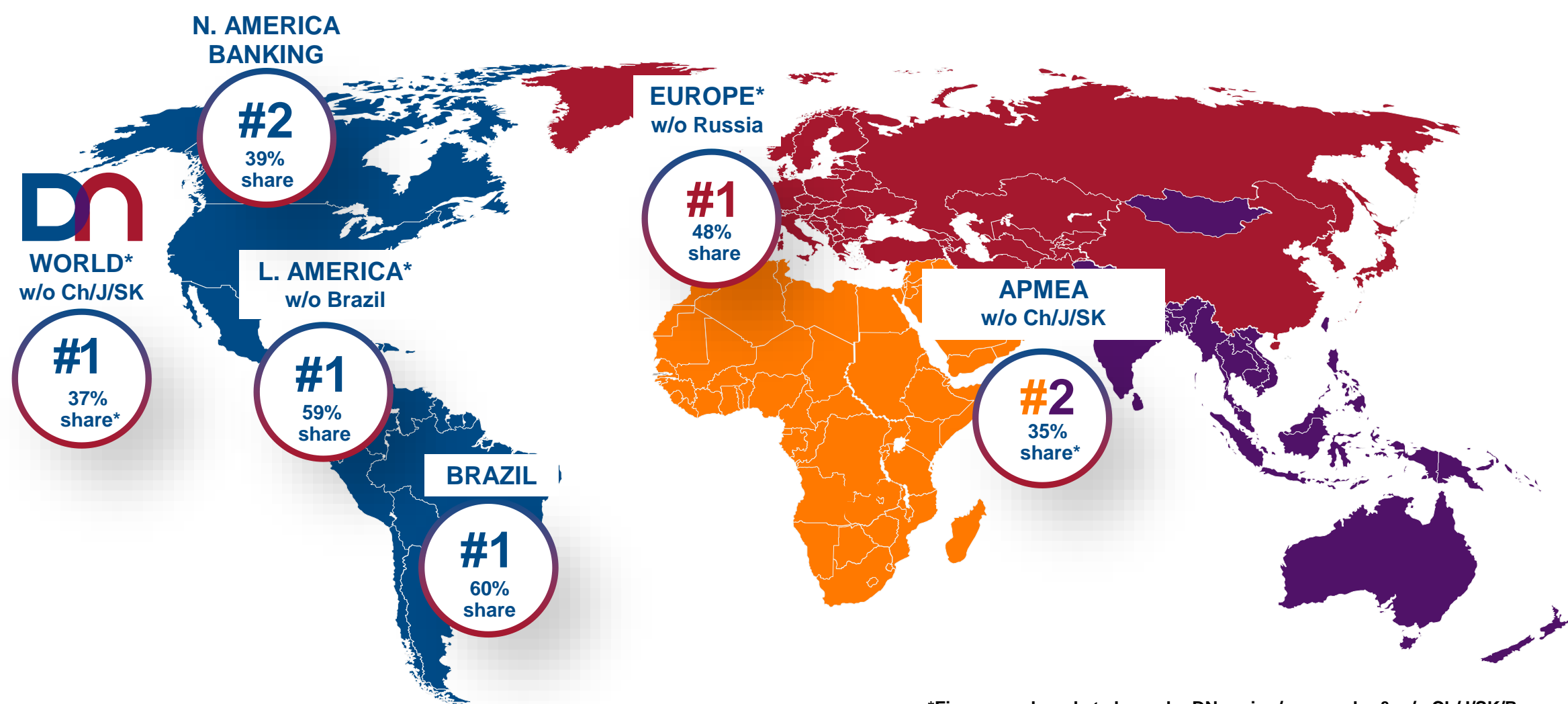
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# Global ATM market, ibase 2023, DN position/share by DN Region & w/o Ch/J/SK/Ru

DN is the leading #1 ATM manufacturer globally with almost half of ATMs in Europe

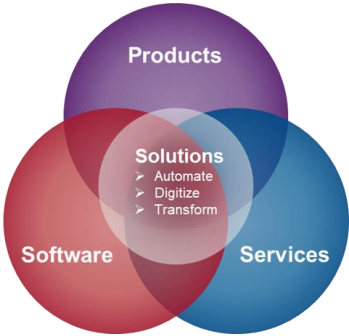
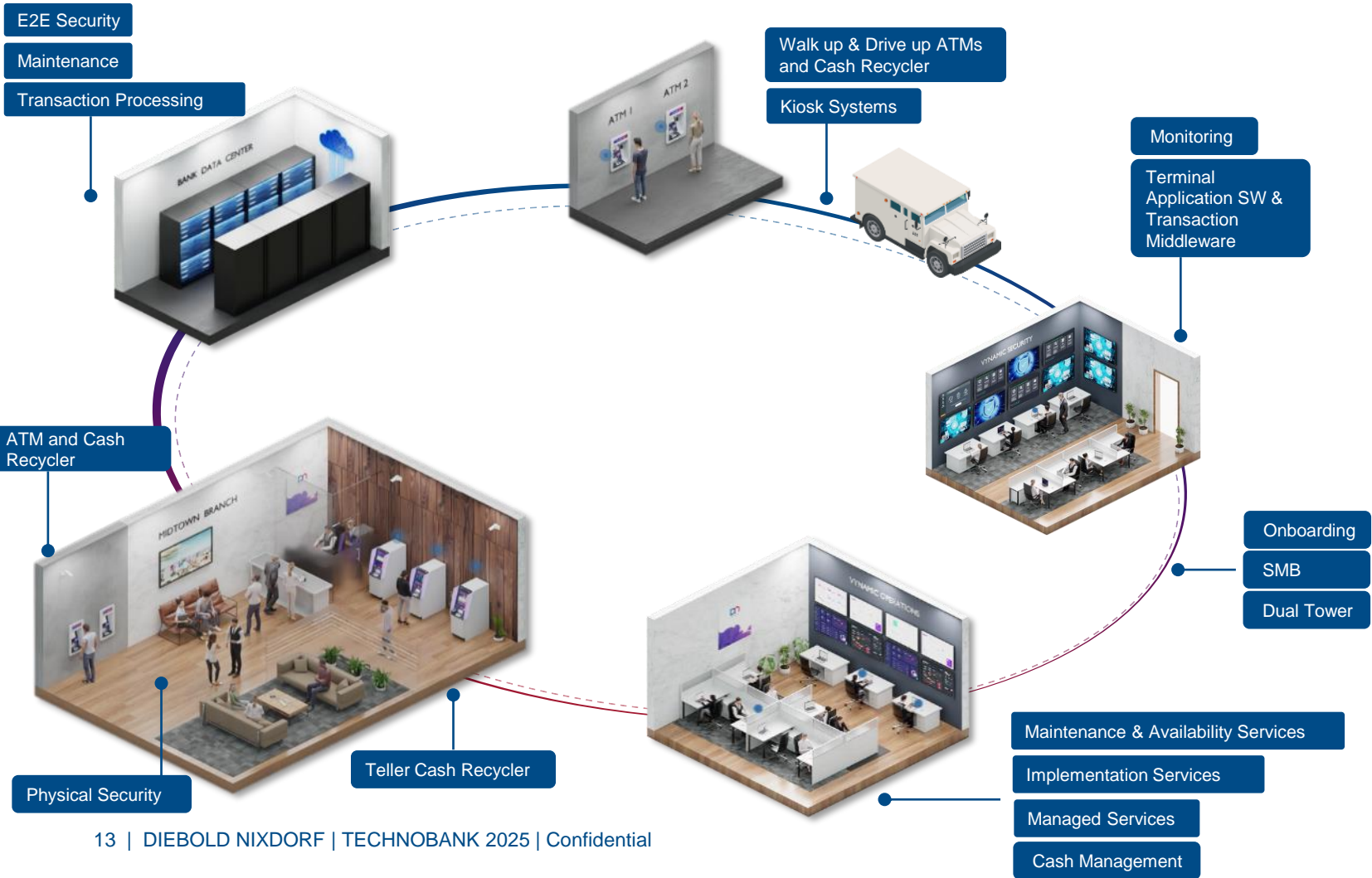


\*Figures and market shares by DN region/geography & w/o Ch/J/SK/Ru

Source: RBR Data Services 2024, Global ATM Intelligence Service – Market Report 2024 (data end-2023)



# Comprehensive Banking Solutions Portfolio



The Comprehensive Diebold Nixdorf Banking Solutions Portfolio enables the most efficient and secure cash operations & customer journey's in the banking eco system

# DN Series Portfolio: Core Technology Across ATM/Teller



## In Branch Cash Cycle

- RM4 Technology expanded across ATM and teller systems
- Fully Interchangeable RM4V cassettes
- Scalable, High-Capacity Cassette options
- Flexible cassette options to optimize cash storage

## Key Processes

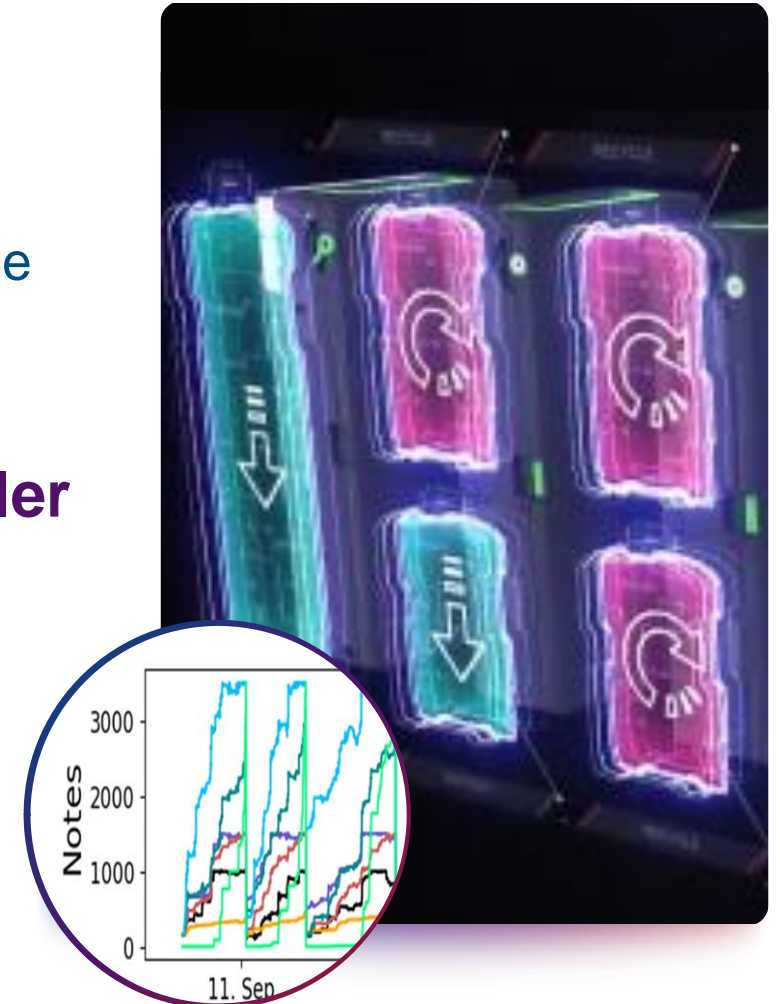
- Balance cash position within the branch
- Consolidate cash levels between front & back office
- Flexible cash exchange via single end-to-end note storage

## Key Values

- Increased usability rate of cash
- Reduced transportation & handling efforts
- Improved transparency of cash position and amount
- Higher availability of end-to-end solution results in higher end customer satisfaction

# DN's recycler capabilities driving next level of efficiency

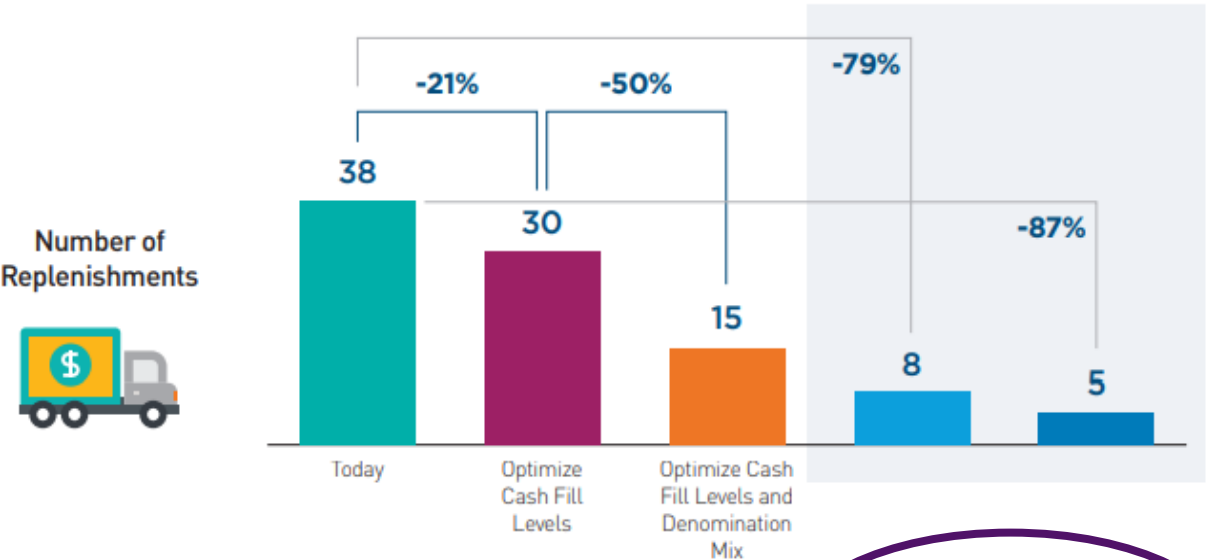
- 1 **High Capacity** with largest cassettes
- 2 **Denomination Flexibility** with dual cassettes to handle more denominations or currencies
- 3 **Enablement of** cash transaction **migration from teller to self service** leveraged by dedicated SMB strategy
- 4 **AI overlay & enablement** to manage cash towards the next level of optimization



# DN Series recycler with dual cassette, overlayed smart cassette configuration and transition of SMBs leads to significant reduction in CIT stops

60%

of cash visit can be eliminated by implementing Cash Recycling with the right denominations mix and cash fill levels.



- ✓ Less CIT stops
- ✓ Reduction of on-site intervention time
- ✓ Less cash needed in the branch
- ✓ Less CIT interventions result in higher availability
- ✓ Latest technology results in higher availability

#replenishments per week	8.9	7.0	3.5	1.9	1.2
% ratio cash-in vs. cash-out	8:92			30:70	50:50

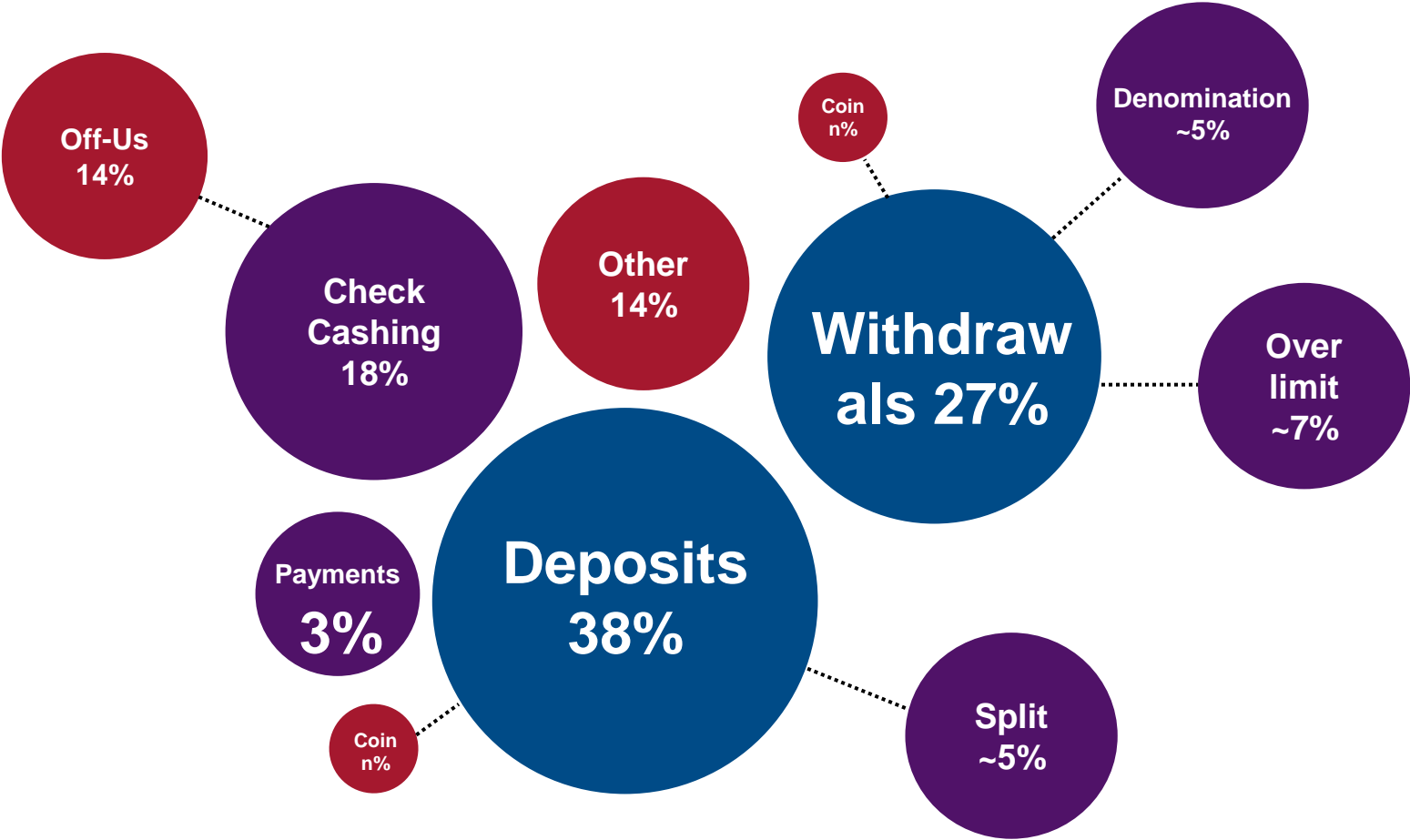
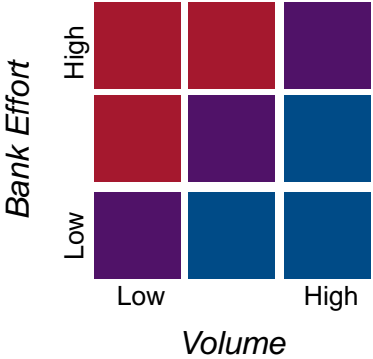
Increasing the number of deposits at this location and device to a cash-in rate of 30% to 50% would by leveraging SMB deposits correlate to an 79% to 87% decrease in CIT stops.

# Leveraging migration of teller transactions to self service driven by a dedicated SMB strategy

## Typical distribution of teller transactions at an average branch

### Migrating from Teller to Self-Service

- High Migrate-ability (50-60%)
- Moderate Migrate-ability (20-30%)
- Low Migrate-ability (15-20%)



# In Branch Cash Recycling to drive CIT stops down and lift optimization to the next level



# Artificial Intelligence (AI) @ DN

Leveraging AI to drive availability, security & efficiency

**„TOMORROW“**



**DN Banknote Reader Functionality with AI**  
ensuring most efficient and secured  
banknote recognition in the ATM industry

**Leveraging AI to enable the  
most efficient closed cash  
cycle in bank branches**



**„TODAY“**



**DN All Connect Data Engine  
(ACDE) with AI is driving  
ATM availability to the next  
level**

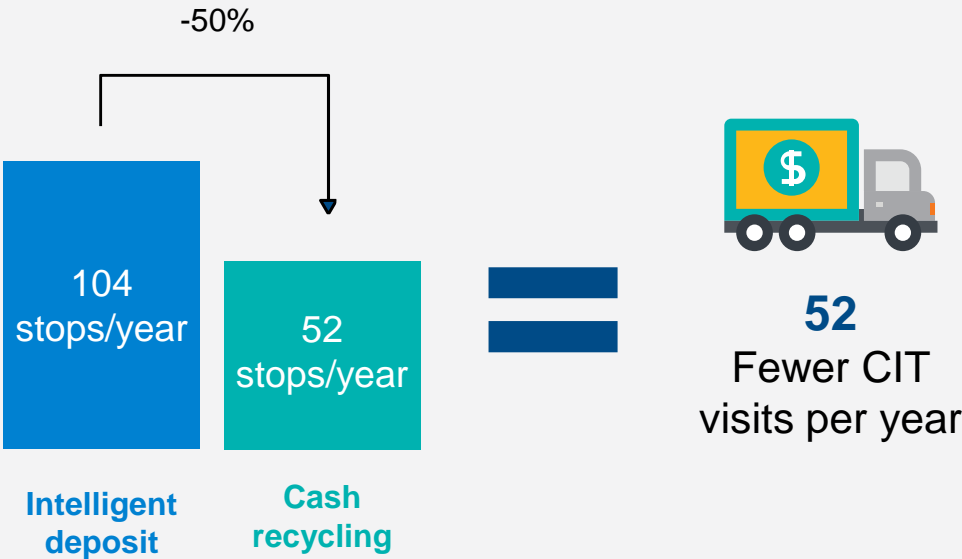
**Cash Transaction analysis with  
AI optimizing Cash cassette  
configuration and Cash  
forecasting to drive efficiency**



# Sustainability Is at the Heart of DN Series Solutions

## EXAMPLE

### CASH REPLENISHMENT VISITS (based on given cash flow)



### SAVINGS

1,040 km /  
647 miles  
per year  
per ATM

697 kg  
CO<sub>2</sub> emissions  
per year per ATM

For a network of **300 ATMs**,  
this results in a carbon  
footprint savings of...

209 metric tons  
CO<sub>2</sub>e emissions  
per year

1,673 metric tons  
CO<sub>2</sub>e emissions  
over the lifetime of ATMs

= 71,103 trees  
= 1,632 Acres of Forest  
~850 football fields (fleet lifetime)

# DIEBOLD NIXDORF TECHNOBANK 2025

## THANK YOU!

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April 2025