

The financial markets have recently undergone significant changes. With evolving compliance and regulatory mandates and increased stress on capital, financial institutions are searching for ways to streamline operations, cut costs and increase ROI while improving the customer's experience.

Financial institutions are challenged with managing many different resources, hardware manufacturers, processors, equipment service companies, network channels, personnel, communications, currency replenishment and technology advances.

Outsourcing the ATM operations with a trusted partner combines all of these required resources into one, streamlining and managing all phases of the ATM operations. This will improve efficiencies, reduce costs, improve ROI and include compliance coverage. Noncompliance penalties can range from \$5,000 to \$100,000 per month depending on the severity of the violation.

Outsourcing takes all the operation headaches off the FI staff, freeing up valuable management time, allowing more time to concentrate on customer services, products and the overall banking experience. Outsourcing can be end-to-end or developed to meet specific requirements.

Outsourcing solutions include:

- Capital Investment
- First Line Maintenance
- Second Line Maintenance
- Security Management
- Cash Management
- Network Management
- ATM Driving and Transaction Processing
- Daily and Monthly Reporting

Solutions can consist of all or any of the above services matched to your requirements.

Some of the strongest businesses cases we have seen can be found at two reliable sources. **First**, Diebold Corp. has published an excellent whitepaper on the outsourcing business case which can be found at: http://www.diebold.com/gssps/integrated/pdfs/diebold_outsourcing_whitepaper.pdf

Second, here are brief descriptions of 5 financial institution outsourcing case studies fully supported by CashTrans.

Case Studies:



Ethicon Credit Union

Small credit union who allowed CashTrans to outsource a lobby ATM in their SEG group's break room. Not only is the monthly outsourcing payment covered by revenue generated by the ATM, it exceeds that monthly payment. CashTrans issues Ethicon a check, each month, for ½ of the revenue generated over the outsourcing month payment.

Congaree State Bank

CashTrans purchased ATMs from the bank for remaining book value and outsourced entire ATM operations, end-to-end, including cash management. By doing this, the bank added to their Capital structure. Two years later, CashTrans upgraded ATMs for ADA compliance.



First Georgia Banking Company

CashTrans outsourced two drive-up ATMs with deposit automation, end-to-end, including cash management and ATM driving and processing. The bank received over a \$100,000 value for a couple of thousand dollars per month.

Baptist Credit Union

The credit union chose Diebold to outsource their self-service channel. Baptist Credit Union was able to improve operations efficiency, stay ahead of the technological curve and gain a competitive edge, while avoiding a large capital expenditure.



Delta Credit Union

Delta Community Credit Union streamlines security management, enhanced efficiency and reduced costs with Diebold's outsourcing solutions supported by CashTrans.

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