

CASE STUDY ATM MANAGEMENT

Single Source

Bellco Credit Union improves ATM fleet management and the customer experience by consolidating ATM services with Diebold.

By Anne Rawland Gabriel

DURING THE ADOPTION of a new ATM network provider in early 2008, Bellco Credit Union identified several significant fleet management inefficiencies. "At that time, our ATM services came from a mixture of sources — some were provided by our previous vendor, some outsourced to other vendors and some conducted by in-house staff," recalls Bellco's Doug Kearbey, director of administrative services for the suburban-Denver institution. With disparate providers came bottlenecks.

"One partner was responsible for front-line servicing," Kearbey explains. "For anything deeper, we'd call our second-line partner, Diebold (North Canton, Ohio)."

In addition to streamlining fleet management, Bellco (\$2 billion in total assets) wanted to replace envelope-based transactions with deposit automation technology. So the credit union approached Diebold and two other ATM providers in early 2009. "Two vendors essentially said, 'Sure, we can build what you need,'" recounts Kearbey. "But we wanted a mature solution, and only Diebold had expertise with everything on our list."

With Diebold onboard in September 2009, a deployment team was formed — including representatives from Bellco, the credit union's recently selected ATM network provider and Diebold — and a five-phase implementation was hammered out. Phase 1 was a complete inventory of Bellco's 66 ATMs. "The inventory turned out to be the most critical and beneficial aspect of the project," Kearbey recalls. "Having this foundation made the rest of the project quite smooth."

Several other factors also contributed to a smooth deployment. "First, we had already built-out our internal networking infrastructure prior to

beginning this project," Kearbey says. "In addition, we temporarily installed an ATM terminal at our corporate location, which allowed us to use staff transactions for testing and troubleshooting. Finally, instead of just flipping a switch, we staged the actual rollout over a one-month period."

Indeed, as the March 2010 rollout proceeded, positive feedback rolled in. "Members loved the option to get a picture of their check deposit printed onto their receipts," reports Kearbey. "And their checks are processed one to two days faster than previously."

From an institutional perspective, benefits include elimination of envelope processing costs, fewer processing errors and increased ATM uptime — to higher than 98 percent, according to Kearbey. "Since Diebold now monitors our ATMs 24/7 they can troubleshoot and resolve many hiccups remotely," he asserts. "When an on-site technician is required, the right resources can be sent immediately because the issue has already been diagnosed in advance."

Outsourcing is also providing strategic rewards. "Since we're no longer managing multiple ATM vendors, we're refocusing those resources onto more business-critical projects," says Kearbey. "Partnering with Diebold ... gives us the capability and flexibility to take advantage of new ATM technologies." ■



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