



# 4 Benefits of ATM Managed Service for Financial Institutions

WHITE PAPER

There are many ways financial institutions currently define their ATM network. Some may call them “costly.” Others label them as an “account holder expectation” or a “hassle.”

Many banks and credit unions don’t realize that selecting the right ATM Managed Services vendor streamlines the channel operations and can turn a network from “costly” to “convenient.”

ATM Management companies can easily provide this much-needed relief – providing financial institutions and their cardholders with a wide range of benefits.

## 1. Consistent Maintenance, Service & Messaging

Multi-vendor ATM networks can be prone to maintenance and service issues simply due to disconnects in communication. This same situation presents challenges for marketing in regards to consistent branding of the machines and delivering of products and services messaging. ATM managed services providers pull everything related to the ATM into a single contact, reducing the potential for issues, and providing a single source to push marketing out to the entire network.

## 2. A Better User Experience

Creating a consistent experience for each ATM user can have a direct effect on brand identity and generate a much higher level of comfort with the financial institution and a greater level of convenience for cardholders. However, achieving a standard look and feel can be much more difficult when using a variety of service providers. Companies that specialize in ATM management can help ensure machines are running on similar software interfaces – providing users with a consistent user experience. Standardized processing and levels of maintenance will also help alleviate inconsistencies throughout the ATM network.

Sponsored by



*I don't know why we didn't do this sooner. We never have to buy another ATM or spend money upgrading them again. Working with Outsource ATM has been hassle free, it frees up our staff's time and our customers still get great service.*

*— Ronnie A. Miller  
CNB President & CEO*

### 3. Increased Functionality & Less Hassles Over Regulations

While ATMs are often viewed as basic cash dispensing machines, technology is finally beginning to catch up with this somewhat dated channel. In addition to EMV upgrades, PCI compliance and other regulatory requirements, new software and hardware functionality are beginning to enter the ATM industry. Consolidating ATM management through a single vendor can make it easier to implement new programs and processes. Many ATM management providers even offer regulatory compliance guarantees, relieving the financial institution of the cost and headache of having to constantly deal with new regulations.

### 4. Save Time & Lower Costs

Financial institutions must organize a wide variety of processes to properly manage an ATM network – growing more difficult and time consuming the larger the network becomes. And, distance from branches can increase the challenges, making the terminals more difficult to monitor and more expensive to manage. Managed Services providers focus on ATM operation and can apply their expertise to properly operating a wide network of locations, often boosting network efficiency. And as the financial institution expands the functionality and reach of the ATM delivery channel, the Managed Services company can, many times, reduce costly develop expenses and implementation timelines.

Managed Services providers can also save banks and credit unions money by leveraging their focus on ATM operations when arranging cash forecasting, armored car management, insurance and other requirements. These expenses are spread out over a much larger network of machines, translating into monthly cost savings for banks and credit unions. And, the ever-present “Return on Capital Discussion” is no longer part of the ATM Delivery Channel, when the financial institution elects to sell their ATMs to the service provider. The constant capital drain, as a result of new technology, regulation or standard, is no longer part of the profitability or efficiency calculation.

By using a single ATM Managed Services provider, banks and credit unions realize many benefits – cost savings, freeing up their staff to concentrate on newer and more profitable products, better maintenance and service, reduced headaches over regulatory compliance and better technology options. All of these improvements translate into a better branding impression for the financial institution by providing the cardholder with a more cohesive user experience.

### Need More Info?

Paul A. Albright, VP, Sales & Marketing  
832.721.1235 • [palbright@outsourcematm.com](mailto:palbright@outsourcematm.com) • [outsourcematm.com](http://outsourcematm.com)