

# A bank for the customer

## Retail Banking Centre of Excellence

Working with innovative banks to build a new model for retail banking channels.



### Contents

"Cash is dead. The ATM will die and branches will disappear." Really?	02
Creating the ultimate self-service experience	05
Adapting to new behaviours	08
Support when you need it	09
Staying ahead of the trend	10

# “Cash is dead. The ATM will die and branches will disappear.” Really?

Experts used to say that the ATMs’ future was uncertain. They said that physical cash would disappear, meaning ATMs would disappear. And finally, the branch would go too. Maybe it will. But it won’t be now, or in the immediate future. Mature markets are seeing self-service channels getting a new and relevant role in the ever connected world. And in emerging markets, it will be an important tool in attracting non-bank users, and in retaining customers.

Since the ‘80s, bank channels have been in flux. Self-service appeared and has continued to grow in popularity. It came as a relief for branches, which have spent over two decades streamlining repetitive tasks and learning how to keep customers happy. And the branch itself is changing. It’s getting a more mature, more secure and more interactive role.

We started our self-service channel over 30 years ago, and developed a strong business around it. This made us one of the leading providers in the financial services area. And now, we are delivering an end-to-end solution for banking distribution channels, serving some of the most important and demanding European banks.

## It won’t disappear. But it won’t be the same.

The ATM is the most popular point of contact with the bank for simple transactions. Over 65% of people use one every day. So, this gives us an opportunity to impress customers with all the ways their bank looks after them. Self-service could give users a taste of what the bank does for them. It could let them experience new services. It could become a ‘shop window’, giving consumers an easy way to access wider services. And it could even give them advice on improving their finances. Self-service is the easiest way for people to engage with the bank, thanks to its variety of locations and 24/7 service. So, why not make more features available? Security should also be enhanced. For example, if I use a card near my house, yet someone is trying to withdraw money using the same card 2,000km away, geolocation features could generate a warning.

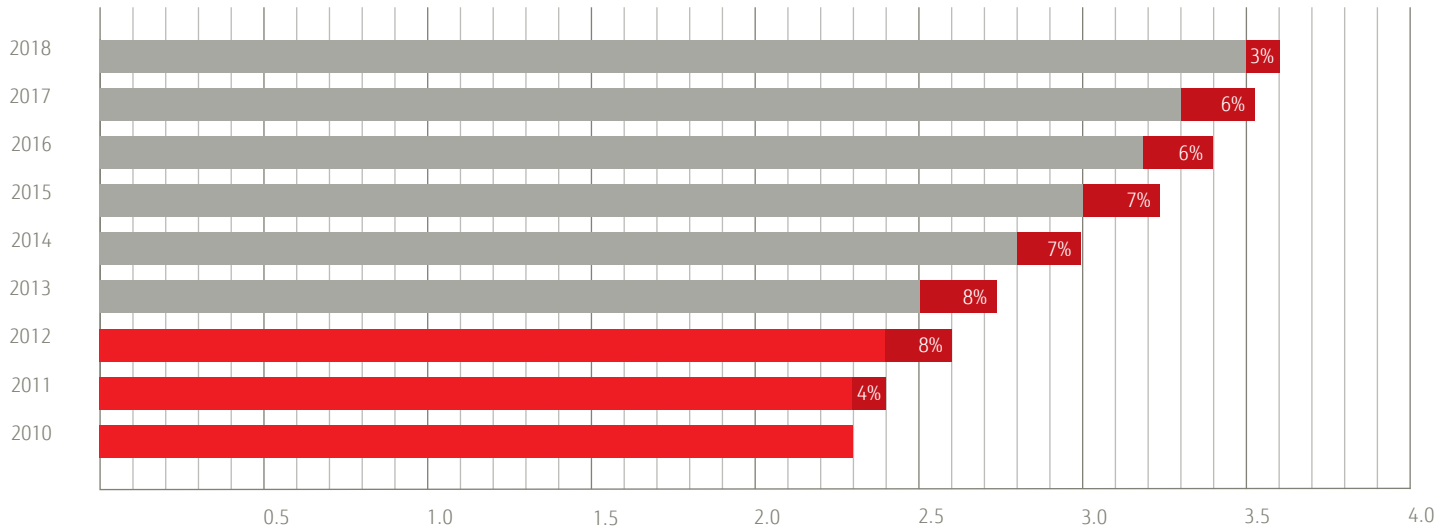
The ATM is as connected as the customer is. The screen must give us the same experience as other terminals and devices we use at home and at work. The language and the information must be interesting and personalised. The bank knows us: our name, age, salary, recent purchases. It even knows when you last bought a car, and when your child was born. So, it must talk to us directly – and avoid wasting time.



## From mature to emerging markets

In 2015, there were about 3,4 million ATMs worldwide. A growth was forecast at 35% over five years thanks to strong take-up in central and eastern Europe and Latin America. A yearly growth of 6% in Asia-Pacific, the Middle East and Africa will increase 75% of their installed bases.

North America and western Europe are mature markets. Despite the ongoing effects of the financial crisis, banks here have started to improve aspects of ATM operations. They are increasing efficiency, reducing costs, and improving functionality and customer service.



Global installed base of ATMs 2010 through 2018 (millions)

Source: Retail banking research Global ATM Market and Forecasts to 2018

### The customer behaviour behind these numbers is illustrated by three main challenges.

#### Customer empowerment

Customers can instantly compare many bank services. They can choose what suits their needs best, giving them more choice.

The crisis created a new scenario: many banks disappeared or merged. Customers expect flexibility. The increased choice and freedom to switch has made moving accounts much easier.

#### Technology

Since 2007, banks and customers took different routes. Customers discovered and adopted smartphone technologies. But banks struggled to reduce costs.

People check their accounts anywhere. Feedback on customer experience is instantly available on social media.

Thanks to the cloud and big data, customer information can be found anywhere. The challenge is how to use it to give customers the products and services they want and need.

#### Market changes

The number of banks has reduced. So, it's vital to retain and win customers. Branch experience is key in achieving this.

Technology- needs to be used more. It's a key enabler for great customer experience. So, banks need to take advantage of it to improve services and availability.

New market entrants and new channels are on the rise. Retail companies and face-to-face businesses are looking for ways to eliminate the middleman in personal finance.

## How are banks responding?

### Innovation, innovation, innovation.

Banks are innovating in their branches, their technology and their business. They are building strategies to achieve three objectives:

#### 1. Retain current customers

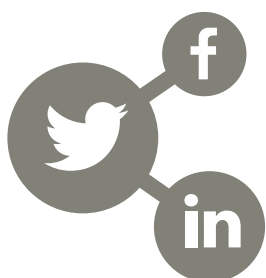
Banks are setting up flagship offices to enhance their brand perception. And, at the same time, they are proving that technological solutions can be spread to their entire network. Paperless branches will be a reality. And cute robots that welcome you on entry? Well, they'll be there too.

#### 2. Control and reduce costs

But, in order to have these brilliant new branches, low added-value transactions must be redirected through cheaper and more convenient channels. Most customer requests are answered online or on mobile. But paying a bill and getting cash out is still a task for self-service channels.

#### 3. Win new customers

Innovative banks are taking this a step further. They have created ways to allow customers to adopt new services quickly. For example, if risk management departments have scored loans in advance, they can be taken out through an ATM when a customer goes to get cash. The contract paper is signed in the machine, put inside the ATM, and then sent to the branch.



### Being more social

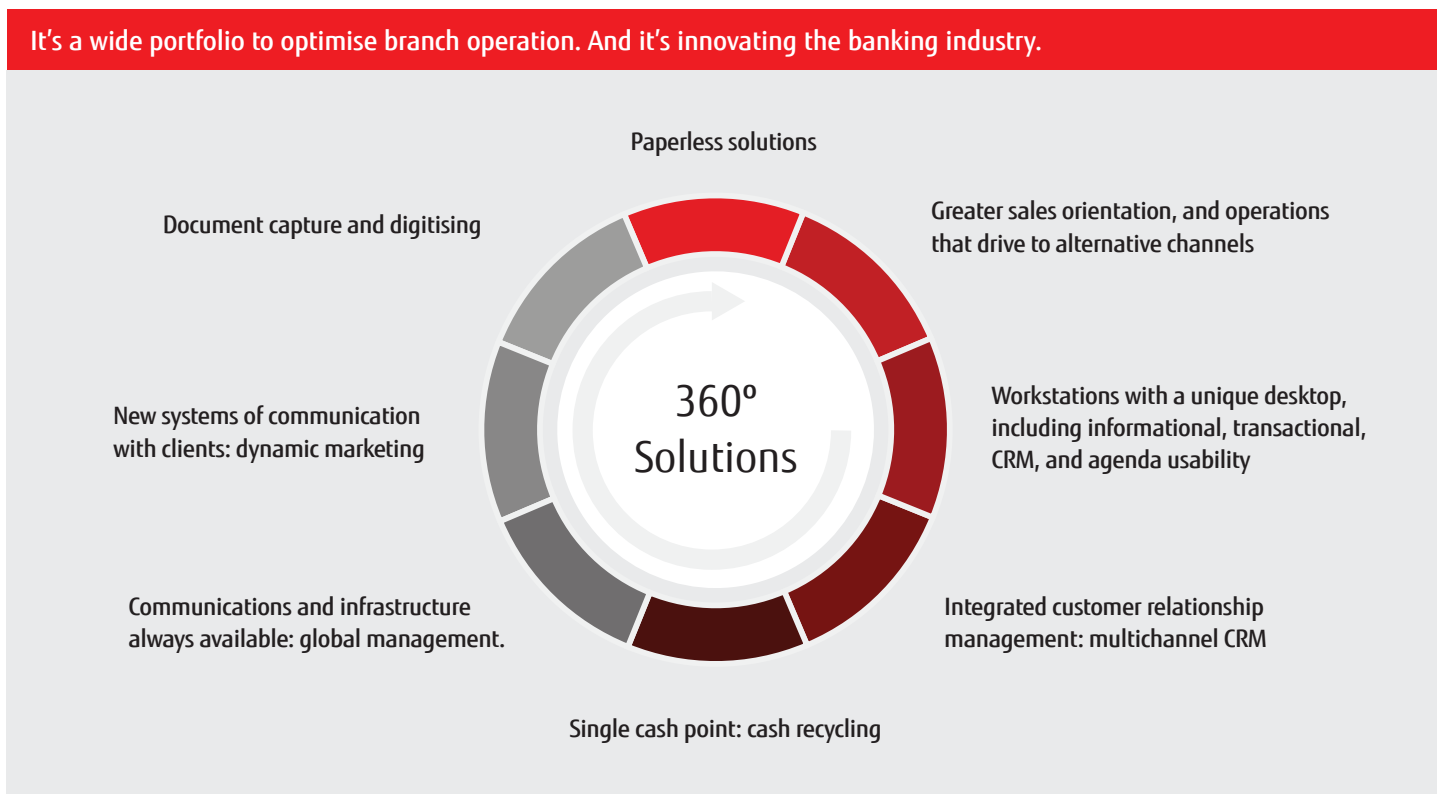
Using social media, customers can damage a company's reputation in seconds. And now banks have finally realised that social networks are not direct sales channels. They are for the customer to see a bank's brand, and to receive instant answers.

We believe that high performing banks are using and improving their ATM channel. They are using them to deliver more services and to connect with channels. And ultimately, to quickly solve customers' doubts and provide information.

# Creating the ultimate self-service experience

Banks want a simpler model. And a reduction in the number of business partners. They need to take advantage of synergies between channels. And find faster answers to customer demands. Aligned with these needs is our 360° solutions for retail banking. It's a set of flexible and agile solutions, developed and tested within the most demanding customer environments.

The solutions focus on:	360° Solutions:	
<ul style="list-style-type: none"><li>■ Need to deliver maximum ROI</li><li>■ Want greater power and flexibility</li><li>■ Are a service provider.</li></ul> <p>You can get the 360° solutions from the Retail Banking Centre of Excellence. So, you have reduced operational risk and you avoid mistakes and trial-and-error solutions. And you can take advantage of our extensive knowledge, best practice, and experience in the distribution channels' evolution, needs and trends.</p>	<ul style="list-style-type: none"><li>■ Virtualisation</li><li>■ Electronic banking</li><li>■ Infrastructure full maintenance (multivendor)</li><li>■ Design, innovation, maintenance for ATMs</li></ul>	<ul style="list-style-type: none"><li>■ Application development</li><li>■ Multichannel solutions</li><li>■ Intelligent capture solutions</li><li>■ Managed services</li><li>■ Cash recycling</li></ul>







## From experience comes excellence

This is the first Centre of Excellence to exclusively serve the European banking industry. It aims to bring our knowledge and experience – achieved through 30 years in a highly demanding banking sector – to European banks.

It brings innovative relationship models. And services focused on the banking industry's business needs.

3600 m<sup>2</sup>

180  
specialists

- 85 specialists in the Management Center
- 55 software engineers: 33 software developers in Barcelona, 2 software developers in Madrid
- Study Center (4) // Business Consultancy // Pre-sales // Warehousing // Repair Center

### Retail Bank Center of Excellence

## 360° solutions for banking

### Solutions for:

#### The ATM channel

- New Fujitsu ATM Series 100
- Applications
- Managed services for ATM network with remote management
- Repair centre and warehouse

#### The bank branch

- Applications
- Managed services

#### An added-value portfolio

- Proven solutions – low operational risk
- A defined roadmap for the future
- Solutions connected to the rest of the company's portfolio

- The Centre of Excellence brings together a portfolio of services focused on distribution channels for European banks. This portfolio will help evolve customer relationships through an omnichannel strategy\*.
- We're a leader in the Spanish self-service channel, and an ATM manufacturer. And our 360° Solution is focused on the ATM. It's a high-level managed maintenance service that includes remote monitoring and proactivity. And it has its own logistics network and repair centres for spare parts.
- Our new ATM line is designed and manufactured in Europe. Our portfolio focuses on the ATM – a device that has been produced in south Europe since 1982. We are the second largest ATM manufacturer in Spain, with a market share of 26%.

Efficiency and innovation oriented to the banking business

Portfolio orientated to the innovation of distribution channels of European Banking Industry:  
centered in the service improvement

Business Skills

- Business consultancy
- Technological consultancy

Ready to replicate our  
portfolio to the European  
Banking Industry

Device development

- Hardware design
- Product marketing
- Customization

Business Skills

- Software engineers

Managed Services

- Field engineers
- Logistics management
- Warehouse management
- Repair Center

Sales opportunity

- Pre-sales
- Marketing

The 360° solution has three pillars:

Managed  
services

Applications that are  
supported by the  
Software Centre

Maintenance  
services

Managed services and maintenance services are centralised and driven from the ATM Management Centre.

# Adapting to new behaviours

## Software Centre

The Software Centre gives you access to the latest technologies. It lets you adapt to new behaviours. And it delivers all three pillars of the 360° offering. Part of the Centre of Excellence, it's run by our highly skilled software engineers. They have many years' experience developing retail banking applications all across the world. And now, they're developing and updating products for the ATM network. Letting you do more with your self-service channel.

You can add new functionalities and comply with regulations in a quick and efficient way. Our platforms for the ATM channel are widely deployed and well proven. They are designed for multi-language, multi-customer and multi-vendor environments. So, they are vendor independent, simplify management models, and increase flexibility.

### The Software Centre's solutions include:

- Service provider and device services
- Middleware MDCS
- Application MDCS (Core +business logic + presentation layer)
- Virtualisation v-MDCS
- F2NM: monitoring and network management

## ATM knowledge available for you

### 360° offer for ATMs

Design, manufacturing, application, maintenance and operation provided by a unique supplier.

#### Close to customer:

- Factory in Malaga
- Retail Banking Centre of Excellence in Barcelona
- Global Maintenance Centres for self-service

## Enhanced Customer Experience

Our networks are always available thanks to a single maintenance service, and managed and remote control of the network.

#### Constant innovation of service models:

we launched an ATM network as-a-service.

#### Global capacity:

we work closely with our clients.

#### Constant innovation of service models:

we launched an ATM network as-a-service.

## Simplified approach

#### Flexibility to customise:

- Device solutions, including design, experience, usability and functionality
- Applications solutions, such as end user application in multivendor devices with an omnichannel approach (interaction with mobility solutions)
- Most complete solution for recycling and intelligent deposit of cash
- Safety solutions: biometrics, anti-skimming, data protection
- Price or TCO? ATMs are easy to install and maintain, optimised installation and service areas, minimum energy consumption



# Support when you need it

## Managed maintenance services

You get access to our extensive experience through the Centre of Excellence's managed maintenance services.

We have over three decades of delivering managed maintenance to ATMs. In the last eight years, we've delivered high level services from our management centre. This replaces the traditional manufacturer warranty with a holistic vision that has higher availability. So, your customers get a better experience.

2005

The management centre was created to meet maintenance requirements for ATM networks.

2007

These capabilities have grown, and the service coverage was widened to include management for all retail banking infrastructures. This includes branches, ATMS and mobile banking. Everything comes under a 24/7, 365-days-a-year model.

2012

In order to meet market requirements and stay ahead of the competition, we set up the Advanced Management Services Centre. The new efficient model solves issues in timeframes decided by the user. It also drives proactive maintenance and continuous improvement, and finds new standards, rules and protocols for action. Overall, it has transformed the whole service model.

Today, this part of the Centre of Excellence is a source of knowledge, best practices and service models. It works alongside banks in a flexible and scalable way. It's a centre that meets the demands of European financial institutions.

### Enhanced customer experience

Managed maintenance services deploy replicable solutions including:

- Factory in Malaga
- Retail Banking Centre of Excellence in Barcelona
- Global Maintenance Centres for self-service
- We integrate other technologies such as big data and mobility solutions.
- Global capacity: we work closely with our clients
- Constant innovation of service models: we launched an ATM network as-a-service.
- Our networks are always available thanks to a single maintenance service, and managed and remote control of the network.

# Staying ahead of the trend

## Financial devices

**We've worked with customers in demanding situations since the 1980s. And we were part of the ATM channel automation.**

- Looking to Japan: the Spanish banking sector has always been innovative. So, it's always been receptive to technological innovations that come from Japan.
- Made in Europe: in the 1970s our factory opened in Malaga. It allows us to offer our high-tech equipment to customers from different sectors of the Fujitsu group, or to other world-leading companies.
- We supply solutions globally. And alongside our products, we offer the complementary development of managed services and applications.
- We are committed to evolving our offers for banking clients. We aim to provide them with the technological innovation they need to meet business requirements. And, look at how we can innovate our relationship model.
- We bring tech updates, new features to support new transactions, cash and security data, alignment with branding, efficiency, and cost savings.

**We can design ATMs, provide consultancy on finding the right device for each strategy, and dispose of unused hardware.**

## The opportunity to do more

All banks want to be more efficient. You're looking for technology and self-service solutions that move services out of branches. And you want to give your customers better control over your finances.

Together, we can help give your self-service channel a better user experience. We can turn it into a service as easy to use and adoptable as online banking. As a global company with 360° expertise, we can identify what your customers want. So, we can provide a complete, tailor-made solution with support services that meet those wants and needs.

## The Fujitsu ATM Series 100

Our new ATM model is much more than just money. It provides the features required by the changing market. It has a modern and attractive appearance that reinforces brand image. And it's no longer a separate element. It becomes an extension of the branch. And it still improves productivity and cuts costs.

Basic model	Options to enhance user experience
Cash dispenser	Cheque and cash acceptor Cash recycler Coin dispenser
Passbook Printer 40-column receipt printer	Dual roll receipt printer
15" touch screen EPP VISA PCI keyboard 1D/2D scanner Card reader/recorder	Different keyboard configurations Alphanumeric keypad Video camera
Safe CEN IV Security active solutions	Biometric device Anti-skimming solutions Contactless reader/recorder Privacy filters
Multimedia elements LED lighted panels and graphic maintenance panel Clip&Cover ADA compliant	Advertisement panel Customized colour Labels with Braille in units
<b>TTW and lobby models</b>	

**High functionality means the ATM channel can focus on an enhanced customer experience.**

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