



Hitachi Consulting is a recognized expert on the ATM industry. The firm advises banks, credit unions, ISOs and other organizations on how to succeed in the changing environment. Our insights are supported by the definitive database of ATM benchmark data.

Our expertise provides the knowledge base necessary to create a successful ATM strategy and improve your bottom line.



## Solution Overview: ATM Strategy

### Business Value

After years of rapid growth and profitability, the ATM landscape has changed significantly and is forcing deployers to re-examine the role and performance of their ATM networks. What used to constitute a compelling value proposition for customers is outdated; differentiating the channel as a way to build and enhance customer relationships is more difficult; and technology and regulatory requirements are forcing significant expenditures.

Deployers are grappling with a range of critical questions, including:

- What strategic intent do we want our ATM channel to fulfill? Should it largely be tuned to current customer relationships, acquisition of new customers, or direct financial performance?
- Even if we focus ATMs on customer access, what can we do to maximize financial results of the channel?
- What investments should be made in the ATM network given advances in technology (including check imaging) and changing regulatory requirements, and what return should we expect on these investments?

- What functionality enhancements will have the greatest impact on access, usage and customer satisfaction?
- What is the optimal size and focus of the ATM network? How should we manage distribution?
- How can we expand the network without major capital expenses?

### Our ATM Strategy Solutions

Hitachi Consulting has worked with numerous deployers to address these issues and develop ATM strategies that deliver superior results. Furthermore, aligning everyone around the strategy will end the internal debate around the purpose and performance of ATMs.

We have shaped our experience and insights into several solutions to build and enhance deployers' ATM strategies.

- **ATM Strategy:** Three- to five-year plan that focuses the organization on the strategic intent of the channel, and prioritizes 'quick win' and longer-term opportunities that deliver results.
- **ATM Network Optimization:** Distribution strategy on either a network-wide or individual market basis to optimize access and investment returns.

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- **ATM Financial Analysis:** Assessment of ATM economics relative to industry benchmarks, and prioritization of cost reduction or revenue enhancement opportunities.
- **ATM Functionality Assessment:** Evaluation, prioritization and financial justification of potential functionality enhancements.

## Benefits of ATM Strategy Development

Prioritizing and funding ATM network investments is challenging. Our strategy development process helps financial institutions improve the performance of their ATM business system and delivers tangible results, such as:

- **Strategic Plan for the ATM Channel:** You will have clarity of intent and a detailed 'road map' identifying key initiatives and investments to strengthen the performance of your ATM network.
- **Improved Economics:** You will improve the financial contribution of your ATM network by generating incremental revenues and/or reducing costs.
- **Improved Understanding of the ATM Network:** You will obtain a more in-depth understanding of your ATM network and how it compares to leaders in the industry.

- **Optimized ATM Footprint:** Our ATM distribution recommendations will result in greater convenience for your customers, increased support of new customer acquisition strategies, and better investment returns.

## Why Hitachi Consulting?

No one has deeper expertise or a stronger benchmark database on ATMs than Hitachi Consulting.

We have worked across the ATM value chain, from deployers to processors to networks, and for clients including banks, credit unions and ISOs.

Our client work is supported by an ongoing commitment to primary industry research. Since 1999, we have conducted and authored the bi-annual *ATM Deployer Study*, the definitive assessment of ATM deployment, transactions, functionality and costs. The current database represents 144,000 ATMs in the U.S.

Our depth and breadth of experience provides the knowledge base necessary to create a successful ATM strategy and improve your bottom line.



## About Hitachi Consulting Corporation

As Hitachi, Ltd.'s (NYSE: HIT) global consulting company, Hitachi Consulting is a recognized leader in delivering proven business and IT solutions to Global 2000 companies across many industries. We leverage decades of business process, vertical industry, and leading-edge technology experience to understand each company's unique business needs. From business strategy development through application deployment, our consultants are committed to helping clients quickly realize measurable business value and achieve sustainable ROI.

Hitachi Consulting's client base includes nearly 30 percent of the Fortune 100 as well as many leading mid-market companies. We offer a client-focused, collaborative approach and transfer knowledge to our clients throughout each engagement. For more information, call 877.664.0010 or visit [www.hitachiconsulting.com](http://www.hitachiconsulting.com).

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