



ATM LIFECYCLE SOLUTIONS

TELLEREX

January 2020



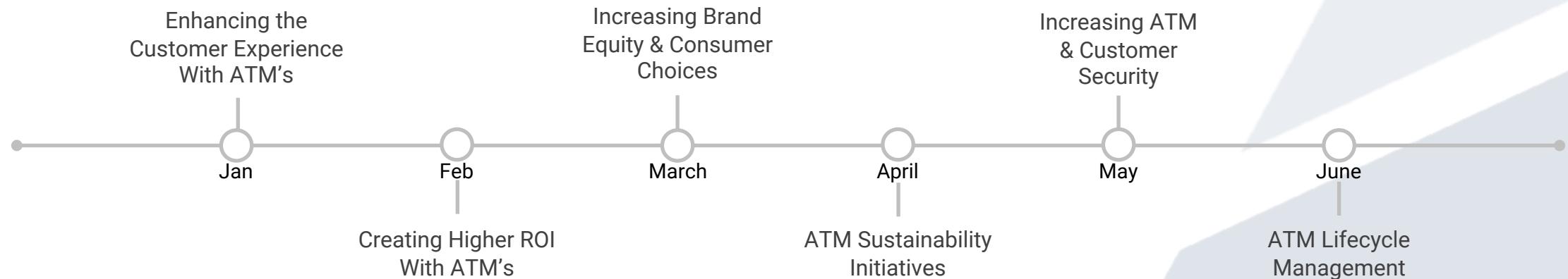
INTRODUCING DIGITAL MICRO-CAMPAIGNS

As a new entry in the ATM technology space, the Tellerex leadership team prioritized the creation of marketing content to 1) drive awareness for our brand and to 2) highlight the ways we partner with our industry clients.

Based on a review of the industry landscape, our team understood the need for messaging and communication that moved beyond the functional talking points related to ATM refurbishment, which dominate the marketplace today.

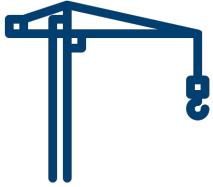
Beginning in Q4 2019, our team kicked-off the creation of a series of monthly micro-campaigns, of which the *"Enhancing the customer experience through ATM's"* launched at the beginning of January 2020.

Each month our leadership team will explore the topics shaping the industry today.



WHY MICRO-CAMPAIGNS

In reviewing this strategy, our leadership team outlined five objectives of utilizing micro-campaigns.

Objective 1	Objective 2	Objective 3	Objective 4	Objective 5
Quickly Build & Scale New Content 	Support Shorter Attention Spans 	Address Longer Sales Cycles 	Minimize Losses Following A 'Miss' 	Remain Agile and Flexible 
Provide the framework to quickly buildout and share our new marketing content. Over 30-pieces of unique marketing content created in just 2.5 months. 	Keep our brand top of mind with fresh new content released every week. In the first week, our new content was published across six platforms creating over 34 unique touchpoints. 	Address long sales cycles with milestones, then finding real-time opportunities. Content facilitated over 10+ client calls in the first week alone. 	You know the adage about putting all your eggs in one basket... In-depth marketing content created for six strategically critical industry topics. 	Allow teams to adjust the creative and improve performance. Customer data reviewed in real-time allows for optimization as needed. 

JANUARY'S DEEP DIVE



Our first deep dive went live in January, and the supporting content can be viewed online at our website links below:

Deep Dive Explanation Page
<https://www.tellerex.com/deep-dives>

January Deep Dive Content on
“Enhancing the Customer Experience”
<https://www.tellerex.com/customer-experience>

JANUARY'S CONTENT (LINKS INCLUDED)

A thought-leadership
'white paper' highlighting our POV

ENHANCING CUSTOMER EXPERIENCES WITH ATMs

Considering the importance of ATMs with today's customers, banks must optimize the ATM platform and maximize the experience to align these transactions with the overall bank identity.

Overall, the success surrounding personalization has grown and is now considered a key strategy in creating viral and digital growth. Similarly, customers prefer to be on their terms and rely on ATMs to provide access to these services 24 x 7. As ATMs are often the only touchpoint many banks have with a competitor's customer, ATMs offer an excellent showcase to the value these financial institutions can offer for new customers.

Today, financial institutions are equipping ATMs with more advanced functionality, modernizing the customer experience, and ensuring these interactions are more accurate reflection of the overall experience.

WHY CUSTOMER ENGAGEMENT IS ESSENTIAL TODAY

Two-thirds of Americans use the internet and mobile platforms as their primary banking channels, with just 18% preferring branch banking, according to the American Bankers Association (ABA). These stats highlight the need for financial institutions to seek new methods to bridge the gap between their physical and digital worlds – and ATMs enable this convergence.

While ATMs may experience high transaction volumes, nearly 80 percent of these transactions do not require a direct charge. As a result, ATM fees typically won't cover the cost associated with supporting an ATM network. Yet, as personal banking grows, most consumers view ATMs as a valuable channel, and as such, the ATM has become a key enabler of the over-the-brain experience. This perplexing new role of the ATM is leading financial institutions to redefine how they analyze the value of their ATM fleet.

If the ATM is not a stand-alone profit center, is there value in viewing the ATM as a customer-delivery channel? If so, failure to extract maximum value from such a strategic asset would be a costly mistake.

THE DEMAND FOR PERSONALIZATION

Today's consumers expect personalization, as they experience when shopping at Amazon or accessing aggregate viewing records. In the book, "The One to One Future," Dan Pappas and Martha Rogers suggest the key to growing revenue is to deliver products and services based on an increasingly precise understanding of the customer's relationship and

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White Paper

ATLANTA BUSINESS PUBLICAN

EXECUTIVE INTERVIEW SERIES

An interview with James Kilkelly, CEO of Tellerex, about the expanding role of ATMs in strengthening the customer experience.

ATLANTA BUSINESS PUBLICAN

EXECUTIVE INTERVIEW SERIES

James Kilkelly, a 20+ year serial entrepreneur, is a World Economic Forum Young Global Leader award winner. James's life-long passion is building connections and creative client solutions. Before starting Tellerex, James held leadership positions within several Fortune 500 companies.

ATB: James, what was it over seven years ago that led you to strike out on your own with Christian Rausch, and create Tellerex?

Kilkelly: I think it's safe to say we're part of the American landscape in the 1970s. Since its introduction, the ATM has become part of the American landscape for a long time. However, over the last decade, the ATM has been evolving to push the evolution of ATMs. But, when we looked around at our partners, we found there were very few companies that had the technology – and even fewer prepared to fit the role created by the evolving need!

ABP: How can ATMs do that? It's just a machine.

Kilkelly: Ha-ha-ha! Sure you're right, the ATM is just a machine. But it's based on technology that's been developed over time. There's a very incredible principle, Moore's Law, which suggests our processing speed for computers (and everything else) doubles every two years. That means it doubles every 18 months. So, when you think about the fact that ATMs have been around for nearly 40 years, it's time to start thinking about where our expectations of these machines' to shift. And they are!

"When you think about this, you quickly realize that the old metrics for measuring ATM profitability—revenue per machine, transactions per machine, etc.—no longer apply in this world."

Sustainability
Ensure the unit made with the highest quality materials selected to minimize their environmental impact.

Attractiveness
Reduce complexity, highlight highlights, and intuitive interactions.

Delight
Provide a reliable, informative, and secure experience for your customers.

Personality
Stand out from other "gray boxes" with premium material or personalized offerings and solutions.

Simplicity
Keep "customers" at the center of design so consistency always deviates. Optimize its ability to lead a user through their journey.

Sound Design
Utilize contemporary styling; be highly durable, appear simple to operate, and look attractive.

Read

Executive Interview

1-page 'quick read' highlighting specific CX enhancements

TELLEREX QUICK READ
JANUARY 2020

DRIVING CUSTOMER ENGAGEMENT - MAKING YOUR ATM SMARTER

Changing customer expectations and increasing market competition is putting banks to offer innovative experiences through ATMs that keep customers as long-term loyalty. Besides digital channels, which are more widely used, physical banking locations are also important to customer retention.

Based on customer usage trends and preference, ATM features can now offer a personalized experience to customers. These features give each ATM terminal a specific personality based on location, neighborhood, day, and even the potential "relationship" with customers. Each transaction can provide an opportunity to have a personal connection with customers. As a result, ATMs can predict a customer's favorite operation for quick ATM service and display it during marketing campaigns.

other unique personalized features to consider include:

- Quick Touch Balance Panels** Give customers the option of the screen or small screens placed on the current screen, eliminating the need for separate devices.
- Simplex Screen Panels** Remove unnecessary screens, submenus, and make the user's prompts. Add intuitive shortcuts for faster access to menu items.
- Provide Cross Channel Services** Add services that allow customers to apply for loans, make payments, or withdraw cash via ATM.
- Add Cardless Transactions** Enable cardless transactions for customers with NFC-capable cards. Utilize the ATM's contactless capabilities to maximize convenience and security.
- Provide Value-Added Services** Offer non-banking transactions via ATMs such as short and fast convenience.
- Utilize Facial Recognition and Biometrics** Biometric features like finger print readers and facial recognition can give customers greater peace of mind and sense of security.
- Leverage Pre-Flight Services** – Let's say you're flying to New York. Would you like to withdraw \$20 with an e-mail receipt?

ABOUT TELLEREX
Contact us to learn how our complete ATM management solution can simplify the end-to-end process and required oversight for your ATM and cash recycler networks.

Learn More

Building a Smart ATM

1-page 'quick read' on using ATM as a marketing channel

TELLEREX QUICK READ
JANUARY 2020

USING YOUR ATMS AS AN EFFECTIVE MARKETING CHANNEL TO CREATE ENGAGEMENT

A series of practical (and cost efficient) marketing is to go where the customers are—and for financial institutions, a good portion of their clients and prospects are at ATMs. These physical channels are not just a convenience, but a primary point of banking for many customers. These preferred channels provide a captive audience for marketing purposes as customers wait for pages to load or transactions to complete.

ATM transactions also represent a unique opportunity for financial institutions to communicate with non-customers. On average, non-customers conduct one in five ATM transactions. Below are several examples. Financial institutions can use to leverage their ATMs as an effective marketing channel.

REINFORCE BRAND IDENTITY
ATM marketing campaigns can be less expensive to create and distribute than marketing through other channels. ATM screens are always on and messages can be downloaded from a central location to individual (or groups of) ATMs, creating the latest value-added functionality, such as pre-paid service, mobile banking, or ATM self-service.

CREATE COST SAVINGS
ATM marketing campaigns can be less expensive to create and distribute than marketing through other channels. ATM screens are always on and messages can be downloaded from a central location to individual (or groups of) ATMs, creating the latest value-added functionality, such as pre-paid service, mobile banking, or ATM self-service.

CROSS-SELL OPPORTUNITIES
One-to-one targeted messages via an ATM can help financial institutions drive traffic to other marketing channels. Additionally, financial institutions have the opportunity to cross-sell to non-customers while the financial institution's ATM.

OFFER LOCAL ADVERTISING
Partner with local merchants to offer coupons and incentives to drive traffic and increase merchant sales.

MEASURE SUCCESS METRICS
Financial institutions can measure how each campaign performs against its baseline. If the message does not elicit the response, or, for even more effective results, financial institutions can use data mining tools to identify specific marketing analytics tools that allow more sophisticated, real-time responses. This allows financial institutions to measure the effectiveness of ATM marketing by applying complex predictive algorithms based on customer demographics, behavior, and preferences.

Learn More

Marketing Channel

A 'blinded' industry case study

CASE STUDY - JAN ATM CONSUMER EI

OVERVIEW

In the United States, a bank's successful credit card offer experiment demo revenue) through ATMs.

SITUATION

A network of ATMs was configured by a small regional bank to recognize sp demographic profile. An invitation was then shown to apply for the card (or these configured ATMs).

OUTCOME

The response rate was more than 20 percent – far higher than the two peers

TAKE-AWAYS

ATM's integrated with other banking systems can drive engagement and ex for financial institutions. However, these traditional channels have evolved information. It's not just ATM's that need to develop, but how financial inst

Read This

Industry Case Study

Four weekly blogs dive deep into this topic through the lens of credit unions and tier-1 financial institutions.

MEASUREABLE RESULTS

48 Hours =
4 weeks!

48-hours, after launching the January edition of our deep dive, the number of visitors to our website exceeded the number of unique visitors experienced in the previous 4-weeks!

200% Increase in
Client Contacts

In the first week after launching, the number of client contacts doubled.

300% Increase in
Social Media
Engagement

Following the January release, engagement figures from social media (Facebook, Twitter, and LinkedIn) highlight an increase of over 300%!

1000% ROI

Tellerex leadership projects the potential ROI on this initiative to provide an ROI of over 1000% (spending on this 6-month initiative has been less than \$10K)



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