



# A Better ATM Option: GRGBanking Machines



## **THE PANDEMIC HAS IRREVOCABLY CHANGED CONSUMER BANKING BEHAVIOR.**

While the US was already experiencing a slow and steady march toward self-service, with the increased adoption of digital and mobile banking, forced closures and stay-at-home orders sped up the widespread adoption of these technologies. As a result, even older generations who don't normally take to new technology easily were forced to become familiar with it.

While ATMs have always played a key role in account holder convenience, ATMs and newer Video Teller Machines (VTM) played an ever more significant role in this self-service revolution. ATMs and VTMs have provided safe, out-of-home destinations for consumers to tackle banking transactions that go far beyond remote check deposits, bill payments and money transfers.

As the pandemic slowly works its way to an endemic and eventually back to business-as-usual, habits formed during this difficult time are unlikely to disappear. Things like grocery delivery, online shopping and widespread self-service banking are here to stay. Fortunately, new technologies from companies like [MVP Financial Equipment](#), which is an authorized [GRGBanking](#) US reseller, make it easier for financial institutions to meet this rapidly growing demand.



## ***Why GRGBanking Equipment?***

But what makes MVP's GRGBanking ATM and VTM solutions different from what is currently on the market? The answer boils down to price, quality, flexibility and features.

"With 21 years' experience providing ATMs and banking equipment to financial institutions, it was an easy decision for us to partner with GRBBanking once we saw the features offered in their ATMs and VTMs," says MVP President and CEO Justin Van Peurse. "The GRG machines provide the quality and durability banks and credit unions expect at a price point well below anything on the market today."



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The variety of machines offered, built-in security and the ease of upgrading the machines to meet compliance mandates or add services, without having to purchase a new machine, were also key.

"We understand that a credit union serving a rural area is not going to have the same needs as a large community bank in San Francisco," says Jerry O'Connor, FI Sales Director for MVP. "GRG ATMs and VTMs offer the flexibility of being able to add new services as accountholder needs change, an affordable price and superior quality."

## ***Quality & Durability***

As the 3rd largest banking machine manufacturer globally, GRGBanking is dedicated to making products that comply with and exceed worldwide standards and certifications. The company invests 8% of their annual revenue into research and development (R&D), and employs over 2,000 researchers to meet these expectations.

Before going into production, every GRG design is put through rigorous testing in a multitude of lab environments. “The result is we are now able to offer US financial institutions the highest-quality and most durable technology on the market,” O’Connor says.

With over 2,500 patents and 300,000 units deployed globally, GRG is known for producing highly weatherized cash dispense machines, island and through-the-wall ATMs capable of handling the most extreme conditions and modular hardware that can hold up to heavy, long-term use.

### **GRGBanking Lab Tests Include:**

- **High-Temperature Impact**
- **Vibration**
- **Hydroelectric Acid Corrosion**
- **Rain**
- **Walk-Up Environment**
- **General Function**
- **High-Temperature Aging**
- **Anti-Interference**
- **Electrostatic**
- **High and Low Temperature Exchange**  
(for climate and seasonal changes)



***With the GRGBanking modular design, financial institutions no longer need to scramble to meet compliance mandates. Updating systems or adding features is easier and more affordable***



## ***Upgrades & Maintenance Made Easy***

It's no secret the needs and demands of accountholders are regularly shifting.

Depending on the region, consumers may be looking for self-service options as simple as a cash dispenser and deposit automation or as intensive as debit card issuance and biometric verification. And it's not just accountholder demands fueling changes, ADA, PCI-DSS and other regulations consistently create the need for new PIN-pad encryptions, card reader operations, screen visibility and more.

"Banks and credit unions will like the fact they will no longer need to scramble to buy costly upgrade kits to meet compliance mandates," Van Peurseem says. "GRG has created a modular system that makes updating hardware, the operating system or adding additional features faster and more affordable."

The modular design makes upgrading to keep up with compliance mandates easy.

"The versatile construction also makes maintenance and service far simpler and more efficient. When part of the one machine, say the printer, has an issue, the problem can be isolated, repaired or replaced quickly. In many cases, the other functions of the ATM or VTM can remain in operation while the part is replaced or repaired. This modular repair and replacement process is much more economical for banks and credit unions," said O'Connor

## ***Meet Growing Consumer Self-Service Demands***

“We understand that each financial institution is different and accountholder demands vary greatly, based on demographics and regions,” said O’Connor. “While some banks and credit unions are just looking for simple solutions to provide cash access at off-premise locations, others need to provide more of the services traditionally offered in-branch, such as debit-card issuance or new account creation.”

“With a wide variety of options, our new line of GRGBanking equipment can meet your needs today and well into the future without having to purchase new machines – just new modules,” he continues.

ATM and VTM offerings include, but are not limited to, features such as:

- **Multi-touch interaction**
- **Omni-channel transactions**
- **Smartphone integrations**
- **Value-added services**
- **Fast cash processing**
- **Large cassette and bundle capacity**
- **Biometric authentication**
- **Real-time video interactivity**
- **Teller remote control & assistance**
- **Debit card issuance**
- **Currency recognition and validation**



***These ATMs and VTMs are lower than comparable machines on the market. But the True Value is the ease in which you can turn a cash dispenser into a full function machine that integrates with your CORE and offer the features available in the branch.***

## ***Affordability***

While quality and functionality are GRG's main focal points, Van Peurseem says "the GRG line of ATMs and VTMs are priced lower than anything comparable on the market. Combined with the quality, flexibility and ease of upgrading, their pricing is definitely a competitive advantage."

"But the value is not just in the price point," O'Connor adds. "The true value is the ease in which a bank or credit union can turn a cash dispenser into a full function machine, that integrates with their CORE system, and offers accountholders all the options they would get in the branch."

"Saving money by having less staff in the branch and being able to set up your own call center is another selling point," O'Connor says. "And, our GRG line allows you to do just that as your institution grows."

## ***A Better ATM Option***

A wide range of functionality combined with a modular design to make upgrades and maintenance easier should be enough reason to take a more in-depth look at what GRG has to offer. But these heavily researched and tested machines are not only designed to meet financial institution and accountholder needs, they are also less expensive than any other comparable brand on the market today.

Not convinced? Get a free evaluation and quote. Contact a representative at MVP Financial Equipment today!

