



The True Value of ATM Outsourcing



Outsourcing is the key to saving time and money managing ATMs. The cost of administration for an ATM fleet can now be removed from the balance sheet. Utilizing a Total Outsourcing Solution will increase up-time, reduce the time staff devotes to ATM-related tasks, and take the responsibility and costs of compliance out of your hands.

It is important to understand the savings are far more than the bottom-line costs of outsourcing versus in-house operations. The true value of ATM outsourcing is the additional benefits an ATM partnership can bring to the table.

A Better Solution for Staffing Troubles

Financial institutions tend to overlook the added day-to-day responsibility that managing an ATM fleet places on staff. Between mass retirements during and post-pandemic and ongoing staffing shortages, bank and credit union employees are doing far more than they have in the past. ATM outsourcing makes ATM management a non-issue for staff, whether inside or outside the branch. The reduction in daily tasks, headaches, and stress lets employees focus on more important and profitable account holder services.

Additional Benefits to Financial Institutions

Operating an ATM fleet in-house or off-site brings a myriad of unexpected expenses that make the annual and even monthly expenditures difficult to predict. However, ATM outsourcing solves these issues and allows for improved budgeting.

- **Eliminates Compliance Expenses.**

In the past decade alone there has been a range of compliance-based expenses such as operating system updates and other software upgrades. In many cases, keeping up with these changes also required a hardware update or even replacement of an entire machine. These expenses



will continue to occur, with [new PCI compliance requirements](#) hitting in late 2024 and the anticipated migration to Windows 11 in 2025. Total ATM Outsourcing removes these financial and time laden burdens from banks and credit unions and transfers them into the hands of the outsourcing partner, making it easier to budget for ATM expenses.

Most ATM outsourcing companies offer compliance guarantees – making them solely responsible for meeting compliance requirements. These guarantees move the financial burdens surrounding regular compliance updates away from the institution and into the hands of the outsourcing partner – making it easier to budget for ATM expenses.

- **Hassle-Free Service & Streamline Operations.** ATM maintenance is unpredictable. While regular service can be anticipated, it is impossible to know exactly when a machine might break down and need emergency work. Factors such as daily use, exposure to the elements, and the way users treat the machine can all determine when and how often an ATM might need additional service. ATM outsourcing organizations have a better understanding of general maintenance and service schedules for individual units which results in higher up-time percentages, better performance, and more satisfied ATM users.



Upcoming Deadlines

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| Dec. 31, 2023 | End of Support for NCR APTRA Edge 10 |
| Dec. 31, 2024 | End of Life - NCR SelfServ 30 & Diebold Opteva Series ATMs & ITMs |
| Dec. 31, 2024 | ATM Keypads Must Meet PCI Requirements |
| Jan. 1, 2025 | PCI Compliant Firmware & Software |
| October 2025 | Anticipated Windows 10 End of Life |

- **Expanded ATM Functionality.** Self-service banking is growing in popularity among consumers, but mobile-reliant account holders are usually not looking for a standard cash dispenser. Account holders expect more from their ATMs including in-person interactions through video, loan applications, credit card account options, and other functionality. ATM outsourcing providers that specialize in FI-grade self-service technology can offer a range of full-service options that provide the type of interactions account holders are looking for.
- **Robust Marketing Opportunities.** ATMs offer a wealth of opportunities for brand development and marketing outreach to consumers and target markets. Even the most basic ATM advertising such as branding wraps and customized screens have been proven to raise awareness and increase brand recognition. In addition to operating the machines, an ATM partner has the expertise to help financial institutions make the best use of the branding opportunities available via the ATM channel.

One Vendor, One Phone Call, One Invoice.

Managing vendors is one of the most challenging aspects of ATMs for financial institutions. In addition to purchasing machines, banks and credit unions must also juggle all the other operational efficiencies including deposits, advanced features, cash management and/or armored carriers, communications, transaction processing, and any other issues as they arise.

Banks and credit unions are not designed to be vendor management or operators of self-service hardware and software. With Total ATM Outsourcing financial institutions no longer need to divert precious time, energy, and staff to daily ATM operations and support. Instead, they can partner with a dependable ATM outsourcing provider that reduces ATM operational management to a single vendor relationship and zero extra work.

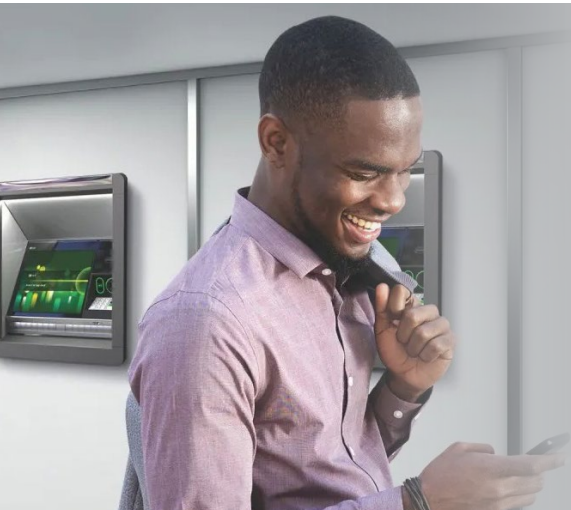
An ATM Outsourcing provider can help financial institutions enhance their brand by making the best use of ATM advertising.



Partnering with an ATM outsourcing company also helps financial institutions eliminate the unexpected expenditures incurred by self-management of their ATMs. Rather than worrying about when or where the next expense will originate, banks and credit unions can reliably plan their annual budgets based on a single, contracted monthly cost.

Why YOU Should Outsource your ATM Fleet

Financial institutions are working hard to find ways to cut expenses so they can invest in mobile, convert branches, and address ongoing staffing issues. Fortunately, ATM outsourcing offers a reliable and innovative way to address all these concerns. Whether it is reducing costs, relieving office staff of unnecessary tasks, or providing much-needed contemporary technology for account holders, ATM outsourcing offers a range of solutions and benefits that will streamline the management of your ATMs.



For enterprising banks and credit unions, ATM outsourcing is a great way to save money, streamline operations and provide the self-service technology consumers demand.

MVP Financial Equipment

Your most valuable partner in the financial equipment industry, MVP is best known for our eco-friendly refurbished ATMs. While ATMs are a big part of the business, MVP Financial Equipment offers a robust line of self-service products for financial institutions including branch transformation such as ITMs and VTMs, cash recyclers and coin machines, as well as ATM outsourcing and managed services, parts, security products, outsourcing and managed services... and much more. To learn more, visit www.mvpatm.com, call 1.800.708.7722 or [click here](#) to schedule a custom consultation.

