

LOOKING TO DIEBOLD FOR ATM NETWORK OUTSOURCING



TORONTO-
DOMINION BANK,
TORONTO

As part of a five-company consortium led by HP Managed Services, Diebold won a seven-year outsourcing contract for Toronto-Dominion Bank. Diebold's role includes the implementation of 2,500 Opteva® ATMs, first- and second-line maintenance services, asset management and software engineering support services.

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Diebold Integrated Services® offers a fully integrated system that serves as a single point of contact for self-service financial institutions. Combining the industry's most reliable hardware with world-class service, Diebold provides infrastructure upgrades, regulatory compliance and enhanced functionality, in addition to maintenance, remote services and digital security. In short, Diebold Integrated Services® provides businesses with a single solution for management of a fully integrated self-service network to suit any size business in any market.

Network Size

2,500 ATMs throughout Canada

Service History

Faced with escalating operating and maintenance expenses and decreasing transactions from its aging ATM network, Toronto-Dominion (TD) Bank sought a comprehensive solution for upgrading and maintaining its terminals. Further complicating the situation were needs for compliance with Interac (Canadian interbank network), industry accessibility and security regulations.

TD Bank concluded that outsourcing its self-service channel would be the most efficient and cost-effective way to address these issues. When the company signed the seven-year contract with HP Managed Services to coordinate the conversion, it became the first major financial institution to subcontract its entire self-service network. HP then tapped Diebold Integrated Services®



to supply hardware, service and support including first- and second-line maintenance, asset management and software engineering support services.

Toronto-Dominion Bank's ATM network required vast improvements including replacing outdated terminals; upgrading supporting software; increasing availability and functionality and most importantly, ensuring that the new units would comply with Interac and industry regulations.

Diebold and HP Managed Services proposed replacing 1,400 existing TD Bank terminals with state-of-the-art Opteva models and upgrading software on the remaining 1,100 terminals over a 14 month period. Diebold's Opteva line was chosen because of its accessibility, security and maintenance features, as well as its ability to accept future hardware and software upgrades.

However, changing customer needs shortened the original installation time frame from 14 to 9 months, and the solution was revised to have 100 percent replacements and no upgrades. This change provided a significant challenge to all stakeholders, and in particular Diebold's manufacturing and installation divisions. Diebold met the tightened deadline and increased unit demand by realigning its manufacturing and installation processes, ensuring that all of TD Bank's needs were met or exceeded.

With the first phase of the seven-year agreement completed, Diebold and HP Managed Services helped TD Bank realize its Interac and industry regulation goals while improving ATM availability, operating efficiency and security. Since the installation, service calls have decreased from an average of 3.5 per month to 2.4 – significantly increasing network availability. The new terminals now also have electronic locks that eliminate the need for dual custody, meaning TD Bank no longer needs armored carrier escorts with second-line maintenance, resulting in a considerable cost savings for the bank. The Opteva ATMs utilize a Windows®-based operating system to offer increased functionality and have been upgraded by Diebold's service team to accept Interactive Financial eXchange (IFX) applications. Diebold is currently working with TD Bank to move them toward compliance with Europay, Mastercard and Visa (EMV) security standards for its terminals.

Diebold and HP also analyzed ATM usage patterns and recommended improvements to TD Bank's field response model for higher-density locations. As a result, TD Bank has a more fully integrated solution for monitoring and maintenance of their ATM network.

With their self-service channel now completely outsourced, Toronto-Dominion Bank can dedicate resources and efforts to other aspects of the business knowing that their customers are enjoying technologically-advanced services through a highly-reliable and secure ATM network.

Call on Diebold for the latest in product, service and security solutions.
Since 1859, Diebold has put the customer first.

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