

DIEBOLD NIXDORF PERSPECTIVE

Five action items that can drive environmental change

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From climate change to plastic straws, environmental issues have become a ubiquitous part of the global news cycle. Financial institutions (FIs) may not be in the habit of offering consumers single-use straws, but they have many opportunities to finance green initiatives and lessen their impact on the environment. Throughout my frequent engagements with FIs and partners, I've seen a number of creative solutions they have implemented to become more eco-friendly and ultimately, more efficient.

The secret, I believe, is to choose one concrete place to start. 'Sustainability' can feel large and overwhelming, especially at smaller FIs where everyone is wearing many hats. But you may be surprised to discover that your organisation is already hard at work on projects that could support sustainability initiatives, from new hardware implementations to software updates, service contract reviews and more.

Let's take a closer look at hidden emissions and how to reduce your carbon footprint and 'green' your channels across your entire network. Here are five action items to consider as you get started:

1. Optimise the branch networks' physical footprint
Footprint reductions across your entire branch network could deliver measurable savings in resources, heating and cooling, lighting, ventilation, electronics and more. Smaller branch formats, shared branches, cashless and tellerless concepts, remote/virtual assistance or the ATM acting 'as the branch' offer ways to run branches more efficiently and reduce carbon emissions. Reducing just one branch from 300m² to 200m² could save more than 10 tons of CO₂ per year.

2. Reduce power consumption

Self-service systems are available 24/7 and with that comes 'always on' power consumption. When is the last time you thoroughly evaluated your network's energy consumption levels? Older or underutilised ATMs could be inordinately affecting your overall energy usage. Newer ATMs have technology that uses

less energy, such as LEDs, ambient light sensing and more efficient modules with smarter power supplies and electronics. This enables ATMs to maintain lower operating and idle power consumption. For example, our DN Series offers a power saving rate of between 30% and 60% compared to traditional ATMs.

3. Reduce CIT visits with automation and recycling

Cash recycling and end-to-end optimisation of cash processes can realise up to 75% reductions in cash replenishment, which means direct savings in CO₂ emissions from fewer cash-in-transit visits. For a 300-ATM network in a given year, this saves emissions equal to the CO₂ absorption of 21,250 trees.

4. Increase remote and automated capabilities

Higher remote resolution rates, first-time fix rates and call avoidance result in increased availability of your ATMs and in fewer unnecessary service tech visits and related travels, saving carbon emissions. IoT-enabled ATMs, as well as automated and optimised service processes, ensure the right tech, at the right ATM, with the right part at the right time.

5. Implement technology for long-term sustainability

Cash-recycling technology has been around for decades. But now that technology can be combined with new advances in self-service terminal design to unlock even more savings, whether an FI is ready right away or down the road. The recycling technology in the DN Series, for example, can be turned on or off through a simple software update. Also, a scalable and modular design ensures that new components and features can be added easily, the ATM's lifetime is extended, the investment is protected, resources are preserved, and waste and disposal efforts are reduced.

The drive to create a more equitable, sustainable society is challenging people, governments and economies alike. Diebold Nixdorf believes bringing this dialogue to the forefront and exploring meaningful ways to achieve sustainability initiatives will drive global transformation, even at the local level. ■

Visit [DieboldNixdorf.com/SustainableBanking](https://www.dieboldnixdorf.com/SustainableBanking) to learn more about operating your self-service channel in a healthy and sustainable way.



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