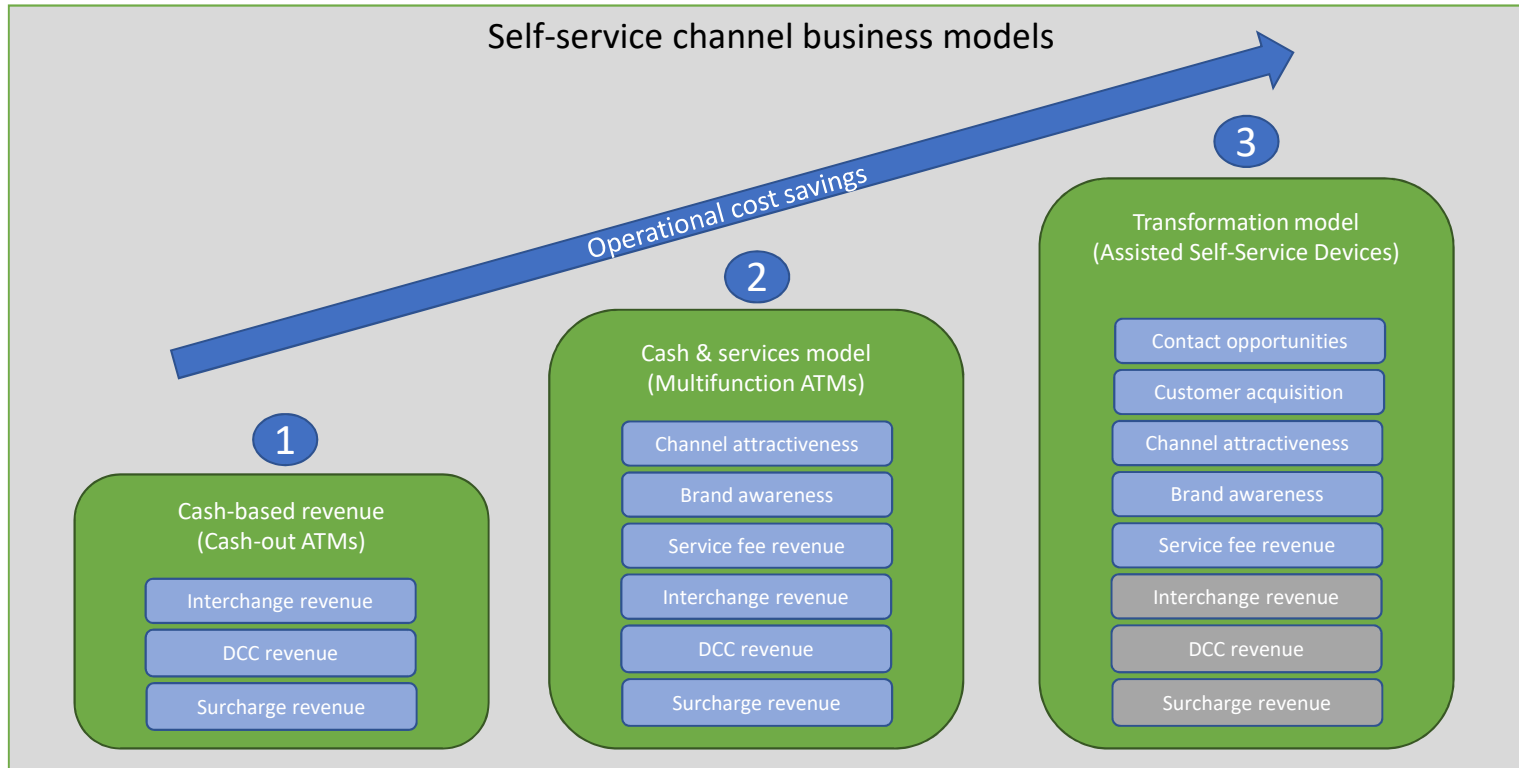


# Business models



Three business scenarios in the current self-service industry, supported by three different types of devices:

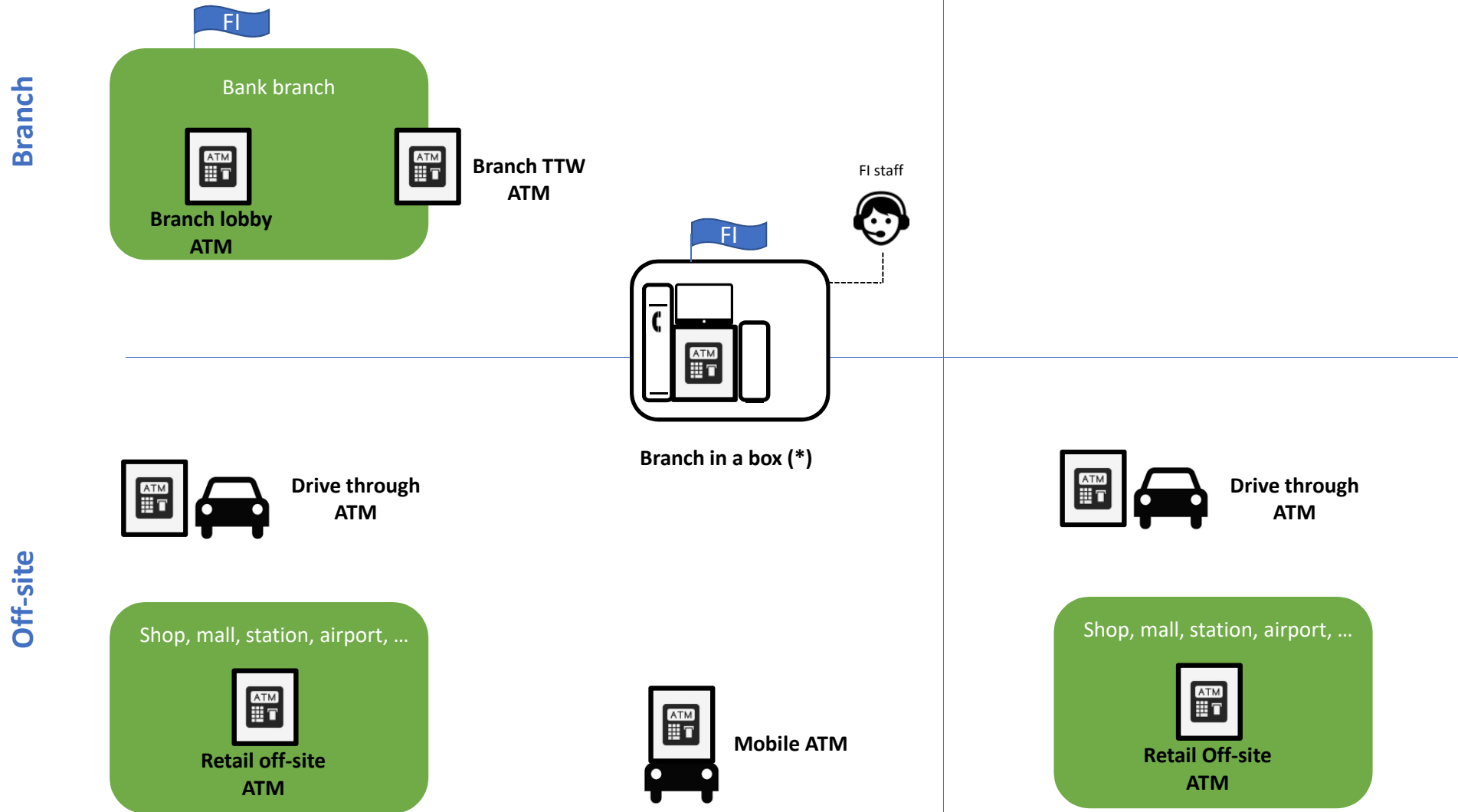
- 1) Traditional cash withdrawal revenue based ATMs (based on interchange, surcharge and DCC revenues) → FIs and IADs.
- 2) Multifunction self-service machines offering cash and value-added services: cash withdrawal, cash deposit, account balance, transfers, mobile top-ups, charity donations, loan reimbursement, bill payments, ... : The business model is revenue on service fees, brand awareness & presence and getting more on-us transactions (attractiveness).
- 3) Assisted Self-Services Devices (ASSDs): the services are assisted either via a tablet (branch teller) or via a video-teller (remote bank teller) and the business focus is different: cash services + account services + value added services + assisted services such as account opening, instant card issuing, solving issues, etc.  
*N.B. This model is more focused on on-us transactions therefore the cash revenue is less important (but could remain)*

The channel profitability is of course leveraged by the operating cost savings which increases in each model.

# Operating environments

## Financial Institution ATMs

## IAD ATMs



(\* ) A branch in a box is an automatised banking service within a cubicle. Some FIs consider it as one of their different branch formats within their branch transformation strategy or as a way to maintain a local presence after branch closures. It is mainly implemented off-site (e.g. Getin bank, KEB, ...) or sometimes in a truck (e.g. Lloyds) or even within a branch (e.g. with part time staff presence) in a transition mode. The service can also be assisted by a remote teller in a visioconference mode

# Business and operating models matrix

Operating environments	Business model 1 (Cash services only)	Business model 2 (Cash & other services)	Business model 3 (Transformation)
<b>FI branch ATMs</b>			
Branch lobby	✓	✓	✓
Branch TTW	✓	✓	
<b>FI off-site ATMs or shared ATM network</b>			
Drive-through (*)	✓	<i>Fast service → inconsistent with multifunction</i>	
Branch in a box		✓	✓ <i>(services should be assisted for a better UX)</i>
Retail location (**)	✓	✓	
Mobile ATM (***)	✓	?	
<b>IAD ATMs</b>			
Retail location	✓		
Drive-through	✓		

(\*) Could also be a particular branch TWW but rarely

(\*\*) Not necessary to distinguish retail location TTW or lobby

(\*\*\*) Such as Idea Bank's car ATMs which take ATMs to the customer